



## 2025 Open Enrollment Frequently Asked Questions (FAQ)

November 5, 2024 through November 22, 2024.

### **When will the Open Enrollment changes take effect?**

Any elections or benefit changes made during Open Enrollment will take effect on January 1, 2025.

### **What is changing for 2025?**

All Aetna plans will have lower prescription co-pays for Tiers 1-3.

The Aetna High Deductible Health Plan (POS/PPO) deductible for individuals within a family will be \$3,300.

Employees who are approved out-of-state telecommuters have a new health plan option, the Aetna EPO.

Healthcare FSA and Limited Purpose FSA limits will increase to \$3,300.

HSA contribution limits will increase to \$4,300 for individual coverage and \$8,550 for family coverage (no change to additional \$1,000 catch-up for those 55 and older).

Online will preparation services will be available at no cost. Please review the [Will Preparation Flyer](#) for more information.

### **Are the rates changing?**

The rates for medical plans (Kaiser and Aetna) have increased compared to 2024. There are no changes to the dental or vision rates. You can view the 2025 rates [here](#). Voluntary life insurance rates are age-based so while there are no rate changes, you will see an increase if you moved into a new age grouping.

## **Workday Enrollment**

### **How do I review my current (2024) benefit enrollments?**

In Workday, select the "Benefits and Pay app, then under "Benefits," select "Benefit by Date" and choose today's date.

### **If I don't wish to change my benefit elections, do I have to take any action in Workday?**

If you don't take action, your 2024 elections will automatically roll over, with the exception of:

Flexible Spending Accounts (Healthcare, Dependent Care, or Limited Purpose) which require a new election each year.

Health Savings Account election IF you are turning age 55 in 2025. If so, you will need to

enroll in the Health Equity HSA Catch-Up plan in Workday. You do not need to elect the \$1,000 catch-up amount, this is simply the name of the plan in Workday.

Even if you don't think you need to make changes, we encourage all benefit-eligible employees to review their elections. This will be your opportunity to ensure elections are correct, you're covering the family members intended, and that you understand how much your benefit deductions will be in 2025. It's also a good time to make sure the beneficiaries you've named for your basic and/or voluntary life insurance are current.

### **When and how can I make changes to my benefit enrollments?**

Benefit-eligible employees can make changes in Workday from Tuesday, November 5 through Friday, November 22. Look for the "Open Enrollment Change" task in the "Awaiting Action" section of the landing page (or find it through the "My Tasks" envelope icon). Choose "Let's Get Started" and follow the prompts to enroll or make changes. When satisfied with your elections, make sure to choose "Review and Sign" and then "Submit" prior to 5 pm on November 22.

### **I'm trying to submit my enrollment but it's giving me an error; what's wrong?**

Click on the error link in the red bar for guidance. Most likely, you need to scroll to the bottom of the page and check the "I accept" box. If issues persist, please email [scu-benefits@scu.edu](mailto:scu-benefits@scu.edu) for assistance.

### **I submitted my enrollment then realized I need to make another change. Can you I still do so?**

You can make changes through November 22. To do so, choose the "Benefits & Pay" app. Under "Needs Attention," there is an option to edit your Open Enrollment event. After you're done making changes, don't forget to submit them!

### **Can I change my elections after Open Enrollment ends?**

Per IRS regulations and carrier agreements, tr-2 (ar)-6 (r)ch/MCID 1CID 1C(at)-6/Act!69ent)-6.r (r)-5.9(i)2.6/MCID 1



**I am NEWLY enrolling myself and/or one of my dependents in one of the Aetna HMOs and Workday is requiring that I enter a Provider ID. What is this and where do I find it?**

**I enrolled in the Healthcare FSA (or Limited Purpose FSA) in 2024 but I won't use all my funds before December 31, 2024. Will they roll over to 2025?**

The maximum amount that can be rolled over to 2025 is \$640. If you do have funds rolling over to 2025, please take that into consideration when calculating how much, if any, you wish to elect for 2025.

**I will incur childcare expenses for my child who will turn age 13 in 2025. Am I able to enroll in the Dependent Care FSA?**

Childcare expenses are not eligible for reimbursement once the child turns age 13.