

October 17, 2024

## KEY TAKEAWAYS

Open Enrollment Period: Open enrollment runs from November 1 to November 15, 2024.

Note: If you are not currently enrolled in medical coverage and do not enroll during the open enrollment period, you will not have coverage for the 2025 plan year.

For questions about medical, dental, vision, or other voluntary insurance plans, you may contact the following:

352-660-XXXX (Florida, U.S.A.)  
U.S. 1-800-XXX-XXXX  
ÍÚô1Í +ÚÍeÚ [ba.duadvocates@ajg.com](mailto:ba.duadvocates@ajg.com)

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Please note that the link to access the BES will be provided closer to the beginning of the open enrollment period.

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Your portion of the cost(s) ~~will be~~ deducted from your paycheck on a pretax ~~basis~~. The part of the premiums paid by employees for civil union or domestic partner coverage will be withheld on a ~~pretax~~ basis. The University portion of the premium paid for a civil union or domestic partner will be added to your earnings as taxable income.

Medical Plan Options

For the High Deductible Health Plan (HDHP), you pay for some services and a deductible and coinsurance for others. Copays do not apply toward your deductible, so you will pay copays until you reach your annual out-of-pocket maximum.

With the High Deductible Health Plan (HDHP), you pay the full negotiated cost for medical services and prescription drugs with the exception of preventive care which is covered at

100%, until you meet your annual deductible. If you are enrolled in the HDHP, you are eligible to contribute ~~tax~~ dollars in a Health Savings Account (HSA) to pay for eligible medical expenses. You choose when to use the money in your HSA ~~account~~ and it carries over from year to year, allowing the balance to increase. Eligibility restrictions and contribution limits apply and are subject to change annually.

[University of Illinois](#)

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questions and provide details about the plans available for 2025.

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