



OPEN ENROLLMENT MEMORANDUM

TO: BENEFITS-ELIGIBLE FACULTY AND STAFF
FROM: MARTY MASTASCUSA, HUMAN RESOURCES
RE: OPEN ENROLLMENT FOR THE 2024-2025 PLAN YEAR
DATE: SEPTEMBER 9, 2024

The Open Enrollment period for the benefits plan year starting November 1, 20

when using services on or after November 1. The new cards will be mailed in late October.

The College medical plan's premiums will increase by 4.1% for the coming year. The College opted to increase its contributions in excess of this percentage in order to keep employee contributions unchanged.

The HDHP single deductible will increase from \$1,600 to \$1,650, and the family deductible, from \$3,200 to \$3,300. Please note that the HDHP deductible change is required in order for the plan to meet the HDHP minimum deductible levels set by the federal government for 2025.

The increase in the emergency room copay to \$200 on the regular Personal Choice and Keystone plans is intended to discourage the use of the emergency room for non-emergency services, which have started to trend upward in recent years. Urgent care centers are a much less expensive care option and as much as possible, their use is to be encouraged when they are the more appropriate care option. The urgent care copay was decreased to \$50 several years ago and will remain at that level. Independence Blue Cross provides resources to help you in determining which care option, including

Most HDHP enrollees can participate in a Health Savings Account (HSA). The 2025 HSA maximums will be \$4,300
