

2025 Annual Enrollment



SSA

Annual Enrollment provides us with the opportunity to re-familiarize ourselves with the many great benefits Henry Ford College provides. The Annual Enrollment period this year is **November 4th—November 15th**. It is your once-a-year chance to enroll in or make changes to your benefit plan elections. Any changes you make during this year's open enrollment will be effective January 1, 2025.

WHAT'S NEW JANUARY 1, 2025?

Delta Dental Benefit Changes

As part of union negotiations, we will be making changes to our dental coverage. Details on these changes are below:

- The Maximum Benefit Amount for Classes I, II, and III is increasing from \$1,250 to \$1,700 on the Core plan.
- We are discontinuing the Buy-Up plan option.

Superior Vision by MetLife Benefit Enhancements

Henry Ford College has chosen to make benefit enhancements to our vision coverage. Details on these enhancements are below:

- We will now cover anti-reflective coating for lenses at 100% when received at an in-network provider for both the Base and Buy-up plans.
- The frame allowance is increasing from \$75 to \$100 on the Base plan.

Delta Dental and Superior Vision by MetLife Employee Contributions

With the elimination of the Delta Dental Buy-Up Plan there will only be the Delta Dental Core Plan, which Henry Ford College covers the full cost of. If you are currently enrolled in the Buy-Up plan you will need to elect the Core Plan during this year's open enrollment.

With the benefit enhancements on the vision plans, there will be a slight increase to the Buy-Up Plan employee contributions. Henry Ford College will continue to cover the full cost of the Core Plan.

See your 2025 Benefit Guide and BenXpress for the new vision employee contribution amounts.

Unum Life and Disability Benefit Enhancements

Henry Ford College is pleased to announce that we are making benefit enhancements to our Life and Disability coverage with Unum. Details on these enhancements are below:

- We are increasing the Basic Life and AD&D benefit from \$25,000 to \$50,000 for regular full-time employees and from \$15,000 to \$25,000 for part-time employees.
- We are replacing the Voluntary Short Term Disability benefits with Short Term Disability benefits paid for by Henry Ford College. You will now receive a weekly benefit of 70% of earnings to a maximum of \$2,000 per week after you have completed the required elimination period. Benefits are payable for up to 24 weeks.
- We are increasing the LTD benefit maximum from 60% to 70% of earnings, up to a maximum of \$2,500.

Termination of the Voluntary Consumerism Card/Teladoc

Due to compliance concerns regarding the \$0 copay Teladoc benefit and its impact on High Deductible Health Plans and contributions to Health Savings Accounts, Henry Ford College has made the decision to terminate our contract with New Benefits at the end of the year.

Termination of Health Advocate Advocacy Services

Due to very low utilization, Henry Ford College has chosen to terminate our contract with Health Advocate at the end of the year. We will continue to evaluate similar resources to assist our employees and their family members. Please continue to reach out directly to the insurance carriers with any benefit-related questions.

Reminder—Ulliance Employee Assistance Program (EAP)

Henry Ford College employees and dependents have access to free, confidential services through Ulliance's Employee Assistance Program (EAP) for a variety of personal and work-related challenges. You have 24/7 access to resources, information, and counseling.

Ulliance offers both face-to-face and telephonic appointments to meet with a Life Advisor consultant who can help to explore your unique work-life balance needs and identify the right services to support both you and your family.

You can contact Ulliance at 800-448-8326 or visit their website at www.lifeadvisor.eap.com. You can also download the Ulliance Life Advisor App and log in using *Henry Ford College* as the company name and *Dearborn* as the city of employment.

2025 ENROLLMENT PROCESS

The 2025 Annual Enrollment Period is from November 4th to November 15th. It is an active enrollment, so all employees will be required to complete enrollment, whether you plan to elect or decline benefits for the 2025 plan year.

To make your elections, log in to BenXpress at www.benxpress.com/hfcc.

- If you participate in the Health Care and/or Dependent Care Flexible Spending Account, you must indicate your election amount or your election will default to zero (\$0.00) for 2025.
- If you are interested in the Unum Voluntary Accident, Critical Illness, or Hospital Indemnity benefits, complete your enrollment in BenXpress.
- We encourage you to designate a beneficiary within BenXpress for Life and Accidental Death and Dismemberment (AD&D) insurance. You want to ensure the right person or persons receive these benefits if something were to happen to you.

If you enroll in coverage for the first time in 2025, watch the mail in December for your welcome packet and ID Card from Superior Vision by MetLife. You will not receive a personalized ID Card from Delta Dental; your dentist will be able to verify coverage using your Social Security number.

Please contact Tiffany Webster with any questions at twebster1@hfcc.edu or (313) 845-9692.