



Open Enrollment 2025

hr.virginia.edu/oe2025

Benefits Update

Benefits Open Enrollment occurs October 7 – 18, 2024. The [Open Enrollment website](#) is open, and this email details benefits changes that will take effect January 1, 2025, resources and tools you need to learn regarding your benefits, and what you can do to prepare.

This is a busy time of year, and your benefits are an important financial investment. Take advantage of all the benefits UVA offers you this year and be ready to choose when Open Enrollment opens in Workday.

Benefits Changes

Important changes you will want to understand

Benefits changes for plan year 2025 include the following:

- **The UVA Health Plan option names will change to better reflect the differences in the plan options. All plan options offer the exact same services as before.** The Choice Health option will be closed to new enrollees starting 1/1/2026.
 - Basic --> Health Savings – HDHP, includes Health Savings Account with employer contribution
 - Value --> UVA PPO – includes flat copays for some services, higher premium and lower deductible than Health Savings option
 - Choice Health --> Choice Health (closes to new enrollees starting 1/1/26) – highest premium, lowest deductible
- **Health plan premiums will increase for the UVA Health Plan and J Visa Health Plan.** There are no changes to deductibles, coinsurance, or copays. As a self-insured health plan, the Plan is paid for by employee and employer contributions. While premium rates will increase in 2025 due to rising prices and employee utilization, the employer contribution will cover the greatest part of the increases.

- **Health Savings Account (HSA) employee + employer IRS contribution limit will increase.**
 - Maximum HSA employee + employer contribution will rise to \$4,300 for individuals and \$8,550 for families.
 - The “catch-up” contribution (for ages 55+) remains the same at \$1,000.
 - The employer seed funds of \$1,000 for individuals and \$1,500 for families will remain the same.
- **403(b) and 457 contribution limits will increase** (2025 rates not announced yet), and participants ages 60-63 can contribute an additional catch-up amount of \$10,000 or 150% of the annual 50+ catch-up amount, whichever is greater.
- **VRS retirement record-keeper will change.** The Commonwealth of Virginia is moving from MissionSquare to Voya to manage its Virginia Retirement System (VRS) defined contribution plans, beginning January 1, 2025.
- **New name, same benefits!** Virgin Pulse, the company that delivers the Hoos Well portal, is changing its name to Personify Health™. Hoos Well programming and the user experience will not change due to the rebranding.

Resources and Tools

Know your options

Be a part of a healthy community! Compare and select the best health, dental, vision, and benefit savings account options for you and your family using some of these resources:

Open Enrollment Website:

- [Open Enrollment HOME webpage](#) – clearly lays out changes, action steps, tools, resources, and high-level takeaways on the home page.
- **Benefit-specific webpages** – accessible via the sidebar navigation box on every webpage.
- [Workday Instructions](#) – accessible via the sidebar navigation box with details on how to enroll or make changes in Workday.
- [Resources webpage](#) – details all resources to help you select the best health, dental and vision options for you and your family, including NEW videos on key benefits topics.
- **Schedule of Benefits and Health Plan Comparison resources** – on both the sidebar of every Open Enrollment webpage and in the main content area of the [HOME webpage](#) and [Health Plan webpage](#) to help you review the details of each health plan option.
- Don't forget UVA's virtual resources for your telemedicine needs that include [mental health well-being services](#) from anywhere:
 - [Talkspace](#)
 - [Array at Home](#)
 - [Teladoc](#)
 - [Brightline](#)

Aetna Website - Review medical cost estimates based on your current health plan option, and your Aetna [A1A team](#) is ready to help explain medical care costs, coordinate care and approvals, and connect you with available resources. Live interpreters stand ready to assist in multiple languages. Call 800.987.9072 and say “translator” or “interpreter.”

Open Enrollment Town Hall – In addition to two Open Enrollment presentations offered [Sep. 24](#) and [Sep. 26](#) by the HR Benefits team, the Open Enrollment [Town Hall on Oct. 2](#) will include presentations by the Hoos Well well-being team, UVA Faculty and Employee Assistance Program (FEAP), HR Benefits team, Fidelity, TIAA, and Savi. Additional time will be given for Q&A. Visit the [Presentations webpage](#) for a full schedule.

Mark Your Calendar

Important dates for Open Enrollment

[\(Click here for instructions on adding all Open Enrollment events to your Outlook calendar.\)](#)

Sep. 24–26: Benefits Presentations - Hear about benefits changes, resources, key dates and come prepared to ask questions. Register below. Presentations are not customized for any school or unit, so attend any presentation that fits your schedule. Both options listed below will offer the same content.

- **Sep. 24** (Tuesday): [Register for 3 - 4 p.m. webinar](#) (Virtual)
- **Sep. 26** (Thursday): [Register for 12 noon - 1 p.m. webinar](#) (Virtual)

Oct. 9–10: Financial and Retirement Webinars and Workshops - These webinars offer you the ability to dive deeper into certain topics and ask questions from HR staff and UVA vendors. See more details about the webinars on the [Presentations webpage](#).

- **Oct. 9: Exploring the Benefits of an HSA**
 - [Register for the 10 a.m. webinar](#)
 - [Register for the 8 p.m. webinar](#)
- **Oct. 10: Paycheck for Life**
 - [Register for 10 a.m. webinar](#)
 - [Register for 3 p.m. webinar](#)

Action Items

Prepare for Open Enrollment

1. **Familiarize yourself** with the Open Enrollment website.
2. **Redeem Hoos Well rewards** by November 30.
3. **Deplete Full FSA to \$0.00** if considering moving into Health Savings (Basic) for the first time.
4. **If you're adding a new dependent to your health plan**, have your dependent [required documentation](#) ready to upload into Workday during Open Enrollment. You will not be able to submit your benefits elections if you have added a new dependent to your health plan and have not provided the required documentation.

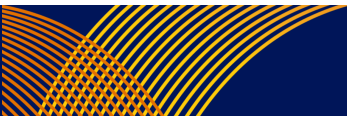
5. **Schedule a 1:1 appointment** with HR specialists if you need help. Call 434.243.3344 to schedule.
6. **Mark your calendar** for the Open Enrollment key dates. Download the calendar of events using instructions above, visit the [Open Enrollment](#) website, or refer to the previous open Enrollment email to all benefits-eligible employees on [September 10](#).

We Hear You. How Can We Help?

After reviewing materials and resources on the Open Enrollment website, if you would like additional 1:1 personalized assistance, there are several ways you can get support:

- **In Person:**
 - Drop by the HR building (2420 Old Ivy Rd.), Rm. 133 anytime between 8 a.m. and 5 p.m. for personalized assistance on Oct. 11, 14, and between 11 a.m. and 5 p.m. on Oct. 17.
 - Drop by the Dining Conference Rooms within the University Medical Center anytime between 7 a.m. and 3 p.m. for personalized assistance on Oct. 16.
- **Virtual:**
 - Email AskHR@virginia.edu or call 434.243.3344 to schedule a Zoom appointment to review more complex Open Enrollment questions with an HR professional. HR will accommodate as many appointments as possible through Wednesday, October 16.
 - Click on the “Hi, I’m your Virtual Assistant” button at the bottom of every Open Enrollment webpage for 24/7/365 virtual assistance. If you don’t find what you’re looking for with the HR Virtual Assistant, you can request a live chat with HR from the Virtual Assistant menu during regular work hours, or if all live agents are busy, request an agent via email.
- **Multi-Lingual:**
 - Aetna’s A1A service offers live interpreters in multiple languages. Call 800.987.9072 and say “translator” or “interpreter.”
 - All pages are now translatable to 100+ languages using the Google Translate option in the footer of every page.

We are here to help you!



www.hr.virginia.edu
434.243.3344

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