

LOYOLA UNIVERSITY CHICAGO

# OPEN ENROLLMENT



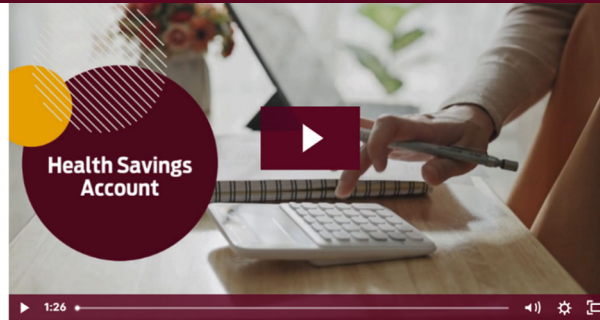
## Prepare for Open Enrollment

As 2025 Benefits Open Enrollment approaches, we want to make sure you have all the information you need to make informed decisions.

Here are some key points to keep in mind:

- **Enrollment Period:** November 1 to November 15. Read this [Open Enrollment Guide](#) so you are prepared to make your benefit elections for 2025.
- We want to make sure you are aware of some important updates to our medical plans for next year. Here's what's changing:
  - **PPO 2 Plan is Going Away** - Starting in 2025, the PPO 2 medical plan will no longer be offered in order to help simplify the enrollment process and choices for faculty & staff. If you are currently enrolled in PPO 2, you will need to choose a different plan during Open Enrollment.
  - **PPO 1 Renamed to the PPO Plan** - The PPO 1 plan will continue to be available, but it will now be called simply PPO. There are no changes to the PPO plan's coverage or costs.
  - **PPO 3 Renamed to High-Deductible Health Plan (HDHP) with New Deductibles** - The PPO 3 plan will be renamed to HDHP. The only change to this plan is a decrease in the deductible. This is the most cost-effective plan for both faculty and staff. If you currently have a PPO 2 plan and don't go through Open Enrollment, you will automatically be enrolled in the HDHP.
  - Medical, dental, and vision premiums will see slight adjustments this year. All MetLife rates will remain unchanged.
- **How to Enroll:** Visit [Employee Self Service](#) to review your options and make your selections.
- **Support:** Our benefits team is here to help! Join our [virtual info sessions](#) or reach out directly at [benefits@luc.edu](mailto:benefits@luc.edu) and 312.915.6175.
- **Passive Enrollment:** Although benefits auto renew, your FSA/HSA contributions do not. Those enrolled in the PPO 2 plan must actively enroll in another medical plan, or you will be defaulted into the HDHP plan.

## View Your Open Enrollment Guide



- **Review:** View this short video to learn more about your HSA with the HDHP.

Questions? Contact Human Resources at [benefits@luc.edu](mailto:benefits@luc.edu) or 312.915.6175.