

University Benefits Office

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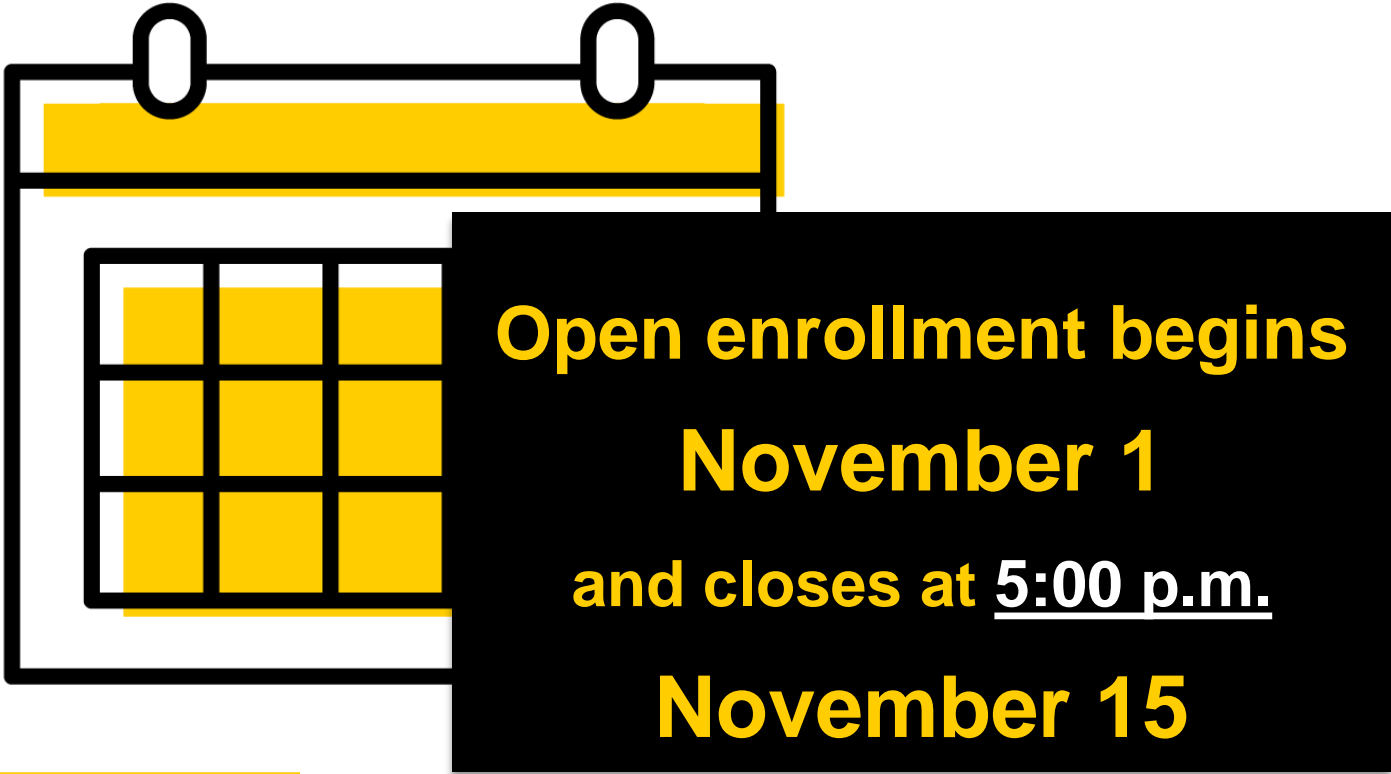
# Open Enrollment for 2025 Benefits

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# Benefits Open Enrollment for 2025 is Coming Soon!

→ New benefit elections effective Jan. 1, 2025



# 2025 Changes

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- Rate increases for UIChoice, UISelect, and Dental II
- Plan design change for
  - UIChoice and UISelect pharmacy annual Out-of-Pocket Maximum (OPM) increase
  - Dental \$15 annual deductible for Premier and Non-participating providers
- Health care flexible spending account limit increasing to \$3,200

# What is Open Enrollment?

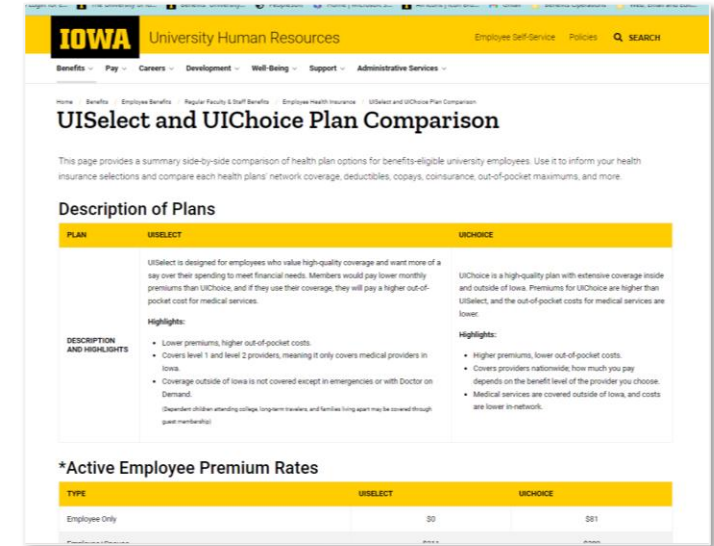
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- **Your annual opportunity to make insurance changes**
  - Select the insurance coverages which best fit your needs in the upcoming year
  - Special enrollment period offered outside of any Qualifying Events which are available throughout the year
    - Examples such as **marriage, divorce, birth, etc.**
  - Open enrollment changes will be effective **Jan. 1, 2025**
  - All benefits eligible faculty and staff received a preview of 2025 benefits earlier this afternoon

# What to consider during annual open enrollment

## Assess health care needs for next year:

- Which health plan (UIChoice or UISelect) best meets those needs? Visit the Benefits website for a side-by-side comparison of both plans (link to page below in footer).



The screenshot shows the 'UISelect and UIChoice Plan Comparison' page on the Iowa University Human Resources website. It includes a navigation bar with 'IOWA University Human Resources' and a search bar. The main content area is titled 'UISelect and UIChoice Plan Comparison' and provides a summary side-by-side comparison of health plan options. Below the title, there is a 'Description of Plans' section with a table comparing UISelect and UIChoice. The table has columns for 'PLAN', 'UISELECT', and 'UICHOICE'. The UISelect column describes it as a high-quality plan with lower monthly premiums but higher out-of-pocket costs, covering Level 1 and 2 providers. The UIChoice column describes it as a high-quality plan with extensive coverage inside and outside of Iowa, with higher premiums but lower out-of-pocket costs, covering providers nationwide. Below the description is a table for '\*Active Employee Premium Rates' with columns for 'TYPE', 'UISELECT', and 'UICHOICE'. The 'Employee Only' row shows a premium of \$0 for UISelect and \$81 for UIChoice.

PLAN	UISELECT	UICHOICE
DESCRIPTION AND HIGHLIGHTS	<p>UISelect is designed for employees who value high-quality coverage and want more of a say over their spending to meet financial needs. Members would pay lower monthly premiums than UIChoice, and if they use their coverage, they will pay a higher out-of-pocket cost for medical services.</p> <p><b>Highlights:</b></p> <ul style="list-style-type: none"><li>• Lower premiums, higher out-of-pocket costs.</li><li>• Covers level 1 and level 2 providers, meaning it only covers medical providers in Iowa.</li><li>• Coverage outside of Iowa is not covered except in emergencies or with Doctor on Demand. (Dependent children attending college, long-term travelers, and families living apart may be covered through guest membership.)</li></ul>	<p>UIChoice is a high-quality plan with extensive coverage inside and outside of Iowa. Premiums for UIChoice are higher than UISelect, and the out-of-pocket costs for medical services are lower.</p> <p><b>Highlights:</b></p> <ul style="list-style-type: none"><li>• Higher premiums, lower out-of-pocket costs.</li><li>• Covers providers nationwide, how much you pay depends on the benefit level of the provider you choose.</li><li>• Medical services are covered outside of Iowa, and costs are lower in-network.</li></ul>
*Active Employee Premium Rates		
TYPE	UISELECT	UICHOICE
Employee Only	\$0	\$81

## UISelect

- **Lower monthly premium cost**, may experience higher out-of-pocket costs as you use the coverage
- **Traditional deductible plan**
- **Covers Level 1 and 2 providers**; Level 3 providers covered if -
  - emergency, guest membership, services not available in Iowa

## UIChoice

- **Higher monthly premium cost**, may experience lower out-of-pocket costs as you use the coverage
- **Deductible only for inpatient hospital stays**
- **Covers providers nationwide**

# Other considerations during open enrollment

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**Do you want to add or remove a Dependent(s) for 2025 insurance coverage**



**Review life insurance coverage and verify your beneficiaries are accurate**



**Decide if a flexible spending account (FSA) would be beneficial for you in 2025:**

**\* Health Care FSA**

**\*Dependent Care FSA**

**IOWA**

University Benefits Office

**Thank you**

**Questions?**

Email us: [benefits@uiowa.edu](mailto:benefits@uiowa.edu)

Call us: 319-335-2676

→ [hr.uiowa.edu/benefits](https://hr.uiowa.edu/benefits)

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