



# 2025

## Benefit Options & Enrollment Guide

### Full-Time Staff & Faculty

**Equity.**  
**Modernization.**  
**Sustainability.**

As part of its long-term strategy to provide equitable and sustainable benefits for the university, AU made benefit changes for 2025 that are informed by current trends and benchmark data.



# American University benefits

## 2025 Benefit changes

### Medical coverage options

- Employee only
- **NEW!** Employee + child(ren)
- **NEW!** Employee + spouse/domestic partner
- Employee + family

### Medical costs based on salary tiers

- **UPDATED!** Under \$60K (\$55K in 2024)
- **NEW!** \$60K - \$99.9K
- **NEW!** \$100K - \$149.9K
- **NEW!** Over \$150K

### **NEW!** High Deductible Health Plan + Health Savings Account

### Changes to CareFirst & Express Scripts PPO

- Increased in-network deductibles
- Increased in-network coinsurance
- Increased in-network out-of-pocket maximum

# Enrollment

## New hires

As a new hire, you must complete your [benefits enrollment in Workday](#) within 30 days of your start date.

For new hires enrolling in AU's medical, dental, vision, flexible spending accounts, and legal plan, coverage begins on the first of the month after your hire date. If your hire date is on the first of the month, your benefits will start that day.

## During open enrollment

**Open enrollment for 2025 benefits runs from November 4 – November 18, 2024.** Make your [2025 benefit elections in Workday](#). Coverage is effective January 1, 2025.

During open enrollment you can add, change, or drop:

- Medical & prescription coverage.
- Dental coverage.
- Vision coverage.
- Health Care Flexible Spending Account.
- Dependent Care Flexible Spending Account.
- Health Savings Account (if High Deductible Health Plan is elected).
- Optional life and accidental death & dismemberment insurance.
- Legal plan.

If you're enrolled in AU benefits and don't take any action, your current benefits will automatically renew for 2025, EXCEPT for Flexible Spending Accounts (FSAs), which must be re-elected every year.

However, we recommend reviewing your benefits to ensure they meet your needs, and confirming your dependents and beneficiaries.

## Qualifying event

Outside of open enrollment, you can only modify your benefits if you experience a qualifying event or an event covered by HIPAA special enrollment.

Qualifying events include:

- Marriage, divorce, or legal separation.
- Death of a spouse or dependent.
- Birth, adoption, or gaining legal custody of a new dependent.
- A change in a dependent's eligibility status (e.g., exceeding lifetime limits under another employer's plan).
- A change in your or your spouse's employment status.
- A change in residence.

## HIPAA special enrollment notice

If you initially decline enrollment for your dependents because they have other health insurance coverage, you may be able to enroll your dependents in AU's plan during the year under HIPAA's special enrollment rights.

There are two types of special enrollment:

1. Loss of eligibility for other coverage: you initially declined coverage for your dependents due to other health coverage and then your dependents lose eligibility or lose employer contributions; or
- 2.

# Eligibility

You are eligible for the benefits in this guide if you are an American University full-time staff or faculty member as defined in the [Faculty & Staff Benefits Manual](#).

## Eligible dependents

You may enroll your eligible dependents for medical, dental, vision, legal, optional life and accidental insurance coverage.

Your dependents may include your:

- Spouse
- Domestic partner<sup>1</sup>
- Eligible children, including:
  - Your children
  - Stepchildren
  - Legally adopted children
  - Children who have been placed with you for adoption
  - Children for whom you have been appointed legal guardian

In most cases, your dependent children are eligible for medical, dental, vision, and legal plan coverage until the end of the year in which they reach age 26. If your dependent child is disabled, there is no age restriction on these benefits.<sup>2</sup>

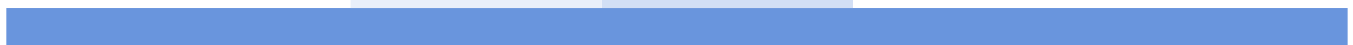
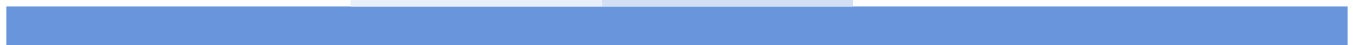
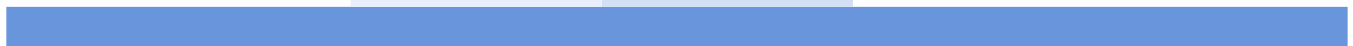
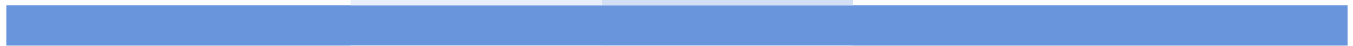
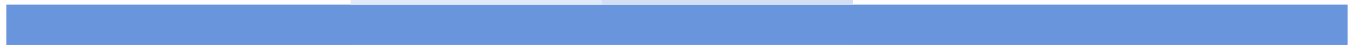
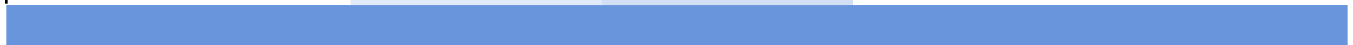
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<sup>1</sup> Domestic partners and their children may be added to the plan as long as you meet eligibility requirements and have a valid [Affidavit of Domestic Partnership](#) on file in the Office of Human Resources.

<sup>2</sup> Disabled children who are incapable of supporting themselves due to a mental or physical disability, provided that the disability occurred before the child reached age 26.

# Cost for coverage

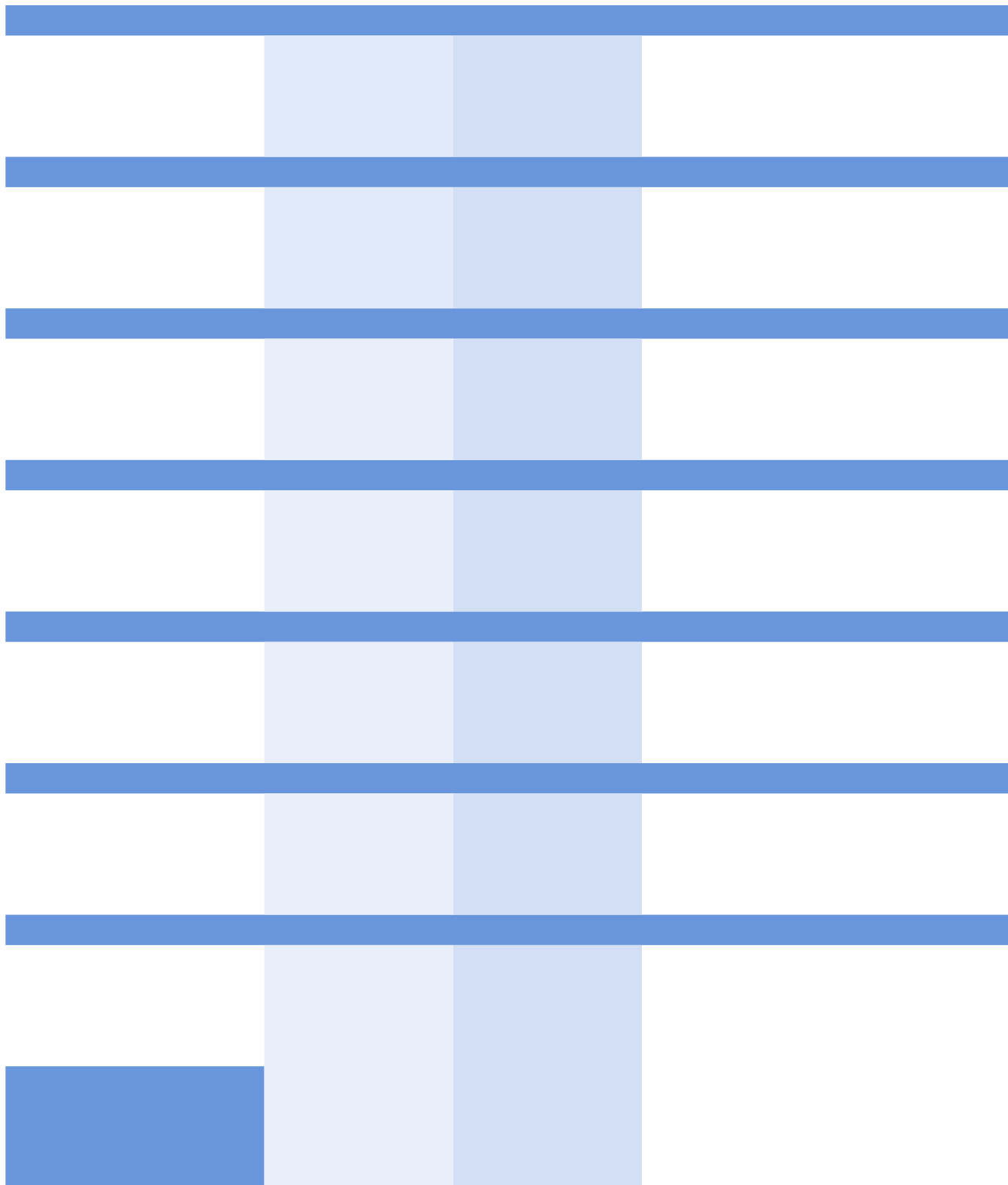
## Under \$60,000 annual salary



# Cost for coverage

## \$100,000 – \$149,999 annual salary





# Cost for coverage

## \$150,000+ annual salary

	Employee Bi-Weekly Payroll Deduction	Employee Monthly Payroll Deduction	AU Monthly Contribution	AU + Employee Total Monthly Cost
<b>CareFirst PPO</b>				
Employee only	\$121.05	\$242.09	\$689.03	\$931.12
Employee + child(ren)	\$295.86	\$591.72	\$851.51	\$1,443.23
Employee + spouse	\$429.48	\$858.96	\$1,236.06	\$2,095.02
Family	\$552.92	\$1,105.84	\$1,591.34	\$2,697.18
<b>CareFirst HDHP</b>				
Employee only	\$90.79	\$181.57	\$516.77	\$698.34
Employee + child(ren)	\$221.90	\$443.80	\$638.63	\$1,082.43
Employee + spouse	\$322.11	\$644.22	\$927.04	\$1,571.26
Family	\$414.69	\$829.38	\$1,193.50	\$2,022.88
<b>Kaiser HMO</b>				
Employee only	\$84.27	\$168.53	\$479.68	\$648.21
Employee + child(ren)	\$244.34	\$488.68	\$703.23	\$1,191.91
Employee + spouse	\$304.01	\$608.01	\$874.95	\$1,482.96
Family	\$386.69	\$773.37	\$1,112.91	\$1,886.28
<b>Delta Dental Basic</b>				
Employee only	\$10.87	\$21.74	\$7.25	\$28.98
Employee + child(ren)	\$18.51	\$37.02	\$9.25	\$46.27
Employee + spouse	\$26.87	\$53.73	\$13.43	\$67.16
Family	\$33.61	\$67.22	\$16.80	\$84.02
<b>Delta Dental Comprehensive</b>				
Employee only	\$13.68	\$27.35	\$9.12	\$36.46
Employee + child(ren)	\$23.29	\$46.57	\$11.64	\$58.21
Employee + spouse	\$33.80	\$67.60	\$16.90	\$84.50
Family	\$42.29	\$84.58	\$21.14	\$105.72
<b>CareFirst Vision Basic</b>				
Employee only	\$1.99	\$3.98	\$0.00	\$3.98
Employee + child(ren)	\$4.18	\$8.36	\$0.00	\$8.36
Employee + spouse	\$3.98	\$7.96	\$0.00	\$7.96
Family	\$5.82	\$11.64	\$0.00	\$11.64
<b>CareFirst Vision Enhanced</b>				
Employee only	\$3.38	\$6.76	\$0.00	\$6.76
Employee + child(ren)	\$7.11	\$14.21	\$0.00	\$14.21
Employee + spouse	\$6.77	\$13.53	\$0.00	\$13.53
Family	\$9.90	\$19.79	\$0.00	\$19.79
<b>Metlife Legal Plans</b>	\$8.25	\$16.50	\$0.00	\$16.50
<b>FSA Administrative Fee</b>	\$0.72	\$1.45	\$1.50	\$2.95
<b>HSA Administrative Fee</b>	\$0.55	\$1.10	\$1.10	\$2.20
<b>Optional Life Insurance</b>	Varies	Varies	\$0.00	\$0.00

# Medical options

American University offers three medical options, all of which include prescription drug coverage. Qualified preventive care services are covered in-network at 100%.

## CareFirst PPO

### PROS

- Flexibility to see any provider.
- No referral required.
- Insurance starts paying after lower deductible than CareFirst HDHP.
- Lowest out-of-pocket maximum when using in-network providers.
- Express Scripts provides 30-day prescriptions at retail pharmacies and 90-day supplies using home delivery or CVS Smart90.
- You can elect a health care Flexible Spending Account (FSA) to pay for eligible medical expenses, up to the annual IRS maximum.

### CONS

- Highest monthly premium of all options.
- Your cost depends if your provider is in or out of the CareFirst network.
- There is a moderate deductible to reach before the plan starts to pay.
- After you reach the deductible, you are responsible for a percentage of the charge (coinsurance).
- After three retail prescription fills for maintenance drugs, additional \$10 for each retail fill if you do not have these drugs filled through home delivery or CVS Smart90.
- Separate out-of-pocket maximum for prescriptions.
- Can't contribute to the HSA.


**NEW**

## CareFirst HDHP + HSA

### PROS

- Flexibility to see any provider.
- No referral required.
- Lower monthly premium than CareFirst PPO.
- AU contributes to a Health Savings Account (HSA).
- You can elect to contribute towards the HSA, up to the annual IRS maximum.

### CONS

- You pay all medical and prescription costs until deductible is met, except for drugs on the Consumer Directed Healthcare Preventive medication list, which are not subject to the deductible.
- Highest deductible to reach before insurance starts to pay.
- Your cost depends if provider is in or out of the CareFirst network.
- After you reach the deductible, you are responsible for a percentage of the charge (coinsurance).
- Out-of-network coinsurance is higher than CareFirst PPO out-of-network coinsurance.
- Highest out-of-pocket maximum of all the options.
- Can't contribute to a health care Flexible Spending Account (FSA).

## Kaiser HMO

### PROS

- One-stop shop for all medical needs.
- Lower monthly premium than CareFirst PPO.
- Coordinated care within Kaiser network.
- No deductibles.
- No coinsurance.
- Lowest cost pharmacy option of all plans when filled in a Kaiser Center pharmacy (slightly higher price using an outside pharmacy for 30-day prescription).
- Over 30 locations in DC, Maryland, and Virginia.
- You can elect a health care Flexible Spending Account (FSA) to pay for eligible medical expenses, up to the annual IRS maximum.

### CONS

- You must use providers in the Kaiser network; no coverage for out-of-network providers except in certain emergency situations.
- Must obtain a referral from primary care provider for some services.
- Higher out-of-pocket maximum than CareFirst PPO.
- Can't contribute to the HSA.

# Compare medical options

The following chart provides an overview of the three medical options. Your portion of the premium is pretax and deducted from your pay before taxes are withheld. Please note that “Individual +” applies to Individual + child(ren), + spouse/domestic partner, or family coverage.

Feature	CareFirst PPO <sup>1</sup>		CareFirst HDHP <sup>1</sup>		Kaiser HMO
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only
<b>AU HSA Contribution</b>	Not applicable	Not applicable	\$500 individual/\$1000 individual +		Not applicable
<b>Deductible individual</b>	\$600	\$1,000	\$3,000	\$6,000	\$0
<b>Deductible individual +</b>	\$1,000	\$2,000	\$6,000	\$12,000	\$0
<b>Coinsurance</b>	Plan pays 80% You pay 20%	Plan pays 65% You pay 35%	Plan pays 80% You pay 20%	Plan pays 60% You pay 40%	Not applicable
<b>Out-of-pocket maximum individual</b>	\$3,000	\$4,000	\$7,000	\$12,000	\$3,500
<b>Out-of-pocket maximum individual +</b>	\$6,000	\$8,000	\$14,000	\$24,000	\$9,400
<b>Copay primary care</b>	\$20	Coinsurance after deductible is met	Coinsurance after deductible is met	Coinsurance after deductible is met	\$20
<b>Copay specialist</b>	\$40	Coinsurance after deductible is met	Coinsurance after deductible is met	Coinsurance after deductible is met	\$40
<b>Preventive care visit</b>	No copay	Not covered			

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# Compare prescription plans



# Compare dental plans

The following chart provides an overview of the two dental plans.

	Delta Dental Basic <sup>1</sup>		



# Vision plans

American University offers two vision plans through CareFirst. The vision plans are available to all eligible staff and faculty, including those who elect CareFirst PPO, CareFirst HDHP, Kaiser HMO or no medical option. The following chart provides an overview of the two vision plans.

	CareFirst Vision Basic	CareFirst Vision Enhanced
<b>Comprehensive eye exam</b>	\$10 copay	\$10 copay
<b>Examination</b>	12 months	12 months
<b>Lenses</b>	12 months	12 months
<b>Frames</b>	24 months	12 months
<b>Contact lens examination</b>	15% discount <sup>1</sup>	Up to \$60 allowance +15% of balance
<b>Single vision lens</b>	\$20 copay	\$25 copay
<b>Bifocal lens</b>	\$20 copay	\$25 copay
<b>Trifocal lens</b>	\$20 copay	\$25 copay
<b>Lenticular lens</b>	\$20 copay	\$25 copay
<b>Standard progressive lenses</b>	\$50 copay	Covered in full
<b>Frames</b>	Up to \$100 or up to \$150 at Visionworks + 20% of balance	Up to \$180 or up to \$230 at Visionworks + 20% of balance
<b>Elective contact lenses</b>	\$97 allowance for single vision \$127 for multifocal + 15% of remaining balance	Up to \$180 + 15% of remaining balance
<b>Necessary contact lenses</b>	Covered in full	Covered in full
<b>Diabetic eyecare plus program</b>	Additional exam at no cost	Additional exam at no cost

<sup>1</sup> \$51 Member copay assuming \$60 contact lens exam cost.

# Compare tax-advantaged spending and savings account

A Health Care Flexible Spending Account (FSA) and a Health Savings Account (HSA) both help you pay for qualified medical expenses, but differ in key ways. A Dependent Care (DCFSA) is used for eligible dependent care costs and cannot be applied to medical expenses for dependents. Please note that “Individual +” applies to Individual + child(ren), + spouse/domestic partner, or family coverage.

FSA participation does not automatically renew each year. You must enroll or re-enroll during open enrollment to participate the following year.



## Health Care Flexible Spending Account

### PROS

- Use it to pay for eligible medical expenses.
- The entire amount of your election is available on January 1.
- You can use with all your dependents that you claim on your federal taxes, not just those covered by an AU-sponsored medical plan.
- Contributions are pretax, saving you money on taxes and increasing your take-home pay. Contribute up to \$3,300 in 2025.

### CONS

- Use it or lose it by March 15, 2026.

Administered by Optum Financial.

## Health Savings Account (HSA)

### PROS

- Use it to pay for eligible medical expenses.
- AU contributes \$500 for individuals or \$1,000 for “individual +” if you select the HDHP medical plan.
- You can contribute to your HSA, up to the IRS limit.
- Contributions are pre-tax, saving you money on taxes and increasing your take-home pay.
- Unused funds rollover to the next year.
- You own the HSA, so if you leave the university, the balance belongs to you.
- After age 65, you can use the HSA funds for any purpose without penalty.

### CONS

- You must be enrolled in the HDHP, requiring significant medical out-of-pocket costs before coverage begins.
- There’s a penalty for non-qualified medical withdrawals.

Administered by CareFirst.

## Dependent Care Flexible Spending Account

### PROS

- Use it to pay for eligible dependent care expenses, including:
  - Child care, before/after-school care, day camps, and preschool.
  - Elder day care.
- Covers dependents such as:
  - Children under 13 claimed as tax exemptions.
  - A spouse who cannot care for themselves.
  - A dependent unable to care for themselves and who you claim as a tax exemption.
- Contributions are pre-tax, saving you money on taxes and increasing your take-home pay. Contribute up to \$5,000 in 2025.

### CONS

- Use it or lose it by March 15, 2026.
- Only available as your payroll contributions are added to the Dependent Care FSA.

Administered by Optum Financial.





# Legal plan

# Retirement plan

## AU's defined contribution 403(b) retirement plan:

- Allows you to make contributions immediately.
- Matches your first 5% of contributions 2-to-1, after meeting eligibility requirements.
- Provides you with the flexibility to make pretax contributions, post-tax Roth contributions, or a combination of both.
- Offers a broad array of diversified investment options.

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# Tuition remission

## Eligibility

You and your spouse or domestic partner are eligible for university-sponsored education benefits if:

- You have at least four months of full-time employment with the university prior to the last day of late registration; and
- You are a full-time faculty or full-time staff member.

## What's covered

- Tuition for eligible courses taken at AU and Wesley Theological Seminary.
- A maximum of 8 credits per semester.
- A maximum of 20 credits per academic year.

## What's not covered

- Some courses are not covered ([ineligible programs](#))

# Education benefits

# Disability coverage

## Short Term Medical Leave

If you cannot work due to a non-work-related illness or injury, Short Term Medical Leave (STML) provides up to 26 weeks of income protection. After a one-week waiting period, you receive up to 100% of your pay for up to 13 weeks, 75% from weeks 14 to 26. Any benefits from DC Paid Family Leave will offset your AU pay while on STML.

AU automatically enrolls you in STML at no cost to you. Coverage starts on your first day as a full-time faculty member or after six months for full-time staff.

## Long Term Disability

Long term disability (LTD) coverage replaces 60% of your base annual salary if you are unable to work due to sickness or injury after using 26 weeks of Short Term Medical Leave benefits.

You are automatically enrolled in AU's long term disability plan on the first day of the month after you complete one year of full-time service with the university. The cost of long term disability is based on your salary and is shared evenly by you and the university.

### **Retirement contributions continue on long term disability**

If you participate in the retirement plan and are approved for long term disability, your contributions will continue, up to 15% of your pre-disability earnings, at no additional cost to you.

# Work-life programs, family services & resources

## AhealthyU

AhealthyU supports your health and well-being through integrated programs, education, and resources that encourage positive daily habits that fit your goals and lifestyle.

A few of AhealthyU's programs include:

- AhealthyU group exercise classes exclusively for faculty and staff.
- Luncheon learn wellness workshops.
- Couch-to-5K and 5K-to-10K training.
- Farmers Market on the Quad.
- Financial wellness programs.
- Flu shots.
- Meditation series.
- Lunchtime walking series.
- Pedometer challenge.
- Health and fitness challenges.
-

# Work-life programs, family services & resources

## Parental leave for child bonding

AU provides faculty and staff with parental leave to bond with a newborn infant or a child placed in a household through adoption or foster care.

Full-time staff and faculty who have at least one year of continuous service are eligible to receive parental leave.

- Staff receive 8 weeks of paid leave.
- Faculty receive up to one semester of paid leave.
- Receive 100% of regular pay of set by any amount received by DC Paid Family Leave.
- Parental leave starts after short term medical leave for birthing parents.
- Eligible staff and faculty may extend leave through an approved Federal and/or DC Family and Medical Leave (FMLA)



# Commuter & parking benefits

American University offers pretax commuter and parking benefits to help reduce your expenses for work-related transit.

In 2025, you may:

- Allocate up to \$325 per month, pretax, for Metro, VRE, MARC train fares, vanpools, and ride-sharing services such as Lyft Line and uberPOOL and allocate up to an additional \$325 per month, pretax, for parking at WMATA Park and Ride locations; or
- Receive a \$20 taxable voucher for each month that you commute regularly by bicycle for a substantial portion of your travel between home and work; or
- Purchase a faculty and staff permit for parking at a university parking facility for \$126 per month, pretax via payroll deduction. To sign-up for a faculty and staff parking permit, visit the [American University Parking portal](#); or
- Use the virtual self-park option. AU faculty and staff are eligible for a discounted hourly rate of \$.75/hour + a \$.35 service fee that can be used in all general parking areas through the PayByPhone mobile app. Register your car on the [American University Parking portal](#).

You may only use one of the commuter and parking benefits above although you can change your selection monthly.

Optum Financial administers the commuter benefits, including the WMATA Park and Ride and bicycle benefits. Make your elections on the [Optum Financial portal](#) or on their mobile app by the 10th of each month for the following month.

If you are a staff member with a full presence on campus work modality, you may be eligible for a subsidy of \$63 per month if you are enrolled in a monthly parking permit or commuter benefit through Optum Financial.

