

# What's New for 2025 Benefits Enrollment

## **Multi-Factor Authentication**

This year when you log into the benefits portal, you will be asked to set up Multi-Factor Authentication (MFA). MFA is a security system that requires more than one method of authentication to verify the user's identity. The use of multi-factor authentication is important in helping to protect your identity and personal information.

How Does Multi-Factor Authentication work?

Users can receive a code to log in via email (quickest method), or via a multi-factor authentication app, such as your existing DUO app (no app is required if you choose the email option).

You can find instructions on logging in [here](#).

## **Benefit Premium Deductions:**

Overall, the cost of health care services continues to rise, and Blue Cross and Blue Shield of Kansas (BCBS KS) estimates our health plan claims utilization will increase 10% in 2025. A large part of the increase is due to high prescription utilization.

Since 2018, Washburn has absorbed the employee cost of the medical insurance premium increases. This allowed the employee premium cost to be relatively flat, with some even experiencing a slight decrease last year. However, for 2025 we will need to implement a modest increase in the employee only premium for both the base and buy-up medical plans. There will not be an increase in the dental premiums, the High Deductible Health Plan premiums (HDHP) nor any dependent coverage premiums.

The employee only monthly premium increase for the base and buy-up medical plans will range from \$5 to \$14.48, depending on salary tier. Specifically, employee only coverage for the base and buy-up medical plan for Tier A will increase \$5/month, Tier B will increase \$10/month, and Tier C will increase \$14.48/month. You can review medical premiums [here](#).

The vision plans will also experience a slight increase in 2025. The monthly premium increases for vision coverage will be less than \$1.10/month. You can review vision premiums [here](#).

During open enrollment, benefit premiums for the medical plan will be based on your expected base pay rate as of January 1, 2025. Should you receive a future pay increase or change in status (part-time/full-time) which impacts the tier level of your medical plan premium, those changes will be made the first of the month following or coinciding with the pay increase. For example, if you receive a pay increase February 1<sup>st</sup>, your medical plan insurance premium for February will be based on your new rate. If you receive a pay increase on February 5<sup>th</sup>, your medical plan insurance premium will be adjusted in March.

In 2025, any month in which three bi-weekly paychecks are issued, the third paycheck will not have any benefit premium deductions withheld. This means the May 30th and October 31st pay checks, for bi-weekly employees only, will not have any benefit premium deductions withheld. Employees paid monthly will have benefit premiums withheld every month.

### **Medical Plan:**

Blue Cross Blue Shield of Kansas (BCBS KS) will remain our medical provider and the Base, Buy-Up and High Deductible Health Plan (with HSA) plan options will continue in 2025.

In an effort to minimize future premium increases, we will be adding a voluntary prescriber outreach program, High Touch Rx, through BCBS KS for prescription medications in 2025. High Touch Rx is an opportunity for the insurance pharmacy benefit managers to consult with providers on prescription recommendations with the goal of increasing patient safety and reducing wasteful cost.

In 2026, a modification to the prescription formulary plan, ResultsRx, is planned. This modification is only expected to disrupt a small number of insured members. In preparation for this future modification, BCBS KS will begin contacting impacted members in 2025 and provide more detailed information including alternative solutions. This advanced notification period is intended to minimize disruption.

BCBS KS and our pharmacy benefit manager, Prime, will continue offering FlexAccess. FlexAccess expands our current range of potential savings for specialty prescriptions and will now include some retail prescriptions. Those who are prescribed medications that fall within the FlexAccess offering of savings will be contacted individually by a FlexAccess representative to explain how the savings may work for you.

More information on these plans is available within the Reference Center at [Washburnbenefits.com](https://www.washburnbenefits.com).

### **Married Couples Both Working at Washburn:**

Married couples, who both work at Washburn in benefits eligible positions, will continue to have the opportunity to cover a dependent child/ren. In those circumstances, the married individual in the higher premium tier will be the primary insured when covering dependent child/ren.

### **Flexible Spending Accounts (FSA):**

ASIFlex will remain our flexible spending accounts administrator for 2025. If you would like to participate in the health care flexible spending account (HCFSA) and/or dependent care (used for day care expenses) flexible spending account (DCFSA) you may do so through the online benefit enrollment system. The maximum contribution amount for the HCFSA for 2025 is \$3,300. The maximum contribution amount for the DCFSA remains \$5,000/year.

New HCFSA participants for 2025 will receive a debit card for use in payment. Once ASIFlex debit cards are established, new cards are not re-issued until a card expires or is lost.

Both the DCFSA and HCFSA plans include a grace period for incurring and submitting claims. For the 2025 plan year (01/01/2025 – 12/31/2025) all eligible claims must be incurred by March 15, 2026, and submitted for claim payment by March 31, 2026. Any unused dollars in either the HCFSA and/or the DCFSA plans will be forfeited if claims are not incurred and submitted according to the grace period deadlines.

### **Health Spending Account (HSA) and Limited Purpose Health Care Flexible Spending Account (LPFSA)**

You have an opportunity to participate in a Health Savings Account (HSA) if you enroll in the medical High Deductible Health Plan (HDHP). The HSA is administered by ASIFlex, which is also our Flexible Spending Account administrator. ASIFLEX partners with Central Bank to administer the HSA.

HSA plans allow you the opportunity to save for qualified health care expenses on a pre-tax basis. Additionally, Washburn will continue to make contributions into a HSA for 2025. Contributions are based on whether you are enrolled in Employee Only, Employee + Spouse, Employee + Child(ren), or Family medical coverage.

The maximum contribution for 2025 (including the Employer contribution) is increasing to \$4,300 for employee only and \$8,550 for Employee + dependents (child, spouse or family). There is also a \$1,000 catch-up contribution allowed for those who are 55 years old (or will turn 55 any time in the calendar year) or older.

HSA participants will need to establish a bank account through Central Bank to utilize this benefit and receive a new debit card to access funds. Central Bank will email instructions on how to open your HSA account to the email address you provided during enrollment.

HSA participants are also eligible to participate in a Limited Purpose Flexible Spending account (LPFSA) which allows funds to be used to pay for qualified dental and vision expenses (not medical related) only. You may participate in both an HSA and a LPFSA in order maximize your tax savings.

**Special provision for current HCFSA participants interested in an HSA:** If you currently participate in a Health Care Flexible Spending Account (HCFSA) and may/will have money left in the account after December 31<sup>st</sup> you may still participate in a HDHP with HSA in 2025. ASI Flex will convert any unused 2024 HCFSA money to a Limited Purpose Flexible Spending Account (LPFSA) for you to finish using for qualified dental and/or vision expenses by March 15, 2025 (end of the grace period). Medical claims that were incurred in 2024, but not submitted until the end of the grace period (March 31<sup>st</sup>, 2025), are still eligible to be reimbursed from your 2024 HCFSA account (ASI Flex manages these different accounts and will be able to assist you with making sure the correct account is used). Medical claims incurred in 2025 are not eligible for reimbursement under an HCFSA benefit if enrolled in an HSA.

HSA and Medicare enrollment: Individuals who apply for Medicare Part A or Part B after the age of 65 are retroactively given 6 months of health coverage (this coverage does not go back farther than your initial eligibility). This coverage ends an employee's ability to contribute or receive HSA contributions for those months. If you do not stop HSA contributions at least six months before Medicare enrollment, you may incur a tax penalty. Please consult your tax advisor for more information.

#### **Dental Plan:**

Blue Cross and Blue Shield of Kansas will remain our dental plan provider. Coverage is separate from the medical plan, which means you can add/decline dental coverage according to your needs.

#### **Vision Plan:**

In 2025, the EyeMed vision plan benefit will be enhanced. The enhancement allows members to use the frame and contact lens allowance in the same benefit year – worth up to an extra \$150. While a vision exam is included within our medical plan benefits (subject to the specialist co-pay), additional benefit coverage for glasses, lenses and/or contact lenses is available through the EyeMed vision plan. You do not need to participate in either the medical or dental plans to enroll in this coverage. Visit [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) for more information. Please note, Washburn utilizes the "Insight" provider network.

#### **Employee Assistance Plan (EAP):**

Washburn provides all benefit eligible employees and their dependent(s) with access to an EAP through New Directions Behavioral Health (NDBH). New Directions will be rebranded and have a name change to Lucet EAP as of 1/1/2025.

This EAP benefit is fully paid by Washburn and offers employees and dependents with a variety of tools, whether online ([www.ndbh.com](http://www.ndbh.com)) or in person, to assist with life's challenges. Up to six (6) in person sessions with a qualified counselor each year, per issue, are available. These counseling sessions are free and entirely confidential. When accessing the online resources use the login company code "Washburn".

You, your spouse and household dependents who are age 18 or over have access to a service BetterHelp, through the EAP at no cost to you. This service is available anywhere/anytime through a computer, tablet or smartphone. This is a secure and confidential way to have a one-on-one relationship with a licensed professional. Visit <https://www.betterhelp.com/newdirections/> and follow the instructions to get matched with a therapist.

### **Life Insurance:**

Principal Life Insurance remains our life insurance carrier.

**Basic Life:** Washburn will continue to provide all benefit eligible employees with basic life insurance equal to 1X salary up to \$50,000 at no cost.

You may purchase additional supplemental life insurance (i.e., voluntary life insurance) for yourself, a spouse and/or child(ren).

**Voluntary Life for yourself:** During this enrollment period you have the opportunity to elect or increase term life insurance coverage up to \$20,000 without having to answer any health related questions\*. Simply choose the amount of coverage you need - \$10,000 or \$20,000. If you elect an amount over \$20,000 a Statement of Health/Evidence of Insurability (EOI) form (located within the [Washburnbenefits.com](http://Washburnbenefits.com) Reference Center) will be required and subject to approval by Principal before the election becomes effective.

**Spouse Life:** During this enrollment period you have the opportunity to elect or increase spouse term life insurance coverage up to \$10,000 without having to answer any health-related questions\*. Simply choose the amount of coverage you need - \$5,000 or \$10,000. If you elect an amount over \$10,000 a Statement of Health/Evidence of Insurability (EOI) form (located within the [Washburnbenefits.com](http://Washburnbenefits.com) Reference Center) will need to be completed and submitted to Principal for approval before the election becomes effective.

**Dependent Child Life:** During this enrollment period you have the opportunity to elect up to \$10,000 (or \$4,000 if new coverage) for each dependent child without having to answer any health-related questions\*. Simply choose the amount of coverage you need - \$2,000, \$4,000, or \$10,000.

\* This does not pertain to those who may have been previously declined due to health underwriting guidelines.

The online benefits system will identify if you need to complete a Statement of Health/Evidence of Insurability (EOI) form for approval. The Statement of Health/Evidence of Insurability (EOI) form is located within the Reference Center located at [Washburnbenefits.com](http://Washburnbenefits.com).

### **Short Term Disability Insurance:**

Principal offers employees with a variety of short term disability insurance options which provide a benefit, in increments of \$50/week, up to 60% of your base pay to a maximum of \$1,000/week. Offering a variety of options, instead of just offering one traditional option provides a more cost effective benefit. If you are not enrolled and would like to enroll in 2025 you will be prompted to complete a Statement of Health/Evidence of Insurability (EOI) form for approval.

### **Long Term Disability Insurance:**

Principal offers an affordable benefit for replacing your base pay due to a qualifying long-term disability. If you are not already enrolled and would like to enroll in 2025 you will be prompted to complete a Statement of Health/Evidence of Insurability (EOI) form for approval.

**Notices:**

Required notices are available from the Human Resources web site and from the online benefit system - [www.washburnbenefits.com](http://www.washburnbenefits.com) Reference Center.

**Elective Contributions to the Washburn University Defined Contribution Retirement Plan**

Elective contributions to the retirement plan (e.g., 403(b), 457(b)) are separate from the benefits open enrollment process as contribution changes can be made throughout the year. Please review our [Retirement Benefits](#) page for more information. If you are interested in adding/modifying an elective deferral, please review the "[How to Manage your Account Online](#)" information available online.

If you have any questions, contact [benefits@washburn.edu](mailto:benefits@washburn.edu) or call 785-670-1538.