



Employee Benefits Overview

2025 Open Enrollment

Welcome to Open Enrollment

Open Enrollment begins on Wednesday, November 6th and ends Friday, November 15th at 11:59 pm

Benefits effective January 01, 2025

- Enroll online via Employee Navigator
- During open enrollment you may sign up for any of the benefit plans for the first time or make changes to your current enrollment.
- This is the only time of the year to enroll or make changes unless you experience a qualifying event. Examples of qualifying events include: marriage, divorce, loss of spousal coverage, and birth/adoption of a child

IMPORTANT!

- If you do not make changes in Employee Navigator during open enrollment, your current 2024 elections will NOT continue into the 2025 plan year
- **Action Required!** Your current elections will NOT carryover. You must choose a new election for the 2025 plan year to stay enrolled
- We strongly encourage all employees to login to the Paycom system to ensure all of your personal information is up to date as this feeds our Employee Navigator system.
- If you decide to enroll or decline benefits, you must log into Employee Navigator (PBS) to update your life insurance beneficiary(s) information.



What's Happening?

- Medical – Anthem
- Health Savings Account (HSA) – HSA Bank
- Dental – Anthem
- Vision – Anthem
- Life & Disability - Sun Life
- Voluntary Benefits – Sun Life
- Flexible Spending Accounts (FSAs) – Progressive Benefit Solutions (PBS)



Medical Overview

- Administered by Anthem Blue Cross Blue Shield
- Five plan options:
 - **Plan 1 - – Plan 1 – CORE – PPO – \$3,000/30%**
 - **Plan 2 – Buy Down – EPO - \$3,000/30%**
 - **Plan 3 – Buy Up 1 - PPO - \$2,500/20%**
 - **Plan 4 - Buy Up 2 - PPO - \$1,500/20%**
 - **Plan 5 – PPO – HSA - \$2,500/10% (compatible with HSA)**
- Network
 - Century Preferred
 - NO Primary Care Provider (PCP) or referrals required
- When electing **Plan 5 – PPO – HSA - \$2,500/10%** , you will be eligible to participate in a Health Savings Account (HSA).



To locate an in-network provider, visit <https://www.anthem.com>

Sydney Mobile App

Get convenient access to your health plan information - and a quicker online experience - with the Sydney Mobile App



The Sydney Health app is a free Anthem Blue Cross Blue Shield app that gives you fast and convenient access to your health insurance information right on your phone. It's like having a personal health assistant in the palm of your hand

With one simple log-in you can:

- Find a doctor and check your costs
- View your claims
- See all of your health coverage benefits
- View and use your Anthem Digital ID card
- Use the chat feature to find answers to your questions
- Access various health & wellness resources, including the Health Assessment that is required to earn a lower contribution

Registration is quick and simple

- All you'll need is your member ID card.
- Visit [anthem.com](https://www.anthem.com) or download the Sydney Health mobile app from your favorite app store to get started.



Wellness Program

You can earn reward money every year by participating in the Wellness Program!

Employees that enroll in the health plan as of January 1, 2025 and **submit their Physician Attestation Forms** will be provided a \$327 annual credit or a \$654 annual credit for employee & spouse.

How to participate:

- You must be enrolled in medical coverage effective January 01, 2025
- Your doctor must complete the “Physical Examination Form” and return to Human Resources by January 06, 2025
- If both employee and spouse are enrolled in the medical coverage, **both** must provide the Physician Attestation Form as evidence of a current physical to receive the credit (partial credit will NOT be provided).
- **Those employees and spouses who choose not to submit the Attestation Form(s) will not be eligible for the credit(s) and will pay a higher medical premium**



Bi-Weekly Payroll Credit

- Employee Only - \$12.58
- Employee & Spouse - \$25.15
- Employee & Child(ren) - \$12.58
- Employee & Family - \$25.15

Medical Plan Options - Anthem

	Plan 1 - CORE PPO – \$3,000/30%	Plan 2 - Buy Down EPO – \$3,000/30%	Plan 3 - Buy Up 1 PPO - \$2,500/20%
Network	In & Out-of-Network	In-Network Only	In & Out-of-Network
Your Deductible Responsibility	\$3,000 / \$6,000	\$3,000 / \$6,000	\$2,500 / \$5,000
Coinsurance	30%	30%	20%
Your Out- of- Pocket Maximum Responsibility	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000
Preventive Office Visit	No Charge	No Charge	No Charge
Office Visit (PCP/Specialist)	\$30/\$45 Copay	\$30/\$45 Copay	\$30/\$45 Copay
Urgent Care	\$75 Copay	\$75 Copay	\$75 Copay
Emergency Room	\$150 Copay	\$150 copay	\$150 Copay
Lab / X-Ray	No Charge	No Charge	No Charge
CT Scans, MRI & PET Scans	\$75 Copay	\$75 Copay	\$75 Copay
Inpatient / Outpatient Hospitalization	Deductible; then 30%	Deductible; then 30%	Deductible; then 20%
Retail Drug Copayments	\$5/\$30/\$60	\$5/\$30/\$60	\$5/\$30/\$60
Mail Order Drug Copayments	2x retail copay	2x retail copay	2x retail copay

Medical Plan Options

	Plan 4 – Buy Up 2 PPO – \$1,500/20%	Plan 5 PPO – HSA- \$2,500/10%
Network	In & Out-of-Network	In & Out-of-Network
Your Deductible Responsibility	\$1,500 / \$3,000	\$2,500 / \$5,000
Coinsurance	20%	10%
Your Out- of- Pocket Maximum Responsibility	\$3,000 / \$6,000	\$3,275 / \$6,550
Preventive Office Visit	No Charge	No Charge
Office Visit (PCP/Specialist)	\$20/\$40 Copay	Deductible; then 10%
Urgent Care	\$75 Copay	Deductible; then 10%
Emergency Room	\$150 copay	Deductible; then 10%
Lab / X-Ray	No Charge	Deductible; then 10%
CT Scans, MRI & PET Scans	\$75 Copay	Deductible; then 10%
Inpatient / Outpatient Hospitalization	Deductible; then 20%	Deductible; then 20%
Retail Drug Copayments	\$5/\$30/\$60	Deductible; then \$5/\$30/\$60
Mail Order Drug Copayments	2x retail copay	Deductible; 2x retail copay

Health Savings Account (HSA)

- Administered by HSA Bank
- Available to employees enrolled in Plan 5 - PPO – HSA- \$2,500/10%
 - To continue contributions for 2025, you must actively enroll in the benefit within Employee Navigator.
- Tax-advantaged savings account
- Accumulates interest and can earn investment returns
- Funds can be used for qualified expenses today or can be saved for future expenses



Reimbursable Expenses

- Deductibles, copays, and coinsurance amounts
- Prescription drug expenses
- Over-the-counter medications
- Other eligible out-of-pocket expenses
- Dental and vision expenses
- Medicare Parts A and B premiums

Benefits of an HSA Plan

You're in control

You're in control of your health care dollars. You decide when and how to spend the funds in your HSA (use them now or save for future expenses).

Put the money you save in payroll deductions into your HSA

You can put the money you'd save in payroll deductions into your HSA and then use it to cover any necessary expenses. If you don't end up needing to use the funds, you keep the money in your account where it grows tax-free as long as you have an account.

Triple tax savings

1. The money you contribute isn't taxed.
2. Your interest and any investment earnings grow tax-free.
3. The money you withdraw isn't taxed as long as you use it for eligible medical expenses.

Qualifying for an HSA

- To qualify for an HSA:
 - Must be enrolled in a High Deductible Health Plan (HDHP)
 - Cannot be enrolled in any other coverage that is not HSA-qualified such as:
 - Coverage through a spouse's plan
 - Medicare coverage (Part A or Part B)
 - HCFA coverage (either yours or your spouse's), unless it is a Limited Purpose HealthCare FSA.
 - You must not be eligible to be claimed as a dependent on another individual's tax return.
- If you contribute to a Health Savings Account (HSA), you will not be able to contribute to the Flexible Spending Account, your election would become limited use. This means you would only be able to use the Limited Purpose FSA for Dental & Vision Expenses



Health Savings Account (HSA) Contributions

The contribution limits set forth by the IRS for 2025 (for a full year of coverage or if the last month rule applies) are below:

Coverage Tier	2025 Limits
Individual	\$4,300
Family	\$8,550

Individuals age 55 or over may make an additional “catch-up” contribution of \$1,000 per year.

Contributions to the account must stop 6 months prior to being enrolled in Medicare; however, you can still use your HSA funds to pay for eligible medical expenses tax-free.



www.brainshark.com/hilbgroup/HSA

Flexible Spending Accounts (FSA)

Save on health care and dependent care expenses for you and your tax dependents!

- Administered through Progressive Benefit Solutions (PBS)
- FSA elections are an ***active enrollment***, elections do not roll over year to year.
- Use pre-tax dollars for:
 - Eligible health care expenses (HCFSA)
 - Dental and vision expenses (LPFSA)
 - Dependent care expenses (DCA FSA)
- For yourself, spouse, and dependents



Flexible Spending Accounts (FSA)

- 2025 minimum contribution is \$260
- 2025 maximum contribution is projected to be \$3,300
- Simply use your debit card to pay for eligible medical expenses
- Estimate your expenses carefully:
 - Your total elected amount is available to you from the start of the plan year.
 - Payroll contributions will be deducted throughout the plan year to cover your election.
 - At the end of the 2024 plan year, up to \$640 of unused funds can be rolled over into the 2025 plan year
 - You have 90 days after the end of the plan year to submit claims incurred during that plan year



If you enroll in the Health Care FSA, you are not eligible to contribute to a Health Savings Account (HSA). You can still enroll in the Dependent Care FSA, even if you do not enroll in the Health Care FSA.

Dependent Care FSA (DCFSA)

- Set aside up to \$5,000 per year (or \$2,500 if you are married and filing taxes separately from your spouse)
- Can be used for:
 - For dependent children under age 13
 - Summer day camp
 - Before and after school care
 - Nursery school or day care
 - Adult Day Care
- Funds are available to you as they are deducted from your paycheck
- At the end of the plan year, you have a 2 ½ month grace period to incur services



“Use it or Lose it” – any remaining funds at the end of the year will be forfeited

Voluntary Dental Plan Overview



	Plan 1 – PPO Low Plan	Plan 2 – PPO High Plan
Annual Deductible	\$50 individual / \$150 Family	\$50 individual / \$150 Family
Calendar Year Maximum	\$1,000	\$2,000
Preventive & Diagnostic Services (Exams, Cleanings, X-Rays, Fluoride)	No Charge	No Charge
Basic Services (Fillings, Extractions, Oral Surgery, Periodontics, Endodontics)	Deductible, then you pay 20%	Deductible, then you pay 20%
Major Services (Crowns, Bridges, Dentures)	Deductible, then you pay 50%	Deductible, then you pay 50%
Orthodontia	50%, Up to \$1,000 lifetime maximum	N/A
Reimbursement	Out-of-Network Reimbursement 90 th Percentile	Out-of-Network Reimbursement 90 th Percentile



To locate an in-network provider, visit <https://www.anthem.com> and select the **Dental Complete Network**

Voluntary Vision Plan Overview



Through the Anthem vision plan, you may receive care from any vision provider you choose.

- However, your benefits are greater and you will pay less out of pocket, when you see a participating in-network provider.
- If you choose to receive services from an out-of-network provider, you will be required to pay that provider at the time of service and submit a claim form to Anthem for reimbursement.

The Anthem Vision plan features include:

- **Vision Exam** – \$10 copay, Once every 12 months
- **Frames** – \$130 plan allowance (available for contacts or frames), Once every 24 months for frames / Once every 12 months for contact lenses
- **Lenses** - \$25 copay, Once every 12 months

To locate an in-network provider, visit <https://www.anthem.com> and select **Blue View Vision Insight Network**

Basic Life & AD&D Insurance

- Carrier - Sun Life
- 100% Company Paid
- Goodwin University and University of Bridgeport provides you with basic life insurance in the amount of 2x your annual salary up to \$200,000.
- If you die because of an accident, your beneficiary will receive an additional benefit equal to the basic life insurance. For other covered losses, the amount of the benefit is a percentage of the AD&D insurance coverage amount.
- Evidence of good health is not required.
- Benefits reduce by 50% at age 70.



You are required to name a beneficiary

- Choosing who will receive your life insurance benefit is an important decision.
- Please make sure your beneficiary information is up-to-date.

Voluntary Life Insurance

- Carrier - Sun Life
- 100% Employee-paid
- Post Tax Payroll Deductions
- Employee Coverage
 - Increments of \$10,000 up to \$500,000 (not to exceed five times annual earnings)
 - Evidence of insurability required if you enroll after initial eligibility or if you elect a benefit greater than \$300,000 (guarantee issue amount)
 - Benefits reduce at age 70 by 50%
- Spouse Coverage
 - Increments of \$5,000 up to a maximum benefit of \$250,000 (not to exceed 50% of employee life insurance amount)
 - Evidence of insurability required if you enroll after initial eligibility or if you elect a benefit greater than \$30,000 (guarantee issue amount)
 - Coverage terminates at employee's age 70
- Child(ren) Coverage
 - \$10,000
 - Evidence of insurability is not required



You are required to name a beneficiary

- Choosing who will receive your life insurance benefit is an important decision.
- Please make sure your beneficiary information is up-to-date.

Evidence of Insurability (EOI)

Sun Life requires you to show that you are in good health before they will agree to provide certain levels of coverage.

- EOI is required for any amount over the guaranteed issue amount:
 - \$300,000 for employees
 - \$30,000 for spouse
- During this year's open enrollment, employees and their spouse will be able to elect up to the guaranteed issue amount.
- However, during the 2026 open enrollment, employees and their spouses will be able to enroll/increase coverage up to 2 increments . Anything over this amount will require an EOI



Short-Term Disability (STD) Insurance

- Administered by Sun Life
- 100% Company-paid
- 60% of weekly earnings up to \$750 per week
- Benefits are payable on the 15th day after an accident or illness
- Maximum Benefit Duration – 13 weeks (this includes waiting period)
- Benefits will be offset by State PFML



Long-Term Disability (LTD) Insurance

- Administered by Sun Life
- 100% Company-paid
- 60% of monthly earnings up to maximum benefit of \$10,000 per month
- Benefits payable after being disabled for 90 days
- Pre-Existing Condition - Benefits are not payable for any medical condition in which you received treatment 3 months prior to the effective date of your coverage until you have been covered for at least 12 months.



Voluntary Accident Insurance

- Administered by Sun Life
- 100% Employee-paid
- Post Tax Benefit
- Coverage for yourself and your family members
- A direct payment will be issued to you or to your beneficiary
- If you experience one of the covered accidental injuries or related services, you will be paid a lump-sum benefit (varies based on service, please see the benefit guide/certificate on employee navigator for further details)



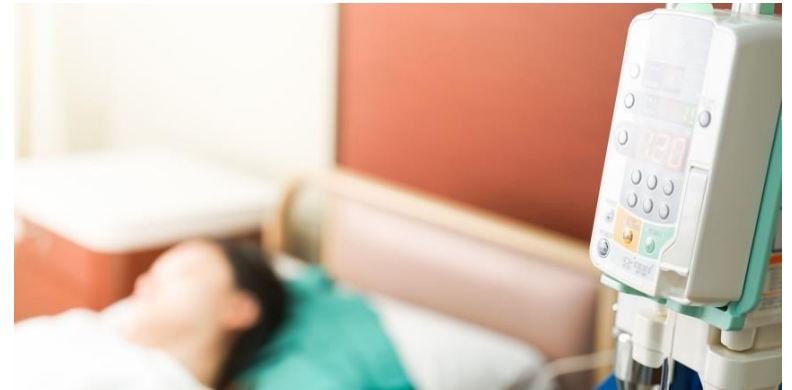
Voluntary Critical Illness Insurance

- Administered by Sun Life
- 100% Employee-paid
- Post Tax Benefit
- \$50 Health Screening benefit
- Coverage for yourself and your family members

Tier	Guaranteed Issue Amount
Employee	\$30,000
Spouse	\$30,000
Child(ren)	\$15,000

Core Plan Benefits			
Heart Attack	100%	End Stage Renal failure	100%
Arterial/vascular disease	25%	Invasive cancer	100%
Stroke	100%	Non-invasive cancer	25%
Major organ failure	100%	Skin Cancer (paid once per lifetime)	5%

Additional Childhood Conditions			
Cerebral Palsy	100%	Muscular Dystrophy	100%
Cleft Lip/Cleft Palate	100%	Spina Bifida	100%
Cystic Fibrosis	100%	Type 1 Diabetes Mellitus	100%
Downs Syndrome	100%		



This is not a complete list; Rates, additional limitations and exclusions may be found in the policy and may vary by state on Employee Navigator.

Voluntary Hospital Indemnity Insurance

- Administered by Sun Life
- 100% Employee-paid
- Post Tax Benefit
- Coverage for yourself and your family members
- The plan provides:
 - \$1,500 for each covered hospital admission per insured (once per year)
 - The benefit for intensive care unit is \$200 per day up to 365 days a year
 - For hospital confinement, the benefit is \$200 up to 365 days a year



Pet Insurance

- Administered by Total Pet Plan
 - Employee-paid through post tax payroll deductions
 - By enrolling in the total pet plan, you receive access to **Shop Online, Pick-up in Store, Pet Assure (Veterinary Discount Plan), AskVet & The Pet Tag** for one low rate
 - Discounted Pet Products, Prescriptions and Preventatives: Receive members-only pricing (up to 50% off) on products you're already buying for your pets.
 - Products include prescriptions, preventatives, food, treats, toys and more! Shipping is always free and same-day pickup is available for most human-grade prescriptions. View available products and pricing at www.petplusbenefit.com
- Administered by Wishbone
- Employee-paid through Wishbone portal
 - With Wishbone, you get:**
 - 90% reimbursement on accidents and illnesses
 - A low \$250 annual deductible
 - Fast claims processing
 - Visit any licensed veterinarian
 - Easy-to-use member account
 - And so much more!
 - Plus, choose from two tiers of optional routine care add-ons to maximize your savings on everyday pet care.
 - Fetch a quote and enroll today at <https://www.wishboneinsurance.com/goodwinuniversity-universityofbridgeport>



ID Theft Coverage



- Administered by Norton LifeLock
- 100% Employee paid
- The patented system sends alerts by text, phone, email, or mobile app when a potential threat is detected.
- If you become a victim of identity theft, Norton LifeLock can help you restore your identity easier than what you can do on your own.
- Two Plan Options
 - Benefit Essential
 - Benefit Premier



Voluntary Pre-Paid Legal Plan

- **Administered by MetLife**
- **This benefit is 100% employee-paid.**

MetLife Legal Plans provides you, your spouse and dependents with access to a network of experienced attorneys. Having an attorney on your side can help reduce worry, stress, and financial burden when legal matters arise.

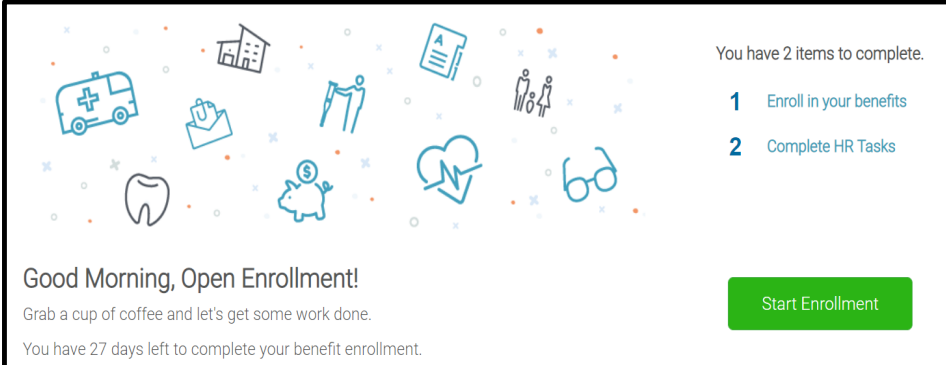
Plan benefits include:

- A cost-effective plan providing access to more than 18,000+ experienced network attorneys.
- Unlimited use of network attorneys for covered issues.
- Assistance for a wide range of legal needs, including money matters, home and real estate, family and personal matters, civil lawsuits, elder care issues, and vehicles and driving.
- Online digital estate planning tool—create wills and trusts, healthcare proxies, and power of attorney documents from the comfort of home



Enrollment

- Visit www.employeenavigator.com to login or register to make your open enrollment elections.
- For returning users, enter your username and password to start your open enrollment!
- For First time Users, click on your registration link from Human Resources or register as a new user.
 - Create an account and create your own username and password.
 - Company Identifier: goodwinuni
- Reminders
 - Update your demographics
 - You must elect, change or waive benefits as your benefits will not carry over to the new plan year. Electronically sign to acknowledge elections.
 - Open Enrollment closes on November 15, 2024 at 11:59 pm



You have 2 items to complete.

- 1 Enroll in your benefits
- 2 Complete HR Tasks

Start Enrollment

Resources

Should you have any questions related to benefits or the following items

- Eligibility
- ID Cards, Enrollment, and Status Changes
- Open Enrollment Process
- Life events
- Claims issues



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