

# OPEN ENROLLMENT 2025



## Monday, October 14, 2024 – Friday, November 1, 2024

Annual Open Enrollment elections and changes are made through Employee Self Service (ESS). Elections/changes are effective January 1, 2025 through December 31, 2025.

All employees are strongly encouraged to review their current benefits, covered dependents, and beneficiaries. **Anyone who wants to contribute to a Flexible Spending Account, participate in the Health Savings Account, or elect the MetLife Legal Plan for 2025 MUST make those elections or re-elections during open enrollment.**

Once Open Enrollment closes, you will not be able to make changes to your 2025 benefits elections unless you have a qualifying life event.

## 2025 Highlights

- The IRS has increased the minimum HDHP deductible allowed for 2025. Therefore, the Aetna HDHP deductibles have increased to \$1,650 for individuals and \$3,300 for families in-network, and \$1,850 for individuals and \$3,700 for families out-of-network.
- The Getty will continue to make an annual contribution of \$750 for individuals and \$1,500 for families to employee's Health Savings Accounts.
- The annual maximum contribution for Health Savings Accounts has increased for 2025 to \$4,300 for individual coverage and \$8,550 for family coverage. This includes a combination of Getty and employee contributions.
- The annual maximum contribution for Healthcare and Limited Purpose Flexible Spending Accounts has increased to \$3,200 for 2025.
- Through Health Advocate's EAP (employee assistance program), you have free access to confidential counseling for you and your family members dealing with bereavement, marital or family conflicts or stress and other emotional issues. Visit [Health Advocate](#) or call 866-799-2728.
- Preventive care – such as routine wellness exams and certain recommended screenings and immunizations – is covered by your health plans at no cost when you see in-network providers.

# What You Need To Do During Open Enrollment

If you do not wish to make any changes to your benefits, most plans will carry over to 2025 automatically. However, if you are currently enrolled in any of the plans below and wish to continue, you **must re-enroll**, as these elections do not automatically carry over to 2025:

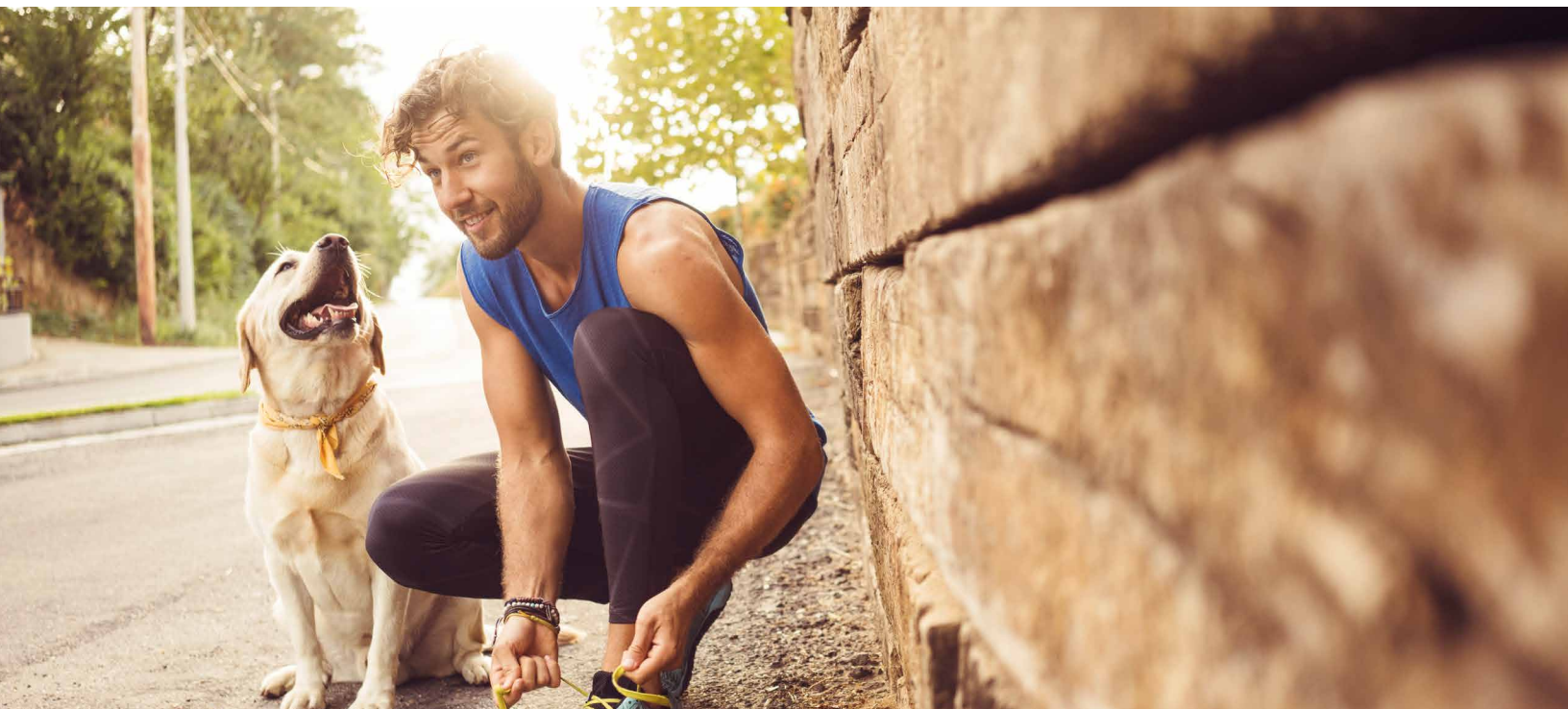
- Health Savings Account
- Healthcare Flexible Spending Account
- Limited Purpose Flexible Spending Account
- Dependent Day Care Flexible Spending Account
- Metlife Legal

## Examples of Changes You Can Only Make During Open Enrollment

- Change medical plans or enroll in medical coverage
- Enroll in dental coverage
- Add eligible dependents or remove dependents
- Increase or add Voluntary Life (subject to health review) and/or Voluntary Accidental Death & Dismemberment

## Examples of Changes You Can Make Anytime During the Year

- Update beneficiaries for Life and Accidental Death & Dismemberment. These can be verified and changed in your Benefit Summary in ESS
- Makes changes to your Vanguard Retirement Savings Account in the [Vanguard Portal](#)
- Contact UnitedHealthcare directly to change your Primary Care Physician and Medical Group if enrolled in one of the HMO plans
- Contact Metlife directly to add or terminate discounted Pet Insurance policies



# Open Enrollment Commonly Asked Questions

**If I don't want to make any changes to my current benefits, and I don't want an HSA, FSA, or Legal Plan in 2025, do I have to submit my enrollment?**

No, you don't! Your current elections will continue into next year automatically.

**I have an FSA or HSA this year and want to contribute the same annual amount for 2025. Do I need to re-enroll in these during open enrollment?**

Yes, FSAs and HSAs require re-enrollment for each calendar year. You must enter an annual contribution amount for 2025.

**If I'm enrolled in the Aetna HDHP, can I get Getty's contribution to the HSA without contributing anything myself?**

Yes, you can! But you must take action to enroll in the HSA and elect to receive only Getty's contribution in Open Enrollment.

**I currently have the Legal Plan and want to keep it next year. Do I need to re-enroll in it?**

Yes, the Legal Plan requires re-enrollment each year.

**Can I increase Voluntary Life Insurance for myself or my Spouse/Registered Domestic Partner?**

To request to increase Voluntary Life Insurance, you should elect the new coverage amount you'd like during Open Enrollment, but coverage is not guaranteed.

Most increases are subject to a health review by the carrier, Metlife. There is a 6-page statement of health form with medical questions that you (or your spouse or registered domestic partner, if applicable) will need to complete and send directly to the carrier. The form also authorizes Metlife to contact your medical providers for your medical records. Upon review of your medical information, Metlife will let Getty and you know whether the coverage is approved or not.

You should only request to increase Voluntary Life Insurance if you know you will submit the health review form and authorization to Metlife. The form will be provided to you by the benefits teams once you submit your Open Enrollment elections.

**Can I change my Vanguard contributions for my retirement savings account in Open Enrollment?**

Changes to your retirement savings contributions need to be made directly in Vanguard's portal (not in ESS). You can make changes to your Vanguard contributions at any time during the year.

**If I've been enrolled in a UnitedHealthcare HMO this past year, can I change my Primary Care Physician or Medical Group in Open Enrollment?**

You can change to a different in-network Primary Care Physician or Medical Group at any time during the year. However, in order to do so, you'll need to contact the UnitedHealthcare Member Services phone number on your insurance card.

**I have a child that turned 26 in 2024. Do I need to remove my child during Open Enrollment?**

You may remove your child during Open Enrollment, but if you do not, the child will be automatically removed by the benefits team. Your child will receive a COBRA packet in the mail from Inspira, Getty's COBRA Administrator, at the end of the year.



**I contributed to an FSA or HSA this year, but I can't remember the annual amount I elected. Where can I find this information to help me decide what I want to contribute for 2025?**

If you click on the HSA or FSA tiles in your Open Enrollment event, you will see the annual contribution amount you had elected for 2024 in the text under "Enroll in Your Plan." This is a brand new ESS feature!

**I clicked the "Submit" button in Open Enrollment. When will I receive a benefit confirmation statement?**

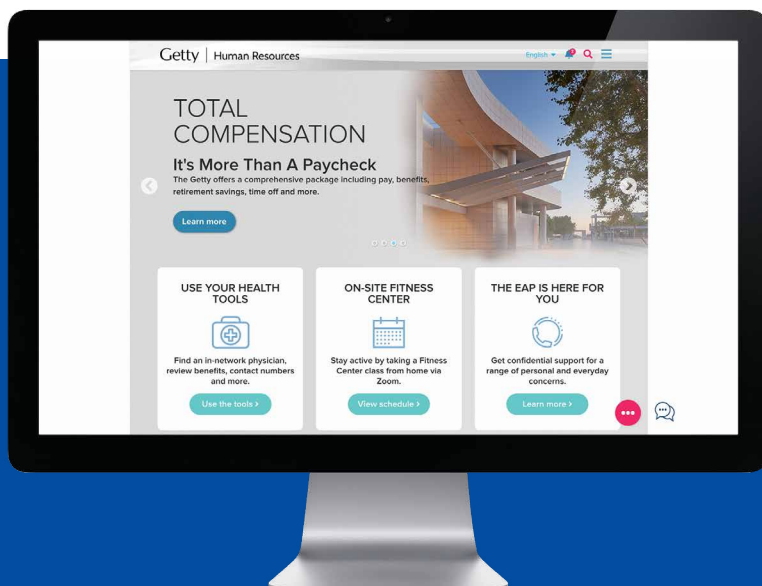
You should receive the benefit confirmation statement to your Getty email the morning after you submit your Open Enrollment elections. If you do not receive the benefit confirmation statement, your enrollment has not been submitted. Contact the benefits team if you have any questions.

**I submitted my Open Enrollment elections already. Can I make further changes if I'm still within the Open Enrollment period?**

Yes, your Open Enrollment opportunity will remain available in ESS until November 1st at 5 pm. If you make another change to your benefits after you've already submitted your elections previously, be sure to click the "submit" button again or your changes will not be finalized. After November 1st, no changes can be made to your 2025 benefits unless you have a qualifying life event.

**Who can I call with Open Enrollment questions?**

You can contact Allison Langhurst at x7128, Kim Stevens at x6706, or the Human Resources phone line at x6523.



**Questions about Open Enrollment?**

Contact Getty Human Resources at [HR@getty.edu](mailto:HR@getty.edu) or **310-440-6523**

Need assistance accessing Employee Self Service (ESS) or forget your password? Contact the Getty Digital Helpdesk at [GettyDigitalHelp@getty.edu](mailto:GettyDigitalHelp@getty.edu) or **310-440-1199**

Visit [gettyhr.com](http://gettyhr.com) for detailed information