

UNIVERSITY OF NEW ENGLAND

# 2025 Benefits Open Enrollment

November 1–15, 2024



UNIVERSITY OF  
NEW ENGLAND

INNOVATION FOR A HEALTHIER PLANET

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# Introduction

This packet provides you with important information as you are considering your benefit options for 2025. This year's Benefits Open Enrollment period is November 1 through November 15, for changes effective January 1, 2025. **All elections and forms must be completed within this period** at UNE Compass, [🔗 compass.une.edu](https://compass.une.edu). If you are making changes involving adding or dropping a dependent or domestic partner, you must also complete a Benefit Election Form, which you may acquire by contacting Human Resources at [hr@une.edu](mailto:hr@une.edu).

We encourage you to log in to Open Enrollment via UNE Compass to review your benefits and complete Open Enrollment by November 15, even if you don't plan to make any changes. By completing Open Enrollment online, you will automatically be entered into a raffle drawing for prizes such as iPads, gift cards, gift baskets, and more!

Please see the following helpful documents, including information on upcoming insurance carrier webinars and opportunities to meet with the insurance carriers and/or Human Resources one-on-one.

Thank you,  
*Human Resources*

# HR Contact Information

For more information regarding Open Enrollment and your 2025 benefits, review the 2025 Benefits Guide and visit [une.edu/hr/benefits](https://une.edu/hr/benefits). Human Resources encourages employees to attend insurance carrier webinars and schedule HR Help Desk meetings for benefits-related questions. If you do have questions after attending, contact Human Resources at (207) 602-2283 or [hr@une.edu](mailto:hr@une.edu).

## HR BENEFITS TEAM

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# Summary of Plan Changes

We have detailed high-level information below regarding the various benefit offerings. However, we strongly encourage you to thoroughly review the **2025 Employee Benefits Guide** for more detailed information about each benefit. If you currently elect any of the below benefits, we also encourage you to make sure your mailing address is up to date with the appropriate insurance carriers.

## **MEDICAL INSURANCE**

We are continuing to partner with Cigna as our medical insurance provider. There will be an increase to 2025 medical insurance premiums. While the IRS has mandated an increase in the HSA medical plan deductibles for 2025, there are no major plan design changes.

- **To cover a domestic partner on your insurance plan(s)**, please contact an HR representative during Open Enrollment. We ask that you complete a Benefit Election Form *and* Domestic Partner Affidavit to include your partner on your 2025 benefits. Failure to do so may affect your partner's coverage.
- **UNE will continue to offer a Health Savings Account (HSA) plan in 2025** and will contribute up to \$2,200 to each eligible employee's HSA (dividing it up among each pay period). The services covered by the HSA plan are comparable to the Basic and Enhanced plans.
  - **Please note that you cannot have both an HSA and a medical FSA (Flexible Spending Account).** If you elected a medical FSA for 2024 and an HSA for 2025, all medical FSA funds must be used *and* reimbursed by 12/31/2024.
  - **Please note HSA Contribution Limits for 2025:** \$4,300 for individual coverage and \$8,550 for family coverage. Those aged 55 or older can contribute an additional \$1,000. These totals include money from all sources, which means the deposits UNE makes to your account accumulate toward the maximums. If you elect the HSA medical plan for 2025, make sure you go into online Open Enrollment to enter your annual pre-tax HSA contribution amount. Do not include UNE's employer contribution in the amount you enter.

## **VISION INSURANCE**

We are excited to announce that there are no plan or premium changes for 2025.

## **DENTAL INSURANCE**

Dental insurance premiums have increased for 2025.

## Summary of Changes, *continued*

### SHORT TERM DISABILITY

We are excited to announce that there are no Short Term Disability rate changes for 2025. Review your short term disability coverage to make sure that it adequately covers your needs. If you are entering into a new age bracket as of January 1, 2025, Human Resources will adjust your premium accordingly.

### SUPPLEMENTAL LIFE INSURANCE

We are happy to announce there will be no rate increase for 2025. Review your supplemental life insurance coverage to make sure that it adequately covers your needs. If you have entered into a new age bracket due to a birthday, your premiums will automatically increase for supplemental life insurance.

- **If your 2025 election exceeds \$350,000** (whether the increase is due to a salary change or an increased election), you will need to go through the Evidence of Insurability (EOI) process. The Evidence of Insurability process will allow Standard Insurance Company (The Standard) to determine if your election is approved. Contact HR or The Standard at 1 (800) 877-7195 for this form. Your level of coverage will not exceed \$350,000 until this form is completed and approved by The Standard.
  - i. If the initial EOI for a **salary increase** is approved, you will not have to show EOI for any additional salary increases in the future.
  - ii. If the initial EOI for an **increased plan election** is approved, and in the future you make additional increases, such as going from 2x coverage to 3x coverage, you will be required to complete the EOI process again for that increased election. Your newly elected increased level of coverage will not go into effect until this form is completed and approved by The Standard.
- **If you are a late entrant**, meaning you did not elect supplemental life insurance coverage when you were originally hired or newly eligible, EOI will be required for any amount of newly elected coverage.
- **If you are 70+ years of age or will be turning 70 in 2025**, please speak with HR to discuss how your coverage may be affected in 2025.

### FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Account elections must be made each year. **⚠️ If you wish to have a medical and/or dependent care FSA for 2025, you must access Open Enrollment online by November 15 to elect this benefit.**

- **Please note that you cannot have both an HSA and a medical FSA.** If you elected a medical FSA for 2024 and HSA for 2025, all medical FSA funds must be used *and* reimbursed by 12/31/2024.
- For 2025, the maximum medical FSA election has increased from \$3,050 to \$3,200.

# Online Instructions

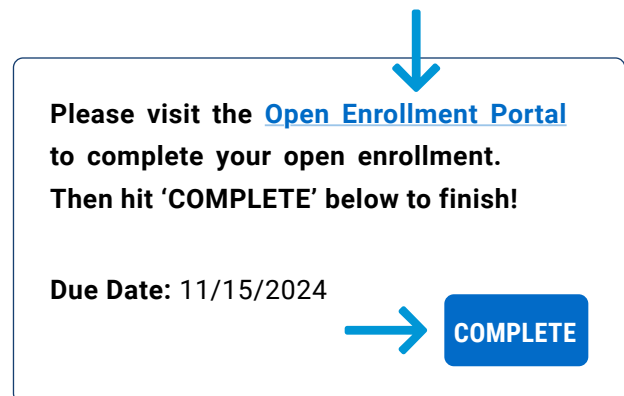
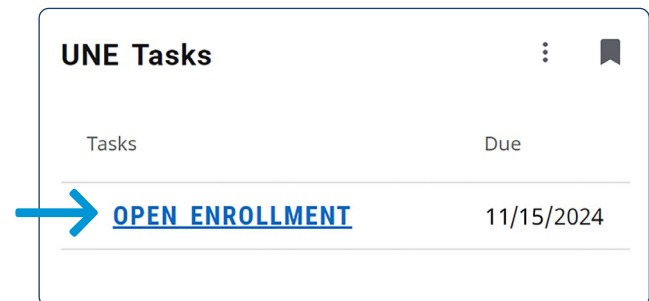
Online Open Enrollment is a menu-driven feature that allows you to make benefit changes from the convenience of your home or office. While the detailed, step-by-step instructions below are for your convenience, you will find that the website is user friendly and easy to navigate to make benefit changes.

**Open Enrollment starts on November 1, 2024, and ends on November 15, 2024. All elections MUST be made within this time period.**

The effective date of any new elections will be January 1, 2025.

## ACCESSING OPEN ENROLLMENT ONLINE

1. Open your web browser and go to UNE Compass, [compass.une.edu](https://compass.une.edu).
2. Type your Nor'easter ID and Password in the text boxes provided.
3. On the main page, go to your **UNE Tasks** card and select **Open Enrollment**.
4. After reviewing the acknowledgment, scroll to the bottom and select the **Open Enrollment Portal** link.
5. Select **Start Open Enrollment** to begin the Open Enrollment process, with changes effective January 1, 2025.
6. After completing your Open Enrollment elections, return to the UNE Tasks card and select **Open Enrollment**. Read through the acknowledgment and select **Complete** to finalize Open Enrollment.



**⚠ Your changes will not be activated until you have selected "Complete" in both steps.**

### IMPORTANT REMINDERS

- ✓ To follow IRS regulations, Flexible Spending Accounts **MUST** be elected each year.
  - Please note that **you cannot have both a Health Savings Account and a medical Flexible Spending Account** in the same plan year. If you elected a medical FSA for 2024 and HSA for 2025, all previous year medical FSA funds must be used *and* reimbursed by 12/31/2024.
- ✓ If changes are made to your health, vision, or dental plan that affect **your dependents**, you will need to complete a Benefit Election Form in addition to making the changes online. If you add a **domestic partner** to any insurance plan, you will need to complete a Benefit Election Form and Domestic Partner Affidavit. These forms are available by contacting Human Resources by 11/15/2024.
- ✓ Once you are finished with **ALL** benefit changes, select **Complete** at the bottom of the Open Enrollment page, then return to the **Open Enrollment** task in Compass to read the acknowledgment and select **Complete** to finalize your elections. **▲ Your changes will not be activated until you have selected “Complete” in both steps.**

### HEALTH, VISION, AND DENTAL COVERAGE

If you would like to make changes to your health plan, vision plan, or dental plan for 2025, you have the opportunity to make your changes or new election online. If you make changes or a new election to one of these plans and it affects **your dependents**, you will need to complete a Benefit Election Form in addition to making the changes online. If you add a **domestic partner** to any insurance plan, you will need to complete a Benefit Election Form and Domestic Partner Affidavit. These forms are available by contacting Human Resources at [hr@une.edu](mailto:hr@une.edu) by 11/15/2024.

If you wish to opt out of medical, vision, and/or dental insurance for 2025, please make sure to select the appropriate **Opt Out** plan option.

Once you have selected **Start Open Enrollment**, the title of your current medical plan, vision plan, and dental plan will appear under the **Health** link. By selecting this link, you can view your health, vision, and dental group options for 2025. **▲ You can also select this link to elect vision insurance for 2025.**

#### To change to a new plan:

1. Select the plan link you currently have but would like to change (i.e., **Health Enhanced**).
2. Select **Stop Benefit**.
3. Under the **Health** group list, elect a different plan by selecting the new plan you would like to change to for 2025 (i.e., **Health Basic**).
4. Elect the specific level of coverage you want to enroll in by selecting the appropriate plan under **My Choice**.



### 5. Select **Add Choice**.

- **If electing the HSA health plan** for 2025, you also have the ability to contribute to the HSA account that will be established for you. UNE will deposit up to \$2,200 to your HSA, dividing the contributions up among each pay period. You can choose to contribute up to an additional \$2,100 (employee only) or \$6,350 (employee + children, employee + spouse, family), and if you are aged 55 or over you can contribute an additional \$1,000 on top of that.
- **If you wish to contribute additional money to your HSA account effective January 1**, after electing the HDHP option, you will also need to elect the HSA option, which will allow you to enter your 2025 annual contribution. Please note that you can make changes to your HSA contribution at any point during the year.
  - In the **Annual Election** text box, type your 2025 annual election amount (*note: the amount you elect will be divided by the number of pay periods you are paid during the year, i.e., 24, 22, 20, 18. If you do not accurately calculate the per pay period amount based upon your annual election, UNE will establish your contributions based on your annual election*).

### 6. Select **Open Enrollment** at the bottom of the page to return to the Open Enrollment page, and review the changes you have just made.

#### To keep your current plan type, but change the family status type:

1. Select the plan link you currently have (i.e., **Health HDHP**).
2. Elect the specific family status type of coverage you want to enroll in by selecting the appropriate type under **My Choice**.
3. Select **Submit Change**.
4. Select **Open Enrollment** at the bottom of the page to return to the Open Enrollment page, and review the changes you have just made.

## **SUPPLEMENTAL LIFE INSURANCE**

During Open Enrollment, you can elect or increase life insurance online, up to a total of **4x your salary**. During Open Enrollment, you may also update your beneficiary information for your life insurance. To make these changes, contact Human Resources at [hr@une.edu](mailto:hr@une.edu). If you elect coverage **greater than \$350,000 or increase your elected amount** (such as going from 2x coverage to 3x coverage), you will need to complete an Evidence of Insurability form, which you may obtain through HR or The Standard. Failure to do so may affect your coverage.

### FLEXIBLE SPENDING ACCOUNTS

2024 Flexible Spending Account elections will not automatically be continued for 2025. You must re-enroll online each year. If you want to re-enroll in Flexible Spending Accounts or enroll for the first time, you must do so online. Remember that you cannot elect an HSA and medical FSA in the same plan year.

#### To enroll/re-enroll in a Flexible Spending Account:

1. From the Open Enrollment page, select **Flex Spending** to view your Flex Spending Group choices and select either **Flexible Spending Dependent Care** or **Flexible Spending Medical** to view the Open Enrollment Choice Detail page for each category.
2. In the **Annual Election** text box, type your 2025 annual election amount (*note: the amount you elect will be divided by the number of pay periods you are paid during the year, i.e., 24, 22, 20, 18. If you do not accurately calculate the per pay period amount based upon your annual election, UNE will establish your contributions based on your annual election, and you may not be able to make a change to your election during the calendar year*).
3. Select **Add Choice > Submit Change**.
4. Repeat steps 1-3 if you would like to enroll/re-enroll in another Flexible Spending Account category.
5. Select **Open Enrollment** at the bottom of the page to return to the Open Enrollment page, and review the changes you have just made

### SHORT TERM DISABILITY

Short Term Disability is a voluntary benefit that may be elected or changed online during Open Enrollment.

You are eligible to elect a maximum weekly benefit coverage of **70% of your weekly salary**, with a **maximum weekly benefit coverage cap of \$750**. The amount you elect must be rounded down to the nearest \$50 increment, between \$50 and \$750. Short Term Disability coverage eligibility is calculated based on your salary and age as of January 1, 2025. If you are entering into a new age bracket as of January 1, 2025, Human Resources will adjust your premium accordingly.

#### To change your Short Term Disability weekly coverage:


1. From the Open Enrollment Portal main page, select **Miscellaneous** to view your current 2024 weekly coverage.
2. Select **Short Term Disability Insurance**.
3. In the **Enter Weekly Coverage** text box, type the 2025 weekly coverage amount you would like to elect.

### ⚠️ COMPLETING ONLINE OPEN ENROLLMENT

There are **two important steps** that must be taken to complete Open Enrollment 2025.

1. Complete Open Enrollment in the Open Enrollment Portal
  - From the Open Enrollment Portal main page, you must select **Complete**.


Group	Benefits Status
Health	Health HDHP will be terminated. Dental Basic will be terminated. Vision Plan will be continued into the new year.
Flex Spending	No choices made in this group.
Miscellaneous	Short Term Disability Insurance will be continued into the new year.



2. Complete the Open Enrollment task in your UNE Tasks card in Compass.
  - From your Compass Home page, select the **Open Enrollment** task listed in your UNE Tasks card.
  - Read the acknowledgment, scroll to the bottom, and select **Complete**.

#### UNE Tasks

Tasks	Due
<a href="#">OPEN ENROLLMENT</a>	11/15/2024



Please visit the [Open Enrollment Portal](#) to complete your open enrollment. Then hit 'COMPLETE' below to finish!

Due Date: 11/15/2024



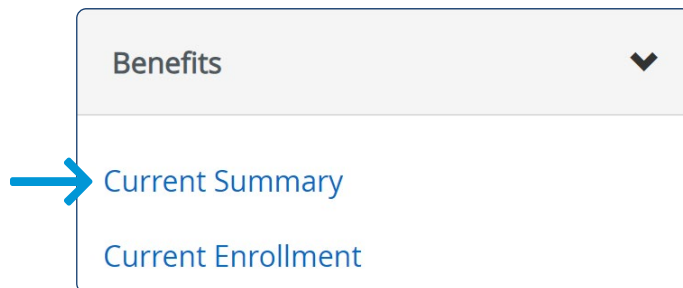
⚠️ **Your changes will not activate unless you select Complete in both sections.**

After completing Open Enrollment online, you will be automatically entered into a daily raffle for some great prizes!

4. Select **Submit Change**.
5. Select **Open Enrollment** at the bottom of the page to return to the Open Enrollment page, and



review the changes you have just made.



### ☑ CONFIRMATION OF 2025 CHANGES

1. From the Open Enrollment Portal main page, select **Employee Dashboard** at the top.
2. Under Pay Information, select **Benefits > Current Summary**.
3. Select **My Benefit Summary > Select**.
4. In the **As of Date** drop-down box, select **01/01/2025** and enter **01/01/2025** in the **Enter Date: MM/DD/YYYY** box.
5. Select **Select**.
6. Carefully review this page for accuracy and consider printing this page for your records. If you have any questions or concerns about what you are reviewing, please do not hesitate to email [hr@une.edu](mailto:hr@une.edu) or attend an Open Enrollment Help Desk for assistance.

\* This **Benefit Summary** page **does not** show your elections/changes for Short Term Disability.

### 🔄 STARTING OVER

If you complete your online Open Enrollment for 2025 and would like to make changes, you may do this online by November 15, 2024. Simply follow the instructions listed above, return to the **Open Enrollment Portal** main page, and select **Reopen Open Enrollment > Restart**.

**All elections MUST be made within the time period of November 1, 2024, through November 15, 2024.**

# Cigna Information

## CIGNA ONE GUIDE ENROLLMENT SUPPORT LINE

Cigna One Guide service is available to you now. Call a Cigna One Guide representative to get personalized, useful guidance. Your personal guide will help you:

- Easily understand the basics of health coverage.
- Identify the types of health plans available to you.
- Check if your doctors are in-network to help you avoid unnecessary costs.
- Get answers to any other questions you may have about the plans or provider networks available to you.

Don't wait until the last minute to enroll. Call 1 (800) 401-4041 to speak with a Cigna One Guide representative today.

## FINDING A DOCTOR IN CIGNA'S NETWORK

1. Go to [Cigna.com](https://www.cigna.com), and click *Find a Doctor* at the top of the screen. Then, under *How are you Covered?* select *Employer or School*.
2. Change the geographic location to the city/state or zip code you want to search. Select the search type and enter a name, specialty, or other search term. Click on one of the suggestions or the magnifying glass icon to see your results.
3. Answer any clarifying questions, and then verify where you live (as that will determine the networks available).
4. **Optional:** Select one of the plans offered by your employer during open enrollment.

You can also refine your provider search results by distance, years in practice, specialty, languages spoken, and more.

# Other Insurance Information

## DENTAL INSURANCE

If you have specific questions regarding your dental insurance coverage, contact Delta Dental's member services team directly at any point, and they will be happy to assist you.

**Delta Dental:** 1 (800) 832-5700

## FLEXIBLE SPENDING ACCOUNTS

If you have specific questions regarding your 2025 medical and/or Dependent Care Flexible Spending Account, contact Flores247's member services team directly at any point, and they will be happy to assist you.

**Flores247:** 1 (800) 532-3327.

## SHORT TERM DISABILITY AND SUPPLEMENTAL LIFE INSURANCE

If you have specific questions regarding your Short Term Disability or Life Insurance coverage, contact The Standard's member services team directly at any point, and they will be happy to assist you.

**Life Insurance:** 1 (800) 628-8600

**Short Term Disability Insurance:** 1 (800) 368-2859

**Long Term Disability Insurance:** 1 (800) 368-1135

# Insurance Carrier Webinars

To assist you in making your 2025 Open Enrollment decisions, Human Resources is excited to provide several options for you to attend webinars hosted by the various insurance carriers.

## CIGNA MEDICAL

### **HSA Plan with Vision**

October 28 | 2 p.m. <https://une.zoom.us/j/96913881142>

### **Basic/Enhanced Plans with Vision**

October 30 | 11 a.m. <https://une.zoom.us/j/91833541058>

## DELTA DENTAL

October 30 | 12 p.m. <https://une.zoom.us/j/98971949098>

## THE STANDARD

### **Life Insurance and Disability Insurance**

October 31 | 12 p.m. <https://une.zoom.us/j/97545876088>

## FLORES247 (FORMERLY GROUP DYNAMIC)

### **Flexible Spending Accounts**

October 28 | 1 p.m. <https://une.zoom.us/j/95649860364>

# Open Enrollment Help Desks

**We are here to help!** Human Resources and our great insurance carriers are dedicated to helping you select your 2025 benefit elections online from November 1–15, 2024.

## **HR VIRTUAL OR IN-PERSON HELP DESKS**

To schedule your 15 minute meeting, email [hr@une.edu](mailto:hr@une.edu) with “HR Help Desk” in the subject line of your email. Include the Help Desk you’d like to attend, three preferred times, and whether you’d like to meet virtually or in-person. Please allow for one hour of flexibility.

## **HELP DESK SCHEDULE**

November 1 | 10 a.m. – 2 p.m.

November 4 | 10 a.m. – 2 p.m.

November 5 | 10 a.m. – 2 p.m.

November 6 | 10 a.m. – 2 p.m.

November 7 | 10 a.m. – 2 p.m.

November 8 | 10 a.m. – 2 p.m.

November 11 | 10 a.m. – 2 p.m.

November 12 | 10 a.m. – 2 p.m.

November 13 | 10 a.m. – 2 p.m.

November 14 | 10 a.m. – 2 p.m.

November 15 | 10 a.m. – 2 p.m.

## **HR OPEN ENROLLMENT DAILY ZOOM DROP-IN**

If you have a quick question about benefits please join us at a daily Zoom Drop-In meeting. Meetings will be held every week day during Open Enrollment (November 1–15) from 11:30 a.m.–12:30 p.m.

Zoom link: <https://une.zoom.us/j/98914707393>



# Open Enrollment Raffle













Complete Open Enrollment from November 1 to 15 on UNE Compass and be entered to win a raffle prize! The sooner you complete Open Enrollment online, the more chances you have to win.

## RAFFLE PRIZES

Names will be randomly drawn at 8:30 a.m. every morning according to the following schedule:

- November 4: Nationwide \$25 Petco Gift Card  
iPad
- November 5: Delta Dental Electric Toothbrush Kit  
UNE Swag Gift Basket
- November 6: Norton Lifelock Tumbler and Portable Charger Set  
Stonewall Kitchen Blueberry Batter Bowl Gift
- November 7: Cigna Shockz Bluetooth Bone Conduction Headphones
- November 8: Nationwide \$25 Petco Gift Card  
The Ultimate Game Night Gift Basket  
\$25 Amazon Gift Card
- November 11: Delta Dental Electric Toothbrush Kit  
Aromatherapy Jar Candle Gift  
\$25 Amazon Gift Card
- November 12: Cigna Shockz Bluetooth Bone Conduction Headphones  
Amazon Echo Dot
- November 13: Four General Admission Tickets to a Sea Dogs Home Game (\$48 Value)  
Charcuterie Bamboo Cheese Board
- November 14: Burt's Bees Gift Set  
Massage Gun With 10 Massage Heads
- November 15: iPad  
\$50 Amazon Gift Card  
Wellness Boxes (60)

# Quick-Reference Calendar

Monday	Tuesday	Wednesday	Thursday	Friday
Oct. 28	Oct. 29	Oct. 30	Oct. 31	Nov. 1
<b>Webinars</b> 1 p.m. <b>Flores247</b> <i>Flexible Spending Accounts</i> 2 p.m. <b>Cigna Medical</b> <i>HSA Plan</i>		<b>Webinars</b> 11 a.m. <b>Cigna Medical</b> <i>Basic/Enhanced Plans</i> 12 p.m. <b>Delta Dental</b>	<b>Webinars</b> 12 p.m. <b>The Standard</b> <i>Life Insurance and Disability Insurance</i>	 <b>FIRST DAY of Open Enrollment</b>  <b>HR Help Desk:</b> 10 a.m.–2 p.m.  <b>Daily HR Zoom Drop-In</b> 11:30 a.m.–12:30 p.m.
Nov. 4	Nov. 5	Nov. 6	Nov. 7	Nov. 8
<b>HR Help Desk:</b> 10 a.m.–2 p.m.  <b>Daily HR Zoom Drop-In</b> 11:30 a.m.–12:30 p.m.   <b>RAFFLE DRAWING</b> \$25 Petco Gift Card iPad	<b>HR Help Desk:</b> 10 a.m.–2 p.m.  <b>Daily HR Zoom Drop-In</b> 11:30 a.m.–12:30 p.m.   <b>RAFFLE DRAWING</b> Electric Toothbrush Kit UNE Swag Gift Basket	<b>HR Help Desk:</b> 10 a.m.–2 p.m.  <b>Daily HR Zoom Drop-In</b> 11:30 a.m.–12:30 p.m.   <b>RAFFLE DRAWING</b> Tumbler/Charger Set Blueberry Batter Bowl	<b>HR Help Desk:</b> 10 a.m.–2 p.m.  <b>Daily HR Zoom Drop-In</b> 11:30 a.m.–12:30 p.m.   <b>RAFFLE DRAWING</b> Bone Conduction Headphones	<b>HR Help Desk:</b> 10 a.m.–2 p.m.  <b>Daily HR Zoom Drop-In</b> 11:30 a.m.–12:30 p.m.   <b>RAFFLE DRAWING</b> \$25 Petco Gift Card Game Night Gift Basket \$25 Amazon Gift Card
Nov. 11	Nov. 12	Nov. 13	Nov. 14	Nov. 15
<b>HR Help Desk:</b> 10 a.m.–2 p.m.  <b>Daily HR Zoom Drop-In</b> 11:30 a.m.–12:30 p.m.   <b>RAFFLE DRAWING</b> Electric Toothbrush Kit Aromatherapy Candle \$25 Amazon Gift Card	<b>HR Help Desk:</b> 10 a.m.–2 p.m.  <b>Daily HR Zoom Drop-In</b> 11:30 a.m.–12:30 p.m.   <b>RAFFLE DRAWING</b> Bone Conduction Headphones Amazon Echo Dot	<b>HR Help Desk:</b> 10 a.m.–2 p.m.  <b>Daily HR Zoom Drop-In</b> 11:30 a.m.–12:30 p.m.   <b>RAFFLE DRAWING</b> Sea Dogs Tickets Bamboo Cheese Board	<b>HR Help Desk:</b> 10 a.m.–2 p.m.  <b>Daily HR Zoom Drop-In</b> 11:30 a.m.–12:30 p.m.   <b>RAFFLE DRAWING</b> Burt's Bees Gift Set Massage Gun	 <b>LAST DAY of Open Enrollment</b>  <b>HR Help Desk:</b> 10 a.m.–2 p.m.  <b>Daily HR Zoom Drop-In</b> 11:30 a.m.–12:30 p.m.   <b>RAFFLE DRAWING</b> iPad \$50 Amazon Gift Card Wellness Boxes (60)



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