



LOYOLA UNIVERSITY MARYLAND
— 1852 —



BENEFITS OPEN ENROLLMENT FAQ

General Information

1. What is Open Enrollment?

Open Enrollment is the annual period when benefits-eligible employees can review their benefits, make changes, and enroll in new plans for the upcoming plan year.

2. When is Open Enrollment?

Open Enrollment runs from Monday, April 28 – Friday, May 9, 2025.

3. What is a Benefits & Wellness Fair?

The Benefits & Wellness Fair is an annual, one-day event held during open enrollment, providing employees with a valuable opportunity to meet benefits vendors, receive enrollment assistance—including online enrollment support—and explore available resources. The event also features fun activities, giveaways, and chances to win prizes, making it both informative and engaging.

4. When is the Benefits & Wellness Fair?

It will be held on May 1, 2025 from 10 am to 1 pm in McGuire Hall East.

5. When do benefit changes take effect?

All changes made during Open Enrollment will take effect on July 1, 2025.

6. Where do I complete my Open Enrollment?

Open Enrollment will be processed in Workday. Eligible employees will receive an Open Enrollment task in their Workday inbox on April 28.

7. I do not want to make changes, do I have to complete my enrollment?

If you do not wish to make any changes to your benefits, you do not need to take any action—your current selections will automatically roll over into the new plan year. However, if you want to participate in a Flexible Spending Account (FSA), you must actively enroll, as FSA elections do not carry over.

8. What are Flex Dollars?

Previously known as Flex Credits, Flex Dollars are provided by the University to all benefits-eligible employees, regardless of whether they choose to enroll in benefits. These funds

are automatically added to employee paychecks. For further details, visit the [Flex Dollars website](#).

Enrollment Process

9. What is a Passive Event?

A Passive Event means that most benefit elections will automatically roll over to the new plan year without requiring action, except for certain benefits like Flexible Spending Accounts (FSAs), which require active re-enrollment.

10. How do I access my Open Enrollment task in Workday?

On April 28, 2025, log into Workday, go to your Task Inbox, and select the **Open Enrollment Change** task to begin.

11. Do I need to complete Open Enrollment if I'm not making any changes?

Most benefits automatically roll over due to the Passive Event EXCEPT the Flexible Spending Account (FSA). FSAs do not roll over. You must re-enroll if you want to participate in the FSAs.

12. I am wellness compliant, why am I seeing the non-wellness premium?

You will see the full employee premium, before the wellness credit is applied. If you are wellness compliant, your premium will be updated on July 1st.

13. Can I make changes after submitting my enrollment?

Yes! Employees can update their elections any time during the Open Enrollment period, as long as changes are made by 11:59 pm on May 9, 2025.

14. How can I change/edit my enrollment before May 9, 2025?

To make changes to your submitted open enrollment elections, navigate to the Menu and select the Benefits & Pay app.

15. How do I confirm my final enrollment elections?

After submitting your elections, you will receive a confirmation screen in Workday. You can also revisit the task to review or print your selections.

Benefit Plan Changes & Considerations

16. What are the plan design changes in the HDHP and PPO plans?

For the 2025-26 plan year, the following plan design changes will take effect on July 1, 2025:

- High Deductible Health Plan (HDHP):
 - Office Visit Copays

- ER and Urgent Care Copays
- In-Network/Out-of-Network Deductibles and Coinsurance
- Out-of-Pocket Maximums
- Prescription Drugs Copays & Coinsurance
- Health Savings Account (HSA) Contributions: University's contributions changes to \$800 (EE Cov) and \$1,600 (2-Party/Family Cov)
- Preferred Provider Organization (PPO) Plan Updates:
 - Office Visit Copays
 - ER and Urgent Care Copays
 - In-Network/Out-of-Network Deductibles

Employees can review the [Employee Benefits Guide](#) for detailed plan comparisons and cost updates.

Wellness Program & Incentives

17. What is the Wellness Program?

Loyola's Wellness Program promotes employee well-being by encouraging preventive care and healthy lifestyle choices while offering reduced medical plan premiums for wellness compliant members.

18. What is the Wellness Credit?

The Wellness Credit is a discount applied to medical plan premiums for employees who participate in Loyola's wellness program.

- Employees and their enrolled spouse/LDA must complete two wellness steps between July 1 – October 31, 2025, to maintain the reduced premium rate.
- The Workday Open Enrollment Change task will initially display full premium amounts—wellness-compliant employees will see the discounted rate applied starting July 1, 2025.
- Employees will receive reminders to complete their wellness activities before the deadline.

19. What wellness activities must be completed to receive the credit?

Between July 1, 2025 – October 31, 2025, enrolled employees must complete two wellness steps.

- Step 1 Online Health Assessment
- Step 2 Annual Physical Exam: Members must have had a physical exam between July 1, 2024, and October 31, 2025, to qualify.
*(*New* Employees will no longer enter their physical exam date. Cigna will verify if members have completed this requirement.)*

20. Where can I find resources on wellness programs?

- Visit Loyola's Wellness Program [Website](#) for details on available benefits.

- Attend the Benefits & Wellness Fair on May 1 to explore wellness opportunities and incentives.

Additional Enrollment Support

21. Where can I get help with Open Enrollment?

- Attend the Benefits & Wellness Fair on May 1 to ask questions and speak with vendors.
- Schedule a One-on-One Consultation on April 28, April 29, May 5, May 7, or May 9 – [Sign-up Link](#)
- Use Ask [ALEX!](#), Loyola’s virtual benefits counselor, to guide your decision-making.

22. Are there educational sessions available?

Yes. The following group meetings will be held during open enrollment:

- Virtual HSA Educational Session on April 30 at [11:30 am](#) and [3 pm](#)
- In-Person Benefits Overview meeting on May 1st at 1 pm in McGuire Hall West

23. I need additional assistance. Who do I contact?

The following contacts are available to assist you through open enrollment.

- PSA Benefits Hotline at 1-877-716-6618 or loyola@psafinancial.com
- Cigna OneGuide at 1-888-806-5042 or Live Chat at www.myCigna.com
- Loyola Benefits & Wellness 410-617-1365, 410-617-1366, 410-617-1368

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