



UNIVERSITY OF  
SOUTH ALABAMA

FLAGSHIP OF THE GULF COAST

# Benefits Open Enrollment 2025

## BENEFITS OPEN ENROLLMENT

The benefits open enrollment period is from **Monday, October 14, 2024, through Friday, October 25, 2024.**

During open enrollment, eligible faculty, staff and administrative employees may enroll in the USA Choice Plan, USA Select Plan, or the new USA Consumer Plan (HDHP); add or remove dependents, enroll in SouthFlex Flexible Spending Accounts, VSP Vision, and much more with coverage to be effective January 1, 2025.

## ONLINE BENEFITS ENROLLMENT – EMPLOYEE NAVIGATOR

All employees are required to use Employee Navigator during open enrollment to confirm benefit elections, update dependent demographics, and make any updates to beneficiary designations for life insurance. Visit our dedicated Open Enrollment page at [SouthAlabama.edu/jagsopenenrollment](https://SouthAlabama.edu/jagsopenenrollment) for the Employee Navigator link and additional support information.

**Open Enrollment elections in Employee Navigator must be made no later than 4:30 p.m. on Friday, October 25, 2024.**



## Basic Life and AD&D Insurance

Effective October 1, 2024, The Standard becomes the University's Group Life and Disability carrier. Benefits-eligible employees with an annual salary less than \$40,000 will now have a flat University paid basic Term Life and AD&D benefit of \$50,000 with no cost to the employee.

## Additional Voluntary Life Insurance Special Enrollment Period

You may enroll in additional voluntary life insurance up to the 1X guaranteed issue amount during this open enrollment period without answering medical underwriting questions. After this special enrollment period, medical underwriting will be required to increase your life insurance amount.

## AFLAC

The University will continue to offer all benefits-eligible employees the opportunity to purchase voluntary insurance coverage with AFLAC. Available plans include: Group Accident Insurance, Group Critical Illness Insurance, Group Hospital Indemnity Insurance and Group Life Term to 120 Insurance.

## Benefits Eligibility Policy

Regular employees working 20 hours or more per week (.50 FTE or greater), are eligible for health/dental insurance, flexible spending accounts, VSP vision insurance, Group Term Life, Long Term Disability, Short Term Disability (USA Health only) and AFLAC.

FOR MORE INFORMATION:

# [SouthAlabama.edu/jagsopenenrollment](https://SouthAlabama.edu/jagsopenenrollment)

Campus Employees: Email [employeebenefitshr@southalabama.edu](mailto:employeebenefitshr@southalabama.edu)

USA Health Employees: Email [healthhrbenefits@health.southalabama.edu](mailto:healthhrbenefits@health.southalabama.edu)

## Benefits & Wellness Expo

October 11  
8 am – Noon  
Mitchell Center

### USA Benefits & Wellness Expo

The USA Benefits & Wellness Expo is being held this year on **Friday, October 11, 2024**, from 8 a.m. to noon at the **USA Mitchell Center Waterman Globe Lobby**. The USA Benefits & Wellness Expo is an excellent opportunity for you to speak directly with benefit representatives to get educated and informed about our benefit offerings.

USA Health Human Resources will sponsor pop-up events at various USA Health locations for the ease and convenience of employees. Details on dates, times and locations will be provided by email, available online, and through the USA Health Insider. More information will be available on the open enrollment web site at: [SouthAlabama.edu/jagsopenenrollment](https://SouthAlabama.edu/jagsopenenrollment) beginning **Monday, October 14, 2024**. You may call your Human Resources office or email: [employeebenefitshr@southalabama.edu](mailto:employeebenefitshr@southalabama.edu) for Campus employees, or [healthhrbenefits@health.southalabama.edu](mailto:healthhrbenefits@health.southalabama.edu) for Health Division employees.

USA Choice  
and USA Select  
Premium Increase  
\$3/mo single  
\$9/mo family

### USA Choice Plan and USA Select Plan – Changes for 2025

An employee premium increase of \$3 per month for single coverage and \$9 per month for family coverage will go into effect for the 2025 plan year. In addition, in the USA Choice Plan, the medical emergency facility copay of \$200 will apply to both the USA Health network and BCBS PPO network, which will result in a decrease in copay to the BCBS PPO network.

USA Consumer  
Plan (HDHP)  
with HSA  
New offering  
for 2025

### USA Consumer Plan (HDHP) with HSA New Offering for 2025!

Beginning January 1, 2025, we will offer a new option in our medical plan lineup: USA Consumer Plan – a high deductible health plan. The USA Consumer Plan offers flexibility and control over healthcare spending. You will have the option to enroll in a Health Savings Account (HSA) for additional tax savings and a Limited Purpose Flexible Spending Account (LPFSA) for dental and vision expenses. Choosing a healthcare plan that is best for your family should be based on your specific health needs, financial situation, and personal preferences. The USA Consumer Plan may be a better option if you are looking to lower your monthly premium costs. However, it is essential to weigh the potential savings on premiums against the higher deductible and out-of-pocket expenses you may incur.

The USA Consumer Plan (HDHP) will have a lower monthly premium when compared to the USA Choice and USA Select Plans. The lower monthly premium may be a compelling factor for those who typically use less medical care during the year. However, when you do need medical care, you must meet a higher deductible than the one typically associated with the USA Choice and Select Plans. It is also important to note that the USA Consumer Plan will have **one overall deductible** that will apply to medical and pharmacy services. Following are the rates for plan year 2025.

**USA Choice Plan  
Base Premiums**

Single Coverage  
\$137 / month  
Family Coverage  
\$454 / month

**USA Choice Plan  
Standard Premiums**

Single Coverage  
\$157 / month  
Family Coverage  
\$518 / month

**USA Select Plan  
Premiums**

Single Coverage  
\$103 / month  
Family Coverage  
\$339 / month

**USA  
Consumer Plan  
(HDHP) with HSA**

Single Coverage  
\$50 / month  
Family Coverage  
\$250 / month

**Employer  
HSA Funding**

Single Coverage  
\$200  
Family Coverage  
\$400

*All premiums include the \$50 per month  
non-tobacco use wellness incentive*

## SouthFlex Open Enrollment

Open enrollment for SouthFlex will be held from **Monday, October 14, 2024, through Friday, October 25, 2024.**

Current participants must re-enroll during open enrollment in order to participate in the 2025 plan year.

SouthFlex, a flexible spending accounts plan (FSA), is designed to increase your disposable income by reducing the amount of taxes you pay. The program allows the use of pre-tax dollars to pay for qualified dependent/childcare expenses and eligible health care expenses, including dental expenses, which are not reimbursed by the USA Choice Plan or USA Select Plan.

Enrollment in SouthFlex will allow you to be reimbursed for copays and deductibles on a pre-tax basis.

Over-the-counter drugs and medicines can also be purchased or reimbursed through a health flexible spending account without a doctor's prescription. Establishment of your account is made by electing an annual amount to be deducted from your paycheck and deposited equally over 12 or 26 pay periods, depending on your monthly or biweekly pay status.

**The 2024 annual limit on employee salary reduction contributions to the Health FSA is currently \$3,200.**

**The IRS will announce 2025 FSA limits in late 2024.**

Employees that elect the full annual election of \$3,200 for 2025 will automatically be enrolled in the newly released maximum limit.

- Unused employee contributions to the Health FSA for the 2024 plan year that are carried over into the grace period for the 2025 plan year will not count toward the 2025 plan year limit and must be used no later than March 14, 2025 (see below for impacts associated with a 2025 HDHP enrollment).
- The annual maximum employee salary reduction contribution for the Dependent Care FSA will remain at \$5,000, or \$2,500 for married taxpayers filing separate returns. Dependent Care 2024 account expenses must be incurred by December 31, 2024.
- The filing deadline for 2024 Health and Dependent Care accounts is April 15, 2025.

### New for 2025:

The grace period associated with the health care flexible spending accounts will be eliminated and replaced with a rollover provision for 2025 accounts. Funds remaining in the health care FSA at the end of the 2025 plan year will rollover, up to the amount allowed by the IRS, to be used through the end of the 2026 calendar year.

Dependent Care accounts in 2025 will now provide a grace period for use of dependent care funds. Participants with balances remaining at the end of 2025, will have until March 15, 2026, to incur eligible dependent care expenses and until April 15, 2026, to file for dependent care reimbursement.

## Health Savings Account & Limited Purpose Flexible Spending Account

If you enroll in the USA Consumer Plan (HDHP), you are eligible to participate in a Health Savings Account (HSA). The HSA allows you to set aside pretax dollars to cover qualified medical expenses including deductibles, coinsurance and more. The maximum you can contribute to your HSA for 2025 is \$4,100 for single coverage and \$8,150 for family coverage. Contributions to your HSA are tax-deductible and funds roll over year after year. To enroll in the HSA, you will elect the amount of your payroll contribution and you can make changes to your contribution throughout the year. The HSA is not prefunded on January 1, and you will only be able to withdraw funds for qualified medical expenses that are in the account.

**Important Note:** If you enroll in the USA Consumer Plan (HDHP) and have a 2024 SouthFlex Health Care FSA account, you must spend down your account balance by December 31, 2024, to be eligible for the Health Savings Account on January 1, 2025. If you have Health Care FSA funds roll over into the 2025 grace period, you will be eligible to enroll in the Health Savings Account on April 1, 2025.

If you are enrolled in the USA Consumer Plan (HDHP), you can also enroll in the Limited Purpose FSA (LPFSA). The LPFSA allows you to set aside pretax dollars for dental and vision expenses. The maximum 2024 yearly maximum is \$3,200. **The IRS will announce 2025 FSA limits in late 2024. Employees that elect the full annual election of \$3,200 for 2025 will automatically be enrolled in the newly released maximum limit.**

Once you enroll in the LPFSA contributions cannot be changed unless you have a qualifying life event. You will have access to your LPFSA annual election amount on January 1, 2025.

### Administered by Health Equity, Inc.

HealthEquity, Inc. will provide claims administration for all SouthFlex Flexible Spending Accounts in 2025. We will offer a HealthEquity Visa® Debit Card. When you incur a qualified medical expense, you will be able to pay with the Visa® Debit Card or submit the expenses through the online tool for reimbursement. You will receive a welcome kit with additional instructions and tools for use. Participants will receive a confirmation letter from Health Equity in early January 2025 confirming election amounts.

Please contact your Human Resources Office for any additional questions or if you need assistance with the enrollment process.