

# **GVSU BENEFITS COMMITTEE**

## **2025 Open Enrollment & Wellness Update**

The information contained in this presentation is confidential and is for the sole use of the members of the GVSU Benefits Committee.



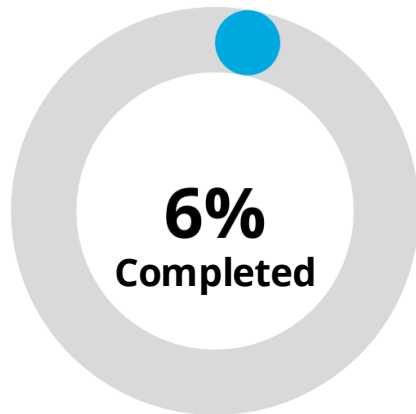
# AGENDA

- ✓ Welcome & introductions
- ✓ Annual wellness update
- ✓ 2025 Open Enrollment
- ✓ Definitions & retirement information



**2022**

~870 participants  
*Coaches: Virgin Pulse*



**2023**

544 participants  
*Coaches: The McCahill Group*



**2024**

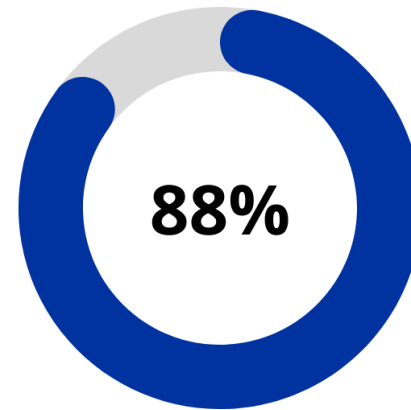
521 participants  
*Coaches: The McCahill Group*





## Top Areas of Focus:

- Activity/exercise
- Nutrition
- Stress/mental and emotional health
- Overall life satisfaction (Improved sleep, more joy, etc.)

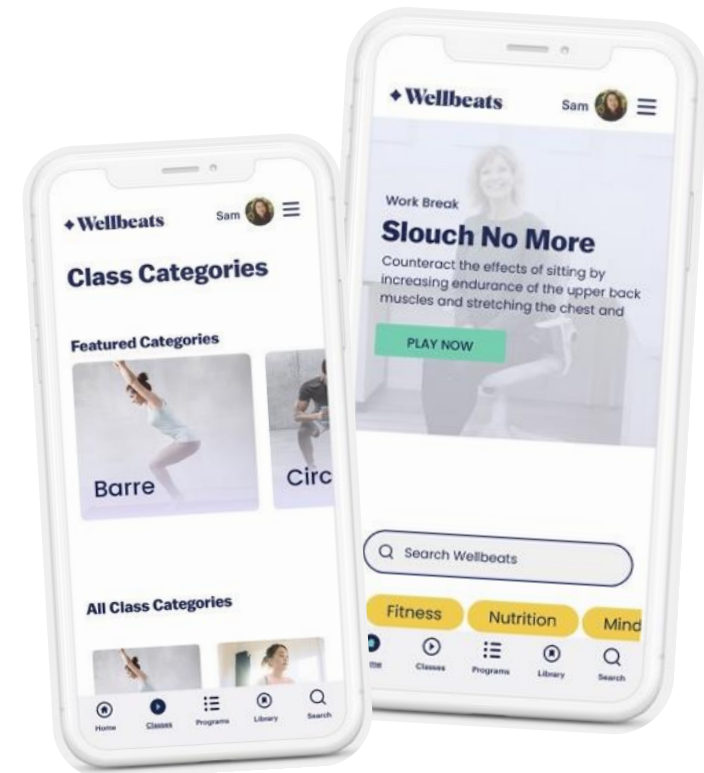


**88%** of participants reported coaching improved or greatly improved their work performance and productivity  
*(up from 83% in 2023)*

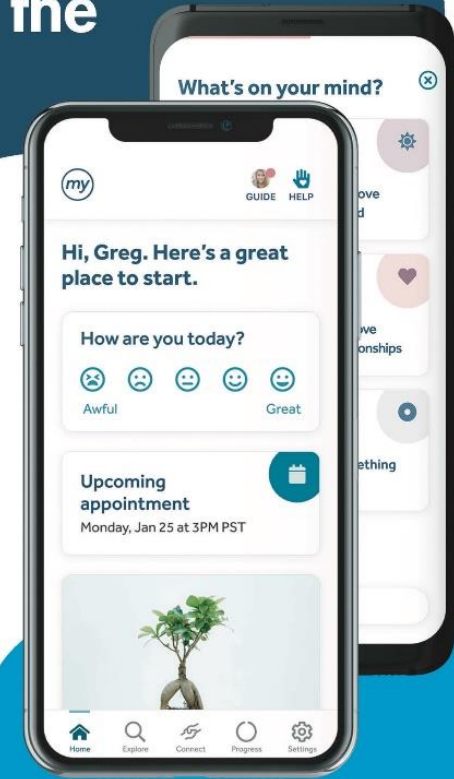
- Wellbeats is a virtual fitness and well-being platform designed to provide on-demand access to streaming video content built to help you Thrive.
- Access expert led fitness, nutrition, and mindfulness classes for all ages, levels, abilities, and interests.
- **625** total faculty and staff enrolled.

# ◆ Wellbeats

Wellness



Strengthen your emotional health whenever, wherever you need to with the myStrength app.



 myStrength



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## **Gary Atkins**

### **Work Life Consultant**

Gary is available to meet with individuals virtually or in-person to discuss personal or professional issues impacting wellness and provide support and resources. He will also be available to assist in the conflict resolution process, provide departmental support, and more.

# Don't Fall Out of Preparedness



pause

My Company My Profile Logout

## Need Help?

Connect with a qualified professional today

800-788-8630

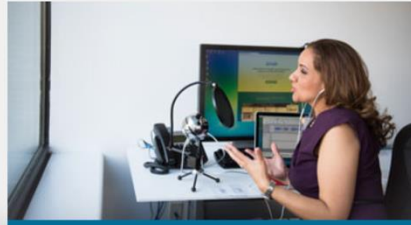
Call for Support

Request Counseling

Request Work-Life Services

Chat Support

## Site Features



Important News From Your EAP!

AllOne Health Blog



# Wellness: Walktober Challenge

*October 1 – October 31*

- **617** total participants
- **96** teams formed





**Gary Atkins**  
Work Life Consultant,  
Powered by Encompass



**Christine**  
Care Manager,  
Priority Health



**Wellness Coaches**  
Thrive at GVSU,  
The McCahill Group

# Flu Shot Clinics



## 2024 GVSU Flu Shot Clinics:

- September 30, 1-3 p.m.: DCIH, room 104
- October 2, 4:30-6:30 p.m., KC, Grand River Room
- October 8, noon-4 p.m., DeVos, University Club Room
- October 16, noon-2 p.m., DCIH, room 104
- October 17, 3-5 p.m., Fieldhouse, Hall of Fame corridor
- October 23, 11 a.m.-1 p.m., Kirkhof, Grand River Room
- October 24, 11 a.m.-3 p.m., DeVos, University Club Room
- October 31, 11 a.m.-1 p.m., Fieldhouse, Hall of Fame corridor

**2025 Open Enrollment begins**

*October 22, 8 a.m. and closes November 8, 5 p.m.*

***Virtual Or In-Person Appointments***

*Please reach out to your HR Business Partner*

## **GVSU Standard PPO Plan**

- 2025 Changes to the IRS Out of Pocket Maximum - increase
- 2025 No Changes to faculty/Staff per pay period premium contributions

## **GVSU High Deductible PPO Plan**

- 2025 No per pay period Contribution Changes
- 2025 Deductible will increase by \$250.00 for Single Coverage & and \$500.00 for Dual or Family Coverage

## **CVS Pharmacy drug formulary changes**

- CVS makes ongoing changes that are communicated by GVSU & CVS



## 2025 New Voluntary Benefits

- Pet Insurance (All Employees)
- Accident Insurance (Benefit-Eligible Employees)
- Critical Incident Insurance (Benefit-Eligible Employees)
- Hospital Indemnity (Benefit-Eligible Employees)
  
- Vision: Good news! All Visiting Faculty and Adjunct APs who are currently ineligible for vision coverage will now have the the opportunity to elect coverage through the VSP Vision Care plan through GVSU.
  
- Dental: Good news! All Visiting Faculty and Adjunct APs who are currently ineligible for dental coverage through GVSU will now have the option to enroll in a personal dental plan through Delta Dental. A separate link for enrollment will be provided on the GVSU main benefits page.





# Benefit Plans Payroll Deductions (Jan. 2025)

GVSU Standard PPO	2025 Annual Cost	24 Pay Period Deduction (Staff)	18 Pay Period Deduction (Faculty)
Single	\$1,608.00	\$67.00	\$89.33
Dual	\$3,108.00	\$129.50	\$172.67
Family	\$4,812.00	\$200.50	\$264.33
GVSU HS/HSA PPO	2025 Annual Cost	24 Pay Period Deduction (Staff)	18 Pay Period Deduction (Faculty)
Single	\$0.00	\$0.00	\$0.00
Dual	\$0.00	\$0.00	\$0.00
Family	\$0.00	\$0.00	\$0.00
Medical Plan Opt-Out Credit	\$750.00	\$31.25	\$41.67
Dental	2025 Annual Cost	24 Pay Period Deduction (Staff)	18 Pay Period Deduction (Faculty)
Single	\$84.00	\$3.50	\$4.67
Dual	\$156.00	\$6.50	\$8.67
Family	\$300.00	\$12.50	\$16.67
Dental Plan Opt-Out Credit	\$130.00	\$5.42	\$7.23
VSP Vision Plan	2025 Annual Cost	24 Pay Period Deduction (Staff)	18 Pay Period Deduction (Faculty)
Single	\$83.52	\$3.48	\$4.64
Dual	\$167.04	\$6.96	\$9.28
Family	\$250.44	\$10.44	\$13.91

## Delta Dental

- No increase in faculty/staff contributions



## Flexible Spending Account Limit

- 2025 FSA limits \$3,300 Increase from \$3,200
- 2025 FSA childcare \$5,000.00; no change in limit



## Health Savings Account

- No change in the employer contribution amount





## If you are enrolled in the GVSU High Deductible PPO Plan, you *must* make a new HSA deposit election for 2025 during Open Enrollment

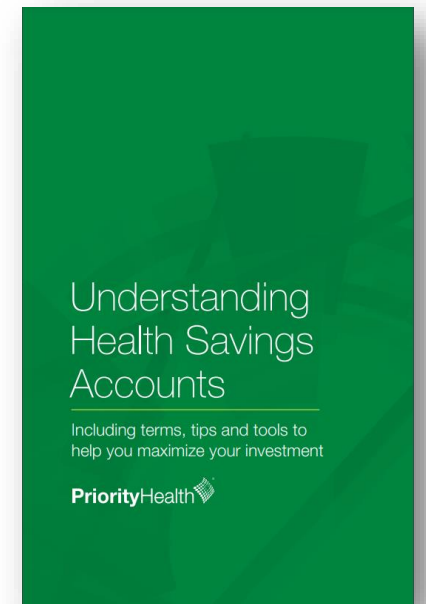
Consider saving a little extra! No use it or lose it with the Triple Tax Benefit

### 2025 Annual HSA Contribution Limits

- \$4,300.00 for single; \$8,550.00 for Dual or Family - Increase from \$4,150 & \$8,300
- Plus, an additional \$1,000 catch-up for those age 55+

### Health Equity

- Be sure to look at the investment options available



# Definition: Eligible Dependents

- Legally married spouse
- Household member
- Each dependent child
  - **Medical plan:** Eligible up to the last day of the month of their 26<sup>th</sup> birthday, or through age 27 if they are a full-time student
  - **Dental plan:** Eligible up to the last day of the month of their 26<sup>th</sup> birthday, or through age 27 if they are a full-time student

# Qualified Life Events

A qualified life event allows employees to make changes to their benefits outside of open enrollment. The following life events qualify with a **30-day notification period**:

- Change in marital status
- Birth or adoption
- Change in plan of residence or work
- Change in Household Member status
- Change in status of dependent
- Death of dependent

Refer to [www.gvsu.edu/hro/benefits/life-event-changes-111.htm](http://www.gvsu.edu/hro/benefits/life-event-changes-111.htm) for details.

# Medicare

## **Are you getting close to your 65<sup>th</sup> birthday?**

- Active faculty and staff members and their spouses that turn age 65 are not required to enroll in Medicare on their 65<sup>th</sup> birthday.
- Medicare has a special rule – if you continue to have coverage through GVSU, you do not need to enroll in Medicare until you retire. Once you retire, you will be able to enroll in Medicare without any penalty or waiting period.

Refer to [www.gvsu.edu/hro/benefits/retiree-benefits-41.htm](http://www.gvsu.edu/hro/benefits/retiree-benefits-41.htm) for details.

# Social Security

## Have you started your social security benefits?

- If you start receiving Social Security benefits while you're still employed, you'll be automatically enrolled in Medicare Part A, and this will make you ineligible to make ongoing contributions to your HSA.
- If you become enrolled in Medicare during the year, your maximum HSA contribution is limited to a prorated amount.
- You still own the HSA funds you've accumulated and can use them for qualified medical out-of-pocket expenses.
- If you're enrolled in any part of Medicare and you're not eligible to make contributions to an HSA, you can still be enrolled in the GVSU High Deductible PPO Plan.

Refer to [www.gvsu.edu/hro/benefits/retiree-benefits-41.htm](http://www.gvsu.edu/hro/benefits/retiree-benefits-41.htm) for details.

# Retirement Investments

**It is never too soon (or too late) to think about retirement.**

- The 2025 GVSU 403(b) and 457(b) supplemental contribution limits are:

	<b>403(b)</b>	<b>457(b)</b>
<b>Contribution Limit</b>	\$23,500	\$23,500
<b>Catch-up Contribution (50+)</b>	\$7,500	\$7,500

A Roth post-tax supplemental contribution option is available for the GVSU 403(b) and 457(b) Retirement Plans. 2025 Maximum Annual Addition increased to \$70,000





## Benefits Overview

There's a lot to love about being part of the Laker community, and for faculty and staff, that includes the employment benefits.

Grand Valley State University offers a competitive and comprehensive benefits package including medical, dental, and vision coverage, and more. Check out a full list of employee benefits below.

Learn about how you can get 24/7 medical attention, use the cost estimator tool to compare out-of-pocket expenses for care, and more.

[How to Make the Most of Your GVSU Benefits](#)

### REVIEW YOUR BENEFITS

- [Anytime Events](#)
- [Dental Insurance](#)
- [Flexible Spending Account](#)
- [Health Savings Account](#)
- [Life Insurance & Disability](#)
- [Long-Term Care Insurance](#)
- [Medical Insurance](#)
- [Prescription Coverage](#)
- [Retirement Planning](#)
- [Vision Insurance](#)

# Contact Your HR Business Partner



**Becky Berrevoets**  
Senior HR Strategic  
Business Partner



**Chris Grooms**  
Manager of Strategic  
Operations



**Krista McFarland**  
HR Generalist II



**Jaime Guzior**  
HR Generalist



**Kristen Evans**  
HR Generalist



**Joseph VanArendonk**  
HR Generalist



# THANK YOU

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