

2027 Open Enrollment

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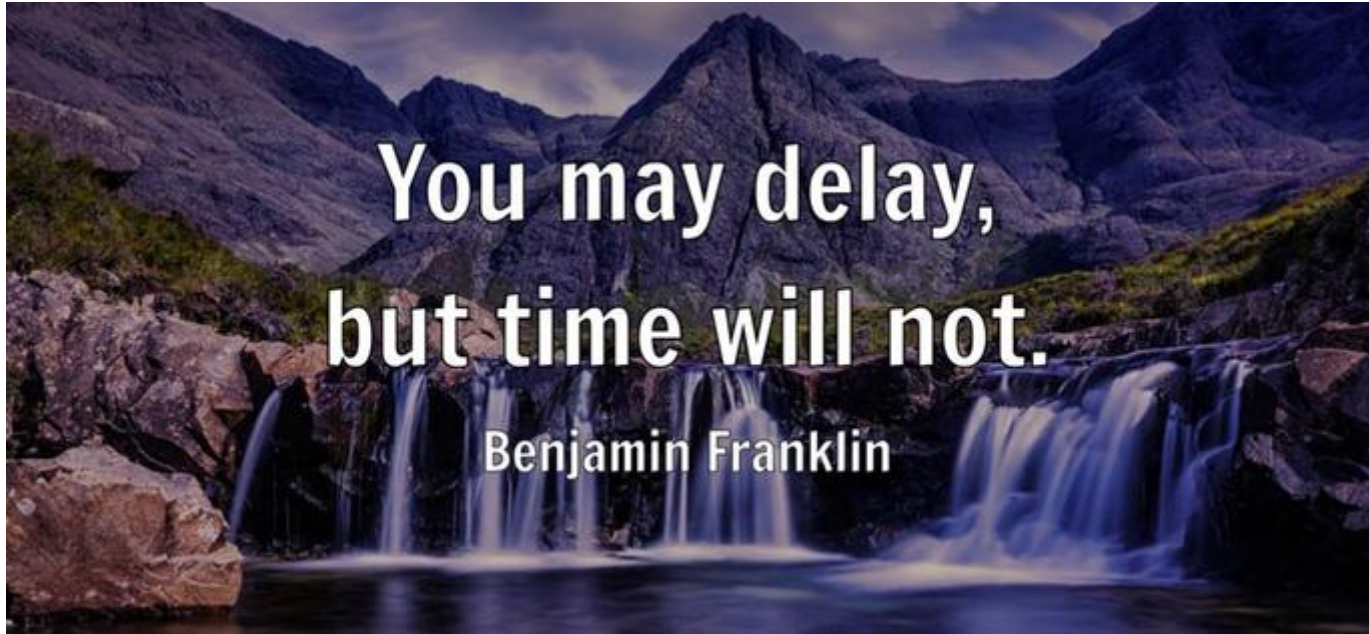
Agenda

- Open Enrollment Preview
- Tips for Enrolling
- What's New for 2027
- Comparison of Medical Plans
- Reminders
- Benefits Available during Open Enrollment
- Other Benefits



Open Enrollment Preview

- Open Enrollment runs **Monday, October 26 – Friday, November 6.**
 - OE closes at 11:59 pm, but please don't wait until then!



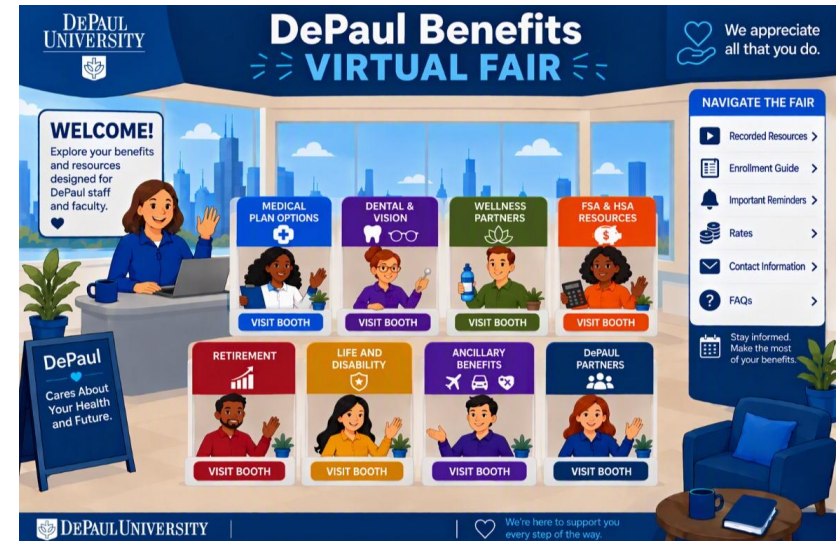
Open Enrollment Preview

- DePaul runs a “passive” enrollment, which means benefits you’re already enrolled in carry forward to 2027.
 - Flexible Spending Account (FSA) elections do **not** carry forward.
 - It’s a great opportunity to review your selections to ensure they’re still meeting your needs.
- Open Enrollment is the **only** time to make changes to your benefit elections (unless you have a “qualifying life event”).



Open Enrollment Preview

- To help you prepare for Open Enrollment, we'll have several resources available to you today!
 - [Virtual Health & Benefits Fair](#)
 - [ALEX](#), our virtual benefits counselor, is available
 - [HR Benefits website](#)
 - Choose Enrollment in menu



Tips for Enrolling

- Adding Dependents
 - If you're adding any dependents to your benefits, they need to be verified **before** you can enroll.
 - In [BlueSky](#), select [Benefits](#) tile, and then select [Before You Enroll](#)
- HSA Elections
 - If you make a change to your HSA election, it won't be reflected in the "Impact on your Paycheck" calculation until you complete enrollment
- Verify Your Elections
 - In [BlueSky](#), select [Benefits](#) tile, and [Your Benefits](#)
 - Change the Date from "Today" to "1/1/2027"
 - Click on [Health and Welfare Benefits Program](#) tile



2027 Rates

- PPO/CDHP – 1.1% increase
- HMO – 8.9% increase
- Dental – 1.7% increase
- Vision – 9.0% increase (but only \$13-35 per year)

2027 Bi-Weekly Rates	BCBS PPO	Blue Edge CDHP	HMO Illinois
Single	\$ 138.82	\$ 67.96	\$ 94.79
Single+Spouse	\$ 312.35	\$ 172.44	\$ 190.33
Single+Children	\$ 287.36	\$ 158.65	\$ 173.37
Family	\$ 430.34	\$ 237.59	\$ 247.53

Dental	Vision
\$ 9.90	\$ 6.06
\$ 21.75	\$ 9.68
\$ 20.47	\$ 10.35
\$ 29.67	\$ 16.53



Changes for 2027

- **Blue Choice Options**

- Adds a narrower, “discounted” tier to PPO/CDHP plans
 - Only available in Illinois
- Included in Blue Choice Options:
 - Hospitals of Northwestern Medicine, Endeavor Health, Ascension IL, Rush, Loyola, Advent Health, Silver Cross, Sinai and UIC. Additional provider groups, including Duly.
- Excluded from Blue Choice Options:
 - University of Chicago Medical Center, Ingalls, Lurie Children's, Cancer Treatment Center of America
- Most employees (93%) are already using these doctors
- Rates for excluded doctors will not change
- Additional details will be coming later this year!



Changes for 2027

- **Hinge Health***

- **Free** virtual physical therapy provider
- Uses your phone to track your body movements and ensure you're following treatment
- Allows you to do physical therapy when it fits in your schedule!

- If you prefer in-person physical therapy, **RUSH Physical Therapy*** is available in the Ray Meyer Fitness Center

* Only available for CDHP/PPO members



Changes for 2027

- **Maven***

- Pregnancy Support

- Provides personalized, continuous support throughout pregnancy and postpartum, helping expectant parents navigate medical, emotional and practical aspects of family building.

- Menopause Program

- Designed to support individuals through perimenopause, menopause and post-menopause, with a focus on symptom management, mental health and overall well-being.
 - The program is virtual and accessible via app or web, providing convenience and continuous care without the need for in-person visits.

* Only available for CDHP/PPO members



Changes for 2027

- **Dental**

- Annual limit increasing from \$1,500 to \$2,000 per year
- Also adding enhanced benefits for those with diabetes, cardiovascular disease or pregnancy
 - Members may, if needed, receive additional services beyond those covered by the plan

- **Vision**

- Frame/contact lens allowance increasing from \$150 to \$200

- **Well onTarget** will no longer be offered

- While DePaul believes in and supports wellness, the cost of the program was too high
- Will continue to look for wellness solutions that provide value
- The Fitness Program (gym membership) will continue to be offered
- Don't forget to redeem your points by December 31, 2026!



Comparison of Medical Plans

- Medical – 3 options through BCBS:
 - **PPO** – Preferred Provider Organization
 - Higher premiums, plus co-pays for every office visit
 - **CDHP** – Consumer Driven Health Plan
 - Lower premiums, no co-pays but higher deductible
 - Can save money in HSA (DePaul contributes \$500/\$1,000 each year)
 - **Same network/coverage (and Rx) as PPO plan**
 - **HMO** – Health Maintenance Organization
 - Must use a doctor in the network
 - Primary Care Physician (PCP) coordinates all care

Plan	Deductible	Out-of-Pocket	Co-Pay
PPO	\$500 / \$1,000	\$2,500 / \$5,000	\$30 / \$50
CDHP	\$2,000 / \$4,000	\$3,000 / \$6,000	N/A
HMO	N/A	\$1,500 / \$3,000	\$30 / \$50



Comparison of CDHP and PPO plans

- Both plans cover
 - 80% after deductible
 - 100% after OOP maximum
- CDHP plan comes with DePaul HSA contribution
- If you deposit premium difference into HSA, it will cover your deductible under the CDHP.

CDHP	Annual Premium	Deductible	Out-of-Pocket Maximum
Single	\$1,631	\$2,000	\$3,000
Family	\$5,702	\$4,000	\$6,000

PPO	Annual Premium	Deductible	Out-of-Pocket Maximum
Single	\$3,332	\$500	\$2,500
Family	\$10,328	\$1,000	\$5,000

	Premium Difference	DePaul Contribution	Potential HSA Contribution
Single	\$1,701	\$500	\$2,201
Family	\$4,626	\$1,000	\$5,626



Overview of HSAs

- Can only make contributions if enrolled in CDHP medical plan.
- Can be used to pay qualifying medical, dental or vision expenses.
 - You can reimburse yourself in the future for expenses paid in cash.
 - Keep your receipts (or upload them to Health Equity)!



Overview of HSAs

- DePaul provides annual contribution of \$500/\$1,000
- You can contribute up to \$3,900 / \$7,750* pre-tax each year
 - Any unused funds at the end of the year stay in the account
 - You can take account with you when you leave DePaul
- Money in excess of \$1,000 can be invested
 - Health Equity offers full range of Vanguard mutual funds, including the same Target Date funds as 403(b)

* 2026 limits



Overview of HSAs

- “Triple Tax Advantaged”

Taxation	Pre-Tax 403(b)	Roth 403(b)	HSA
Contributions When Made	✗	✓	✗
Contributions When Withdrawn	✓	✗	✗
Investment Earnings When Withdrawn	✓	✗	✗



Flexible Spending Account (FSA)

- **Health Care FSA**

- For those with **PPO/HMO** (not CDHP)
- Can be used for qualified medical, dental or vision expenses
- Annual limit is \$3,400*
- Any unused funds are forfeited
- Contributions and withdrawals are tax-free

- **Limited Purpose FSA**

- For those with **CDHP** (not PPO/HMO)
- Can be used for qualified **dental or vision** expenses (not medical)
- Same limits and tax treatment as Health Care FSA

- **Dependent Care FSA**

- Annual limit is \$7,500*
- Can be used to pay for eligible child or adult care expenses
- Contributions and withdrawals are tax-free

* 2026 limits



	Health Care FSA	Limited Purpose FSA	HSA
Purpose	Pay for all eligible health expenses	Pay for eligible dental and vision expenses	Pay for all eligible health expenses
Who can contribute?	Employees without CDHP Medical	Employees with CDHP Medical	Employees with CDHP Medical
Does DePaul contribute?	No	No	Yes, \$500 for single, \$1,000 for other
Maximum contribution*	\$3,400	\$3,400	\$3,900 single \$7,750 family
Do unused funds rollover at end of year?	No	No	Yes
Can I change my contributions mid-year?	No	No	Yes
Can I take my money if I leave DePaul?	No	No	Yes
Does my enrollment carry over every year?	No	No	Yes

* 2026 limits



Risks of Using CDHP & HSA

- FSAs are fully funded at the beginning of the year. HSAs are funded with each paycheck.
 - Costs with CDHP tend to be frontloaded
 - What will you do if have a large expense before you have the money to pay it in your HSA?
- Do you have the discipline to keep saving in HSA throughout the year?
 - What if you have an unexpected expense?
- Will you delay/avoid necessary medical procedures because of the cost?



Why I Use the CDHP & HSA

- My family tends to be an all-or-nothing claims user.
- Once I built up savings, I didn't have to save the maximum every year.
- I can use the HSA to pay my medical costs before I join Medicare.
- Even though I like the CDHP & HSA, it's not right for everyone!
 - Use the tools we offer to help you decide what's right for you.



Reminder – First Stop Health

- First Stop Health, new virtual healthcare provider, was added in January.
 - **Free** urgent care, primary care*, and mental health care to employees enrolled in DePaul medical plans.
 - Should be thought of as a complement to our medical plans.
 - Anything you can do in front of a computer is free; anything else (e.g., testing, Rx) will run through the medical plan.
- To access, log in at firststophealth.com.
 - Logging in for the first time? Select "Claim my account" and use your employee ID number to activate your account.

* Primary care is not available for HMO members



Reminder – First Stop Health



Care for the Whole Person



Urgent Care

24/7 access to virtual providers who **call back in 7 minutes** (on average) for:

Cold and Flu
Prescription Refill
Minor Injury
Sinus Infection
Upset Stomach
And More!



Primary Care

Scheduled visits with **personal providers** to get preventive and ongoing care for:

Prevention & Wellness (Annual Check-Up, etc.)
Health Conditions (Diabetes, Hypertension, etc.)
Wellness Goals (Weight Loss, etc.)
Referrals and Lab Orders
And More!



Mental Health Care

Scheduled visits with **mental health providers** to get care for:

Mental Health Goals (Quitting Smoking, etc.)
Anxiety and Depression
Trauma and Grief
Disordered Eating
Mental Health Rx (non-Controlled)
And More!

Convenient care for the body and mind.

Quick, reliable access

Top-notch Care Team

Available via phone, app or web

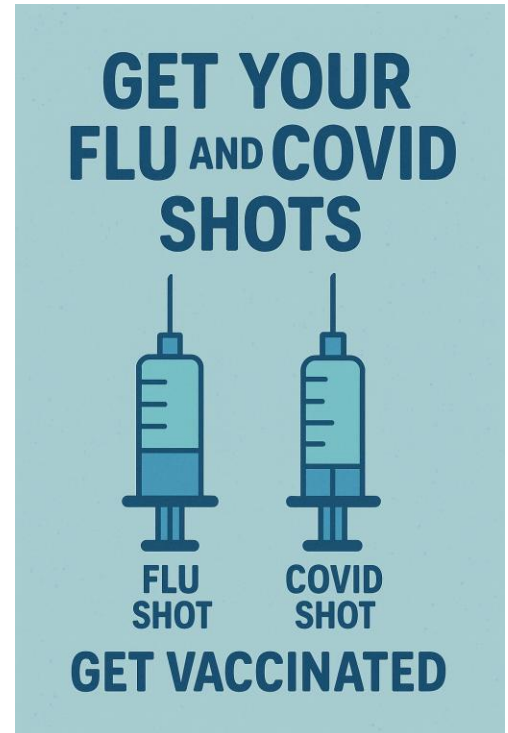
Care in different languages

For employees and eligible family members



Reminder – Flu & COVID Shots

- Have you gotten your flu and/or COVID shots yet?
- If not, you can get them from:
 - Your doctor
 - CVS, Walgreens, or other pharmacies*
- Flu and COVID shots are covered at 100% by the plan!
- Don't forget about other **free** age-appropriate vaccinations
 - Pneumonia, shingles, etc.



* HMO members must receive vaccination in doctor's office



Additional Reminders

- Personal Health Clinicians*
 - Additional **free** clinical support provided by BCBS
 - Participation is optional
 - Designed to help support you with:
 - Keep doctor's appointments and other care-related activities
 - Review your doctor's instructions
 - Coordinate care after an illness, procedure or surgery
 - Know what to expect if you spend time in the hospital
- Teladoc*
 - **Free** connected condition management devices to support:
 - Diabetes management
 - Hypertension management
 - Diabetes prevention
 - And more!

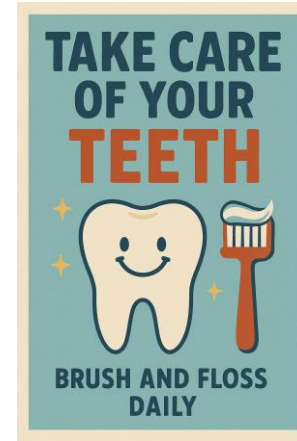
* Only available for CDHP/PPO members



Benefits Available in Open Enrollment

- **Dental (BCBS)**

- **Annual maximum: \$2,000** (was \$1,500)
- Preventive Services: 100%
- Primary Services: 80%
- Major Services: 50%
- Orthodontics: 50%



- **Vision (VSP)**

- Vision exam and either glasses/contacts once a year.
- **\$200 allowance** (was \$150) towards glasses/contacts
- EasyOption gives another \$75 towards glass/contacts, lenses or coatings.



Other Benefits

- **403(b)**

- Contribute on **pre-tax** or **Roth** (after-tax) basis up to:
 - If under age 50: \$24,500*
 - Age 50 and up: \$32,500*
 - Age 60-63: \$35,750*
- Talk to a Fidelity financial advisor for FREE, either in-person or virtually

- **Life Insurance**

- DePaul provides free coverage of 1.5x your annual pay (up to \$300,000)
- Employees can purchase additional amounts (Supplemental Life), subject to Evidence of Insurability
- Additional life insurance may be purchased for spouses, SDAs, and dependent children (Dependent Life)

* 2026 limits



Other Benefits

- **Short-Term Disability**

- DePaul provides 100% of pay for 14 weeks + 60% of pay for the balance (up to 26 weeks total)

- **Long-Term Disability**

- DePaul provides up to 66.6% of pay after STD until disability ends or age 65/SSNRA



Other Benefits

- [Demon Discounts](#)

- Discounted products and services from vendors who provide support to DePaul University.
- **Arts & Entertainment:** discounted tickets to local attractions (e.g., museums)
- **Dining:** discounts on local restaurants
- Also Financial, Health & Beauty, Shopping, Technology, Transportation, and Travel

- [Working Advantage](#)

- Employee savings portal giving access to exclusive discounts for movie theatres, movie rentals, theme parks, ski tickets, Broadway theatre, special family events, online shopping and much more.



Other Benefits

- **Tuition Waiver**

- Full-Time Faculty and Staff are immediately eligible
- Dependents of Full-Time Faculty and Staff are eligible after 1 year of service

- **Tuition Exchange**

- Offers up to \$44,000 tuition scholarship at almost 700 schools



Questions???

Contact HR Benefits at:

hrhelp.depaul.edu

hrbenefits@depaul.edu

(312) 362-8232

