

2025 Open Enrollment Fact Sheet



VCU Health Systems' Unwavering care for team members and their families includes exceptional benefits to meet your health and wellness needs. For 2025, we have loaded individual benefit plan information in HR4U ServiceNow to allow you to access important plan information to help choose the benefits that are right for you. You may use the tiles to the right to help navigate among the different plans offered during 2025 Open Enrollment. Or, if you search OE2025 you will find additional articles related to Open Enrollment.

Open Enrollment begins Nov. 4, 2024, and ends Nov. 18, 2024. Open Enrollment is your annual opportunity to change your benefits plans for the upcoming 2025 calendar year. Any changes made during Open Enrollment will be effective Jan. 1, 2025.

What's Changing for 2025

Medical Plan

- An overall premium increase of 5.2% and a shift in plan design will help us keep pace with medical costs.
- Introduction of the Sentara ChoiceEXTEND plan for our team members who do not reside in Virginia. This plan allows for more affordable care using MultiPlan/PHCS providers. It will be offered only to those team members who do not live in Virginia. If you are a team member who lives in Virginia, but you have dependents that reside out of state, they will continue to utilize the MultiPlan/PHCS network of providers under the Sentara Choice Care, Tier 2 benefit. Prescription coverage will still be through Express Scripts.

The ChoiceEXTEND plan is as follows:

	VCU Health System (VCUHS Network)	Sentara/PHCS MultiPlan	Out of Network
Individual/family deductible	\$0/\$0	\$500/\$1,000	\$2,000/\$4,000
Individual/family Out of Pocket Maximum (OOPM)	\$2,000/\$4,000	\$3,500/\$7,000	\$7,500/\$15,000
Physician visit (PCP)	\$25	\$25	After Deductible 40%
Physician visit (Specialist)	\$40	\$55	After Deductible 40%
Inpatient hospital stay	\$500 Copay	30% after deductible	You Pay \$2,000 and 40%
Outpatient hospital stay	\$250 Copay	30% after deductible	After Deductible 40%
Mental health	\$10 Copay	\$10 Copay	After Deductible 40%
Emergency room	\$200	\$200	\$200

- Change in VCUHS Network (Tier 1) and Sentara Health In-Network (Tier 2) copays for our inpatient, outpatient and mental health services: Changing copays will help keep the cost of our coverage affordable for all team members while shifting the benefits to the areas we see the most utilization. Behavioral health needs and the overall well-being of our team members and their dependents continue to be a top priority for VCU Health System. The new Tier 1 inpatient hospitalization copay will be \$500; the Tier 1 out-patient hospitalization copay will be \$250, and mental health office visit copays for both Tier 1 and Tier 2 will be \$10.
- Increase in Tobacco Use premium rates: For those who use tobacco, including their covered spouse, you will see a rate increase to \$100/month; \$46/per pay period for those paid biweekly.
- Increase in Working Spouse premium rates: For those covering a spouse who has access to other coverage, you will see a rate increase to \$125/month; \$58/per pay period for those paid biweekly.
- Cross application of Tier 1 (VCU Health Network) and Tier 2 (Sentara Health/PHCS network) accumulators: Beginning in 2025, any dollars spent toward the deductible or out-of-pocket maximum in the VCU Network or Sentara network will cross apply to the deductible and out-of-pocket maximums of the opposite tier. Out of Network expenses will only apply to the Out of Network Tier. This cross application helps to reduce your overall out-of-pocket spend for covered services.

Pharmacy Plan

- The addition of a Tier 4 Specialty copay to both the Tier 1 (VCUHS Pharmacy) and Tier 2 (Sentara Health/ESI Network) structure:
 - Tier 4 (Specialty)
 - VCU Health System Network 30-day supply: \$50 copay; up to 90-day supply \$100
 - Sentara Health/ESI Network 30-day supply: 50% coinsurance, minimum \$200; 90-day N/A
- In an effort to keep our prescription drug costs low while offering our team members access to the coverage they need, we are increasing our Tier 2 (Sentara Health/ESI Network) copays for prescription drugs filled at non-VCU Pharmacies. The cost structure will shift to a copay minimum % of cost of drug structure. The changes are as follows:
 - Tier 1 (Generic)
 - 30-day Supply: You pay 10% coinsurance (minimum \$10)
 - 90-day Supply: You pay 10% coinsurance (minimum \$38)
 - Tier 2 (Preferred Brand)
 - 30-day Supply: You pay 20% coinsurance (minimum \$45)
 - 90-day Supply: You pay 20% coinsurance (minimum \$100)
 - Tier 3: Non-Preferred Brand
 - 30-day Supply: You pay 30% coinsurance (minimum \$75)
 - 90-day Supply: You pay 30% coinsurance (minimum \$150)
- Sentara Health/ESI Network (Tier 2) out-of-pocket maximums increasing to \$1,000/individual, \$2,000/family.
- Cross application of Tier 1 (VCU Health Pharmacy Network) and Tier 2 (Sentara Health/ESI network) accumulators: Beginning in 2025, any out-of-pocket dollars spent for covered prescriptions count toward both the out-of-pocket maximum in the VCU Health System network and the ESI network. This cross application helps to reduce your overall all out-of-pocket spend for covered services. Any dollars spent toward out-of-network coverage will not apply.

- Expanded retail and mail order services through VCU Health pharmacies: VCU Health continues to ensure you have timely and adequate access to your prescription drugs. Please visit HR4U to find out more on our prescription drug mail order and local pick-up services available to you. Please note, mail order through VCU Health Pharmacy is not available for delivery outside of Virginia.
- A separate pharmacy design using Express Scripts for those team members enrolled in the ChoiceEXTEND plan is as follows:

Pharmacy Plan	ChoiceEXTEND
Out of Pocket Maximum	\$350/\$700
Retail	\$10/\$25/\$50/\$75
Mail Order	\$20/\$50/\$100/\$140

Life, Disability and Voluntary (Supplemental Health) Benefits

- We are pleased to announce that will be moving our current Unum Life and Disability plans to Reliance Matrix. With this move, we will see a more seamless integration of claims processing and leave administration. Additionally, we will have access to concierge bereavement services for our team members and their dependents when a loved one is lost.
- Voluntary (Supplemental Health Plans) will be moved from Allstate to Reliance Matrix. Our Critical Illness and Accident plans will also be transitioning to Reliance Matrix. With this move, the majority of team members will see reduced per pay costs, automatic processing of claims (especially in the event of a disability or medical claims in the VCU Health System plans) and a single platform for all coverage types.
- The Allstate Cancer program will be discontinued and the Critical Illness plan will be amended. This means we will no longer offer a stand-alone cancer policy to team members. For those team members enrolled as of Dec. 31, 2024, you will be given the option to grandfather your coverage into a new cancer policy being offered by Reliance Matrix at a lower cost and with an easier design.
- The Reliance Matrix Critical Illness plan is an enhanced plan that now includes coverage for cancer. For those team members currently enrolled in the Allstate Cancer program, Reliance Matrix has built a stand-alone cancer program for you to elect should you wish to continue with the cancer only coverage.
- A new Hospital Indemnity plan is available through Reliance Matrix. Hospital indemnity provides a lump-sum payment for hospital admission and an additional benefit for every day spent in the hospital. These benefits are paid directly to the insured and may be used for any reason, from deductibles, copays and prescriptions to transportation expenses and childcare.
- Reliance Matrix has enrollment agents available if you need help deciding which Supplemental Health product is best for you. You may visit the Reliance Matrix VCU Health System microsite at <https://mybenefits.reliancematrix.com/vcuhs>. You may also schedule a time to speak with an enrollment specialist by clicking [here](#).

Additional Plan Changes

- You will see minimal increases in the dental plan premiums for 2025.
- There are no changes to the Vision or Legal Insurance plans for 2025.

- You must enroll in a Health Care FSA and/or Dependent Care FSA if you wish to have an account for 2025. New DC FSA annual maximum for any team member making \$155,000 or more to comply with testing rules. Review the FSA article to confirm deadlines for using your FSA dollars.
- Now is a good time to ensure your Life insurance beneficiary information is up to date and your dependents' information is correct.

Action Required for Some Plans

Open Enrollment **does** require you to take certain action.

- **Surcharges:** While your medical plan will continue into the new year, you must recertify your tobacco use and working spouse attestations. This means that in order to get the reduced non-tobacco rates and waive the working spouse surcharge, you must recertify you meet the requirements for each. As such, you must log in to the Open Enrollment event in Workday, recertify, and SUBMIT your elections.
- **Flexible Savings Accounts:** If you wish to have a health care and/or dependent care FSA for 2025, you must log in and elect the account(s). Your current election will not carry forward. If you have questions on the deadlines for your 2024 expenses, please contact HR4U.
- **Hospital Indemnity Plan:** If you wish to enroll in the new Hospital Indemnity Plan for 2025, you must do so in Workday during the open enrollment period. More on the Hospital Indemnity plan can be [found here](#).

Elections that DO NOT require action

- If you do nothing, your medical, dental and vision benefits will all carry over into 2025 with the dependents that are enrolled as of Dec. 31, 2024. Please note, if you have a dependent that ages out in 2024, their coverage will end as of Dec. 31, and they will be removed from the plan automatically. They should expect to receive their COBRA notice in January if they wish to continue coverage on their own.
- Your current supplemental life and disability plans will automatically transition from Unum to Reliance Matrix based on your current elections with no Evidence of Insurability (EOI) required. However, if you wish to drop or decrease your coverage, you **MUST** go online to make the change. Additionally, if you wish to increase your Spouse Life coverage, Evidence of Insurability rules will apply.
- Your current Voluntary (Supplemental Health) benefits from Allstate will transition to the new Reliance Matrix plans at the new rates. However, if you wish to make changes or add coverage, you **MUST** log in to make the changes. You will also receive communication from Allstate about continuing your current coverage under direct pay if you choose. If you need assistance understanding the new benefits through Reliance Matrix, you may find more information here or schedule an appointment to talk to a Benefits Enrollment specialist.
- Your current enrollment with Legal Resources will continue unless you make changes.