



WHAT'S NEW FOR 2025?

Q Are there new features and updates to Medical, Dental, and Vision Insurance for 2025?

A Medical Insurance:

- We are making these enhancements to our Cigna plans:
 - ▶ Enhanced Hearing Aid Coverage through Amplifon on all 3 medical plan options: Covered based on plan deductibles and maximums, device limit of one per ear every 36 months for all ages.
 - ▶ Increased Gender Affirmation Services on all 3 medical plan options: Covered based on plan deductibles and maximums, expands types of services to include electrolysis, thyrochondroplasty, and certain surgeries.
- In addition, the following changes will apply to the Platinum Plus (PPO) Plan only:
 - ▶ Increase our coverage for fertility treatments to a lifetime maximum from \$20,000 to \$25,000.
 - ▶ Calendar year deductibles increase to \$500 for individuals, \$1,000 for 2-Person plans, and \$1,500 for a family.
 - ▶ Medical out of pocket maximums will increase to \$1,800 for individuals, \$3,600 for 2-person plans, and \$5,400 for a family.
 - ▶ Prescription out of pocket maximums will increase to \$1,000 for individuals, \$2,000 for a 2-person plan, and \$3,000 for a family.
 - ▶ Addition of a wilderness therapy rider to cover some services not covered by our current behavioral health coverage.
 - ▶ Addition of GLP-1 weight loss prescription coverage per plan deductibles and maximums, when medically necessary.
- Employees enrolling in the Platinum Plus (PPO) Plan will have a 12% increase in biweekly premiums, and those enrolling in Gold and Silver (Panther) will not experience an increase. Please refer to the Medical rates page in your Benefit Guidebook for more detailed information.
- ***Review each plan's Benefit Summary on the 2025 Benefits Webpage for detailed information.***

Dental Insurance:

- There are no changes to the Northeast Delta Dental Plan coverage, the Base and Enhanced Plans will continue to be offered.
- Employee biweekly premiums on the dental plan will not be changing from 2024.
- ***Review each plan's Benefit Summary on the 2025 Benefits Webpage for detailed information.***

Vision Insurance:

- There are no changes to the Vision Service Plan (VSP) coverage, the Base and Enhanced Plans will continue to be offered.
- Employee biweekly premiums on the vision plan will not be changing from 2024.
- ***Review each plan's Benefit Summary on the 2025 Benefits Webpage for detailed information.***

2025 Open Enrollment Frequently Asked Questions



Middlebury



Q Is there a resource to help me choose a medical plan?

A Yes, Cigna One Guide is a free, confidential service to help you choose your medical plan. Call 888-806-5042 for this support.

Q Are there any new benefits for 2025?

A Yes, new Pet Insurance through Nationwide! Employees have the option to enroll directly through Nationwide, for payroll premium deduction.

- Visit benefits.petinsurance.com/middlebury or call 877-738-7874 to get a quote and sign up for Pet Insurance. Nationwide will send the Benefits Team information regarding payroll deduction for those who enroll in Pet Insurance.
- As you enroll or get quotes, you will need your person number which is on your payslip or your Middlebury College ID Badge.
- Pre-existing conditions are not covered by the Nationwide plans.
- There are no breed exclusions as of October 2024.
- Claims are processed through Nationwide by email to submitmyclaim@petinsurance.com.

Q Are there new features and updates to retirement for 2025?

A There are no new features for the retirement plans for 2025. However, each year the IRS updates the contribution limit maximums. Those limits for next year have not been released as of the timing of this publication. You may change your retirement contributions in Oracle. Please contact TIAA at 800-842-2252 if you have questions about your account, investments, or beneficiary.

Q Can I make changes to my Life Insurance elections without completing medical forms?

A If you would like to **decrease** your Voluntary Life and/or AD&D Insurance, you may do so through Open Enrollment in Oracle. No additional forms will be required.

If you would like to **increase** your Voluntary Life and/or AD&D Insurance, you may do so through Open Enrollment in Oracle. In addition, you will be required to complete an Evidence of Insurability (EOI) form after Open Enrollment if you increase your coverage above the Guaranteed Issue amount. The EOI link will be sent to you after Open Enrollment.

If you would like to **enroll** in Voluntary Life and/or AD&D Insurance for the first time, you may do so through Open Enrollment in Oracle. In addition, regardless of the amount you elect, you will be required to complete an Evidence of Insurability (EOI) form after Open Enrollment. The EOI link will be sent to you after Open Enrollment.



ENROLLMENT & ELIGIBILITY

Q Will the benefits I am currently enrolled in roll over to 2025?

A Between October 21 and November 1st, 2024, we are requiring all benefit eligible employees to take an active role in their 2025 benefits elections. This means you must log in to Oracle and go through the open enrollment process.

While many of your benefits will roll over, the IRS requires certain benefits to be re-elected each year. You will need to re-enroll in the health and dependent care FSA for 2025. The IRS also requires that you re-enroll in your Health Savings Account (HSA) each year if you enroll in a high deductible health plan (HDHP). However, you may change your HSA deferrals by emailing the details of your requested change to benefits@gmhec.org throughout the year without an IRS Change in Status/Qualifying Life Event.

This is your only opportunity to elect or change your benefits for 2025, unless an IRS Qualifying Life Event/Change in Status takes place during 2025.

Q What happens if I do not complete my benefits enrollment? Will I be able to do this at a later time?

A Everyone must enroll in their benefits between October 21 and November 1st, 2024. If you miss this window, you will not be able to make benefit changes for 2025 unless you have an IRS Change in Status or Qualifying Life Event (QLE - examples include marriage, birth or adoption of a child, spouse's open enrollment, etc.).

Q Can I enroll myself through Oracle Self Service?

A Yes! Benefits eligible employees must enroll themselves through their account in [Oracle](#). The only exception will be if you do not have access to Oracle through a computer, tablet or smartphone. If this applies to you, please call the Benefits Team at 802-443-5485 to request enrollment support for your 2025 benefits.

Q What happens if I do not enroll now as I have other coverage, but lose my coverage later? Can I enroll in the College plans at that time?

A If you lose coverage that you have elsewhere, per the IRS, you will have 30 days to enroll in a College Plan. Please Record a Life Event in Oracle or email benefits@gmhec.org as soon as possible and within 30 days of the event if this occurs and we will assist you.

Q When will my open enrollment election become effective?

A Your elections for plan year 2025 will start on January 1, 2025 and run through December 31, 2025 as long as you remain benefits eligible.

2025 Open Enrollment Frequently Asked Questions



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Q How should an employee prepare for Open Enrollment? If I have questions about 2025 benefit programs, where can I find information?

A Review the 2025 Benefit Guidebook which can be found on your college website or employee portal. Share the information with family members, if applicable. There are also several videos available to view on the benefit programs. If you will be covering a spouse or dependent, be prepared to enter each dependent's full name, date of birth, gender, and Social Security Number. If you have specific questions please email us at benefits@gmhec.org or call us at 802-443-5485 and we will be happy to assist you.

Q How can I find out what benefits I am currently enrolled in?

A Oracle provides a summary of your current benefits. Here's the path to access it:

- Go to Oracle and look under *Me*
- Click on the **Benefits** tile
- Click on *Your Benefits*
- Under *Select a Benefit* you can view the *Retirement Program* or the *Health & Welfare Program*. Select one.
- You will be brought to a screen where you can review your current benefit enrollments. There is a drop down where you can select a future date if you would like to review what you selected for 2024 or 2025.

Q How long is the typical enrollment process, once I know what I want to enroll in for benefits and have all the needed data on people I want to cover or include as a beneficiary?

A On average, enrollment takes less than 20 minutes with Oracle.

Q What benefits can be changed outside of Open Enrollment dates?

A *Gym Membership* - You may enroll or opt out of this benefit at any time throughout the year.

Health Savings Account (HSA) Contributions - Employees enrolled in the Silver Medical Plan with an HSA may change the amount of their payroll deduction or employee contributions to their HSA account throughout the year. To make changes, email your request to benefits@gmhec.org.

Pet Insurance - You may enroll or opt out of this benefit anytime throughout the year. Changes must be made by contacting Nationwide directly at 877-738-7874 or benefits.petinsurance.com/middlebury.

Retirement Contributions - You may begin Voluntary 403(b) plan participation or make changes to your existing deferral elections any time throughout the year. However, Open Enrollment is a good time of year to think about how much you are saving for retirement and make changes, if needed. Unlike your Open Enrollment elections that go into effect January 1, the changes you make to your retirement contributions in Oracle will be effective in the same pay period you make the election.

2025 Open Enrollment Frequently Asked Questions



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Q What if I want to make changes after I enroll?

A Employees may make changes during the Annual Enrollment period by accessing Oracle and updating enrollment until the end of the day on November 1st. Employees can also make updates by sending an email to benefits@gmhec.org to request assistance. Changes outside of the Open Enrollment period will need to be substantiated with an IRS qualifying life event.

Q What is the benefit of enrolling early?

A Those who enroll early will be eligible to win gift cards. The deadlines for raffles are:

- Submit in Oracle by Wednesday 10/23 for a chance at a \$300 gift card!
- Submit in Oracle by Monday 10/28 for a chance to win a \$200 gift card!
- Submit in Oracle by Thursday 10/31 for a chance to win a \$100 gift card!

Q How can I confirm if I completed open enrollment?

A After you have made your elections and click Submit, you will see a confirmation screen with a green header. This will be your only confirmation screen. Oracle does not email an additional confirmation. However, you may review your elections any time by following the steps below. If you still have questions you may call the Benefits Team at 802-443-5485 or by emailing benefits@gmhec.org.

- Go to Oracle and look under *Me*
- Click on the **Benefits** tile
- Click on *Your Benefits*
- Under *Select a Benefit* click the *Health & Welfare Program*.
- You will be brought to a screen where you can review your current benefit enrollments. There is a drop down where you can select a future date if you would like to review what you selected for 2025.

HEALTH SAVINGS ACCOUNTS (HSAs) & FLEXIBLE SPENDING ACCOUNTS (FSAs)

Q Will the College continue to contribute to an individual's Health Savings Account (HSA) for those enrolled in the High Deductible Health Plans (HDHPs)?

A Yes, the College will continue to contribute a percentage of the deductible for those enrolled in the Silver (Panther) medical plan. The College contribution is prorated and occurs each pay period. The HSA contribution for 2025 is the same as it is for 2024.

Q What if I decide to leave the College, can I take my HSA with me?

A Yes, the HSA is your account, both your deferral money and the College contribution stay with you.

2025 Open Enrollment Frequently Asked Questions



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Q What if I reach my deductible before the end of the year and I have expenses I need to pay?

A If you reach your deductible before the year-end, you may request the College to pre-fund what the College would have contributed for the year to your HSA. You will need to substantiate you have met your deductible and there will be paperwork for you to complete. Please email benefits@gmhec.org if this applies to you during the 2025 year.

Q Q. Do I have to contribute to my HSA?

A No, it is not required that you contribute. This is an option for you if you participate in a HDHP. If you do contribute, it will lower your taxable income* and create funds to use for current and/or future medical expenses. This account rolls over each year so you do not forfeit any contributions to the account.

**CA and NJ employees, please note that HSAs are subject to state taxes.*

Q If I want to contribute into my HSA, is the amount I choose at Open Enrollment locked in for the year?

A No, you may choose to contribute to your HSA at any time. You may also increase or decrease your contribution amount to your HSA at any time. Please email the Benefits Team at benefits@gmhec.org with the details of your request to make changes.

Q Can I still have a Health Flexible Spending Account (FSA) if I have a Health Savings Account (HSA)?

A Yes, but per IRS regulations, you must be enrolled in a Limited Purpose FSA that can only be used for dental and vision expenses. If you enroll in the HSA for 2025 and have remaining FSA funds in 2024, the rolled over FSA funds will move into a Limited Purpose FSA and will only be eligible for Dental and Vision expense reimbursement.

Q What is the difference between an HSA and a Health FSA?

A An HSA can be used to pay for qualified medical, dental, and vision expenses, but you can only contribute to an HSA if you are enrolled in a HDHP (like the Silver Panther medical plan). An HSA is a bank account where the money in the account is available for you to spend. The money in an HSA rolls over each year and you do not lose it. You also do not need to substantiate your claims, but you must keep this information for your records should you be audited by the IRS. You can change your contribution amount in the HSA throughout the year.

A medical FSA can be used to pay for qualified medical, dental, and vision expenses when you are not enrolled in an HDHP. With an FSA you can roll over up to \$640 at the end of 2024 and any other unspent money will be forfeited. You must also substantiate all your claims to our FSA vendor, otherwise you may be taxed on amounts not substantiated. During Open Enrollment, you must choose your annual election for your FSA and you cannot change that amount throughout the year unless you have an IRS Change in Status.

2025 Open Enrollment Frequently Asked Questions



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Q What are the 2025 Health Savings Account (HSA) limits?

A The 2025 HSA limit for an individual is \$4,300 and for a 2-Person/Family it is \$8,550. If you are 55 or older during 2025 you may contribute an additional \$1,000. You must include the Colleges contribution in the overall limit. The IRS has not published the Flexible Spending Account (FSA) limits for 2025, the 2024 limit for the health FSA is \$3,200 and the dependent FSA is \$5,000.

Q Where can I learn more about FSAs including details for those who are married?

A Healthcare.gov has this webpage with more info: [Healthcare.gov FSA Information](https://www.healthcare.gov/fsa-information/)

BENEFIT PLANS

Q Why does the college offer a choice of Plans?

A To offer options to all employees. Offering multiple plans gives the employees the option to choose which plan will work best for themselves and their families.

Q Do I need to enroll in all three, medical, dental and vision?

A No, each plan is separate. Additionally, you may choose to enroll as the employee but you do not need to cover all your dependents. For example, perhaps only you and a child are enrolled in the vision plan, or you have a 6 month old that does not need to be enrolled in the dental.

Q What is Telehealth (MD Live)? Moreover, why would I want to use it?

A MDLive is an alternative to use in those times when you are too busy to get an appointment with your Doctor. Whether you are at home, work or traveling. MDLive is an option to help with most non-emergency medical conditions. The Board Certified doctors can diagnose and prescribe medication for common medical conditions.

Q What is the difference between Telehealth (MDLive) and Telemedicine?

A There is a difference between Telehealth and Telemedicine. Telehealth, MDLive, is not a visit with your primary care doctors. Telemedicine is when you have a visit with your local doctor via virtually or by phone, but not in person. The cost of a telemedicine visit is normally higher than a Telehealth, MDLive visit.

Q Can I update my Life and AD&D Insurance beneficiaries?

A Yes! In fact, it is recommended that you use Open Enrollment as an opportunity to review your Life and AD&D Insurance beneficiaries in Oracle. Please remember, your retirement savings beneficiaries are on your retirement plan website and your HSA beneficiaries are on the HealthEquity website. You may want to visit those sites as well to make updates.



RETIREMENT PLAN

Q Am I required to re-enroll in my retirement plan contributions as part of Open Enrollment?

A No, you do not need to re-enroll or update your retirement contributions as part of Open Enrollment. However, Open Enrollment is a good time to consider reviewing your retirement plan contributions to the Voluntary 403(b) Plan.

Q When do changes to my retirement plan contributions go into effect?

A Changes to your retirement plan contributions go into effect in your next paycheck as long as your change is made at least 7 days before the next pay date, even during the Open Enrollment period. Deferral changes will not be future-dated to begin January 1, 2025.

Q How can I confirm my retirement plan contributions?

A Like with all benefit elections, we recommend you review the employee and employer deduction sections of your payslips to make sure that everything is correct. You can also log into your retirement accounts at TIAA.org to monitor contributions. Normally, plan contributions post to accounts on pay date Fridays, after the market closes.

NEXT STEPS

Q How can I learn more about the 2025 Benefits and be prepared for Open Enrollment?

A There are several ways to be prepared:

1. Attend a 2025 Open Enrollment Informational Session via Zoom, in-person, or view pre-recorded. Refer to your email from GMHEC Benefits Services for links to attend sessions.
2. Review the 2025 Benefit Guidebook. This is posted on your college benefits page.
3. Review the various videos and resources available on the college benefits page.
4. Enroll in Oracle via Employee Self Service Benefits!
5. Visit vendor websites, listed on the back of your 2025 Benefit Guidebook to learn more and create an account (after January 1st).
6. Contact the Benefits Team with questions - Monday through Friday 8:15am - 5:00pm EST.