OPEN ENROLLMENT NEWSLETTER

OCT. 30 - NOV. 17

ACADEMIC FACULTY, ADMINISTRATIVE PROFESSIONALS, VETERINARY AND CLINICAL PSYCHOLOGY INTERNS, POST DOCTORAL FELLOWS
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Enrollment</td>
<td>3</td>
</tr>
<tr>
<td>Medical Plan Changes</td>
<td>4</td>
</tr>
<tr>
<td>How to Enroll</td>
<td>5</td>
</tr>
<tr>
<td>Education &amp; Enrollment Help</td>
<td>6</td>
</tr>
<tr>
<td>Well-Being Resources</td>
<td>7</td>
</tr>
<tr>
<td>Fidelity Financial Resources</td>
<td>8</td>
</tr>
<tr>
<td>Retirement Planning</td>
<td>9</td>
</tr>
<tr>
<td>FITlife Wellness Incentive</td>
<td>10</td>
</tr>
<tr>
<td>Contact Us</td>
<td>11</td>
</tr>
</tbody>
</table>
Open enrollment is your once-a-year opportunity to modify benefit choices for the next calendar year. If you do not make changes to your benefits, they will stay the same, other than flexible spending accounts which require you to re-enroll each year.

What’s new?

- **Medical plan premiums:** For 2024, employees will see an increase in the amount of their monthly medical insurance premium. This contribution increase is shared by both the employee and the university. Employee-only coverage on the Ram Plan – HDHP and the Green plan is at no cost to employees. On average, the university pays 79% of the overall $73 million in expected medical expenditures in 2024.

- **Ram Plan – HDHP deductible:** The IRS has announced the minimum deductible for high deductible health plans (HDHP) will increase in 2024 to adjust for inflation: $1,600 for self-only coverage ($100 more than 2023) and $3,200 for family coverage ($200 more than 2023).

- **Medical plan design:** CSU medical plan deductibles, out-of-pocket maximums, and copays have not changed since 2014. In 2024, there will be updates to these amounts to help keep pace with the continuing rise in the cost of healthcare, comparative data of our peer high ed institutions, and the high utilization of claims on our plans.

- To offset an increase in out-of-pocket costs, you can use your Health Savings Account (HSA) if you’re in the Ram Plan – HDHP or a Flexible Spending Account (FSA) for all other medical plans.
  - HSA: the annual amount you can contribute to an HSA will increase to $4,150 for employee-only coverage and $8,300 if you have covered dependents (plus a $1,000 catch-up for those 55 and older).
  - CSU contributes $500 to the HSA for each employee in the Ram Plan – HDHP.
  - Download the **Fidelity Health** app to manage your HSA on the go.

### POS Plan Copay Changes

<table>
<thead>
<tr>
<th>Service</th>
<th>Previous</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit</td>
<td>$15</td>
<td>$17</td>
</tr>
<tr>
<td>Inpatient Hospital/Outpatient Surgery</td>
<td>$125</td>
<td>$155</td>
</tr>
<tr>
<td>Emergency Care/Ambulance</td>
<td>$60</td>
<td>$75</td>
</tr>
<tr>
<td>Prescription (Retail/Mail Order)</td>
<td>Tier 1: $10/$20 Tier 2: $20/$40 Tier 3: $40/$80</td>
<td>Tier 1: $15/$30 Tier 2: $30/$60 Tier 3: $50/$100</td>
</tr>
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### Monthly Premium Increases

<table>
<thead>
<tr>
<th></th>
<th>Green Plan or Ram Plan- HDHP</th>
<th>Gold Plan (closed to new enrollment)</th>
<th>POS Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$0</td>
<td>$5</td>
<td>$10</td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$11</td>
<td>$22</td>
<td>$30</td>
</tr>
<tr>
<td>Family</td>
<td>$16</td>
<td>$32</td>
<td>$43</td>
</tr>
<tr>
<td>Family-Split*</td>
<td>$2</td>
<td>$10</td>
<td>$15.50</td>
</tr>
</tbody>
</table>

*Available if both spouse/partners are benefits-eligible and have at least one child covered on the medical plan

### Plan Design Changes

<table>
<thead>
<tr>
<th></th>
<th>Green Plan</th>
<th>Ram Plan-HDHP</th>
<th>Gold Plan (closed to new enrollment)</th>
<th>POS Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Deductible</td>
<td>$1,000</td>
<td>$1,100</td>
<td>$1,500</td>
<td>$1,600</td>
</tr>
<tr>
<td>Family Deductible</td>
<td>$2,000</td>
<td>$2,200</td>
<td>$3,000</td>
<td>$3,200</td>
</tr>
<tr>
<td>Individual Out-of-Pocket Max</td>
<td>$5,000</td>
<td>$5,100</td>
<td>$6,550</td>
<td>$6,650</td>
</tr>
<tr>
<td>Family Out-of-Pocket Max</td>
<td>$10,000</td>
<td>$10,200</td>
<td>$13,100</td>
<td>$13,300</td>
</tr>
</tbody>
</table>

*Out of network only
Employee self-service is accessed via the [Administrative Application and Resources](#) through the [GlobalProtect VPN](#) using your NetID and [DUO two-factor authentication](#).

Once you access AAR, log in to the [Human Resources Portal](#) and expand the Employee Self-Service menu to select [CSU Benefits](#).

Accept the disclaimer to update beneficiaries and dependents. Then, select CSU Benefits Plan (Cost Share) to modify your elections.

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**Evidence of insurability for life insurance may be required**

For some changes to voluntary life insurance, you may need to provide information about the condition of your or your spouse/partner’s health condition for The Hartford’s review and approval/denial. This process is called Evidence of Insurability (EOI) and is required in the following circumstances:

- Voluntary employee life insurance: you elect or increase coverage by more than $30,000 or elect any amount over $250,000
- Spouse/Partner voluntary life insurance: you elect or increase coverage by more than $30,000 or elect any amount over $50,000

If EOI is needed, The Hartford will send a link to your CSU email address in December.

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**Don't forget to designate beneficiaries**

It's important to ensure that your life insurance is distributed according to your wishes if you were to pass away. Take some time to review your designation in ESS and make sure you have named beneficiaries for life insurance and AD&D. This can help guarantee that your hard-earned assets are passed on to the people you care about.
Benefits Fair: November 9 in the Lory Student Center, Never No Summer room

Human Resources is excited to host the annual benefits fair from **10 a.m. to 1 p.m.** Event highlights:
- Meet 1:1 with a Fidelity representative to log in to your account, establish beneficiaries, etc.
- Enjoy snacks courtesy of Anthem
- Explore benefit programs and grab freebies
- Discover campus & community resources

Enrollment Help

Visit with Human Resources throughout open enrollment via Teams each Tuesday & Wednesday, as well as Friday, Nov. 17 from 11 a.m. - 1 p.m. MT.

Register on the [open enrollment website](#) for a 15-minute appointment to ask questions or receive enrollment assistance or contact us Monday through Friday from 7:30 a.m. to 4:30 p.m. MT.

**Email:** MyHR@colostate.edu  
**Phone:** (970) 491-6947  
**Walk-in:** 555 S Howes St, Second Floor, Fort Collins, CO 80523

ALEX Benefits Counselor

ALEX is an easy-to-use online tool that will help you decide on benefit plans for you and your family. ALEX will ask you a few questions about your healthcare needs, crunch some numbers, and recommend a plan that's best for your personal needs.

Learn more at [myalex.com/csu/2024](#).

Visit ALEX During Open Enrollment  
**October 30 — November 17**

After you visit ALEX, you can enroll through ESS.
Take care of yourself, take care of your family.

Taking care of your well-being is crucial for leading a happy and healthy life. It's important to prioritize your physical, emotional, and mental health, and make time for activities that nourish your mind, body, and soul. Remember that taking care of yourself is not selfish, but rather a necessary step towards being your best self and being able to care for others.

We encourage you to utilize these resources that CSU provides to help you, your family members, and even your furry friends.

**Employee Assistance Program (EAP)**

The EAP provides well-being resources to enhance CSU employees' health and financial wellness.

- **ComPsych Guidance Resources** (800-497-9133) provides 24/7 no-cost, confidential assistance to help address personal issues faced by employees and members of their households. When you call, you will immediately be connected with an expert who can refer you to a counselor or other resources.
- **Well-being coaching** provides personalized support via telephonic or video sessions to improve overall well-being and help you achieve personal goals.
- **WellthSource** is an interactive financial wellness product that helps employees and their family members create a well-planned and sustainable lifestyle of healthy financial habits.

**Resources from Anthem**

Anthem's health guides are an enhanced customer service team that provides support with medical and prescription drug coverage. LGBTQ+ individuals may face healthcare obstacles, and CSU's medical plan offers advocates to assist.

**Preventive care benefits at no cost**

Through CSU's Anthem plan, you can receive preventive care at no cost by visiting an in-network doctor. Regular check-ups with your doctor can lessen the likelihood of requiring emergency care and prevent future health problems/detect them early on, making them easier to treat.

**Pet insurance discounts**

CSU offers several discounts for pet insurance which can help cover unexpected vet bills and other expenses. Even better, faculty and staff can use their pet insurance and receive a discount on services at the world-class CSU Veterinary Teaching Hospital.

**Well-being hub**

Learn more on the CSU well-being hub, a comprehensive resource that provides employees with a wide range of tools and information to support their overall well-being. It includes resources on physical health, mental health, financial wellness, and work-life integration.
Your financial wellness is an important part of your overall well-being

Utilize these resources to help you navigate life's moments with more confidence—tackling your short-term financial goals while showing some love to those long-term ones, too.

**Fidelity Goal Booster**

*Goal Booster* is a specialized tool designed to assist you in saving for short-term goals. It offers a unique combination of goal setting, progress tracking, behavioral nudges, and celebration milestones. The tool allows savers to immediately open a Fidelity Cash Management Account to build up their emergency savings. The brokerage account has no required minimums to open, no account fees, and your cash balances are FDIC insured, so you can earn interest while safely saving for the future.

**Get help with your money goals**

Fidelity's [financial wellness checkup](#) can help you understand what's going well and what else you can do to work toward your money goals. Take a few minutes to answer some questions (think: saving and spending, debt management, and more). From there, you'll get a look into how you're doing and find tips that can help you move forward.

**Help is here**

Did you know that as a participant in a Fidelity retirement plan, you have access to free financial help? From workshops to online tools to Fidelity’s registered representatives, you have resources at your fingertips that can help you put a plan in place—for whatever financial goals you may have. [Learn more](#).

**Protect your retirement plan assets**

Fidelity safeguards your account with strong encryption, firewalls, secure email, and proactive 24/7 system surveillance. But there are [extra security measures](#) you can take to protect yourself from fraud like boosting login protection, monitoring your accounts, being vigilant about browsing and opening suspicious emails. ([view link in Spanish](#)).

**Add a beneficiary**

Be sure to log in to NetBenefits and designate a beneficiary for your Fidelity retirement plans (the beneficiaries you enter in Employee Self-Service are for life insurance only). Give your loved ones peace of mind by choosing the person(s) who will receive your retirement money if you pass away.
Educational retirement webinars

**November 29 at noon MT - Social Security**
This webinar covers how Social Security benefits are calculated, eligibility requirements, planning tools, and more. You will also discover how employment at CSU may impact future benefits under the Windfall Elimination Provision and Government Pension Offset.

**November 30 at 10 a.m. MT - Medicare 101**
This session will cover the basics of Medicare including who is eligible, how to enroll, and how coverage coordinates with other insurance. You will also learn about the four parts of Medicare (A, B, C and D) and discover other resources to help plan for your future.

**November 29 at 10 a.m. MT - PERA 101**
An overview of benefits you have in the PERA Defined Benefit Plan (DB Plan). This webinar is designed for anyone in the DB Plan who would like to learn how benefits are calculated, when you are eligible to retire, and additional benefits like survivor and disability benefits.

**November 30 at 2 p.m. MT - PERA Pre-retirement Planning**
Learn how to set yourself up for a smooth transition into retirement. This meeting is designed for members who are 3 - 8 years away from retirement and will cover such topics as financial planning, retirement budgeting, health care, social security, and getting the most out of your PERA benefit.

**Thinking of retirement?**
Make an appointment with the CSU Benefits team — we can answer questions and walk you through the process. We can also help with the DCP premium refund program which helps pay for medical insurance premium costs in retirement, for eligible retirees.

📞 (970) 491-6947
✉️ Hr_retirement@colostate.edu
If you are enrolled in an Anthem medical plan and complete four well-being following activities by Dec. 31, you can earn a $150 (taxable) incentive in 2024.

To learn more and complete the attestation, visit the HR website.

Health Promotion

Participate in the Health Fair blood draw. If you are unable to attend, you can receive an annual exam at your primary care physician’s office.

Anthem Health Assessment

Complete the Anthem health assessment. After you log in to your account, click ‘My Health Dashboard’ then ‘Programs,’ then take the WebMD Health Risk Assessment.

Healthy Habits (complete one)

- Get a routine cleaning and exam from your dentist
- Attend a webinar to learn about CSU’s well-being resources
- Attend a well-being training from the EAP throughout the year

Financial Wellness (complete one)

- Meet 1:1 with a Fidelity workplace consultant
- Attend a retirement savings webinar
- Take the financial wellness checkup in Fidelity NetBenefits
- Open a voluntary 403(b) retirement account or increase your current contribution
CONTACT US

970-491-6947

myhr@colostate.edu

555 S. Howes St, Fort Collins

hr.colostate.edu