

# BENEFITS OPEN ENROLLMENT HIGHLIGHTS

## 2025 BENEFITS

Open Enrollment for 2025 benefits is coming **October 15 – October 29, 2024**. This is your annual opportunity to elect, change, or waive benefits for the upcoming plan year.

Please note the following changes to your benefits for 2025. Be sure to review your enrollment materials for full details.

## What's New for 2025?

- **New One Pass Select with UMR:** One Pass gives you affordable access to digital fitness classes, a nationwide gyms network, and a grocery delivery services. There are multiple membership options to choose from, and discounts for family or friends.
- **New Lantern (formerly Surgery Plus):** Lantern covers more than 1,500 planned, non-emergency surgeries. Care Advocates are available to help you find the best surgeon for your needs, and members often pay little-to-nothing out of pocket for their procedure.
- **New Pet Insurance with MetLife:** With Pet Insurance, you'll have peace of mind knowing you can get help with some of your pet's medical bills, including exams, treatments, procedures, diagnostics, and more.
- **Medical Plan Deductibles:** Due to updated IRS limits for 2025, HDHP deductibles will increase to \$1,650 individual/\$3,300 family for in-network services and to \$3,300 individual/\$6,600 family for out-of-network services. PPO deductibles will not change.
- **HSA Contribution Limit Increase:** The IRS has increased the amount you can contribute to the Health Savings Account in 2025 to \$4,300 for individuals and \$8,550 for families.



## ACTION REQUIRED

All benefit eligible faculty and staff must actively enroll in benefits for 2025.

## Get Prepared

Take advantage of the resources Baylor offers to help you get the most out of your benefits.

- Review your Benefits Guide to learn about your 2025 benefits.
- Call **1-254-710-2000** and **press 1** to get answers to your benefit questions or to enroll by phone with a Benefits Counselor.
- Scan here or visit <https://hr.web.baylor.edu/2025benefits> to review plan details and access the Benefitfocus enrollment system.





## Download the UMR Mobile App

Find it in the App Store or  
Google Play today!

# Important Reminders

## Register for a UMR Member Account

As a Baylor Health Plan member, you can sign up for a UMR Member Account at [www.UMR.com](http://www.UMR.com) or via the mobile app to access personalized information about your health plan.

### Log in today to:

- View benefits and claims information
- Check your Health Savings Account balance
- Search for providers in your network
- Access your digital ID card
- Join the Baylor Physical Wellbeing Program

Your member account also gives you access to a variety of online tools and resources including cost calculators, health articles, and tips to help you get the most out of your health plan. All family members over the age of 18 covered by your Baylor Health Plan can register for their own individual UMR Member Account.

## Earn up to \$400 with the Baylor Physical Wellbeing Program

Baylor University partners with UMR Wellness CARE to offer the Baylor Physical Wellbeing Program. Faculty, staff, and their spouses can earn up to \$400 on a reloadable reward card by completing the goals below by December 31, 2025.

- Complete an online clinical health risk assessment (CHRA) = **Earn \$50**
- Receive your biometric screening = **Earn \$50**
- Complete an action plan = **Earn \$25 each up to \$100 maximum**
- Engage in lifestyle and movement challenges
- Enroll in a fitness program = **Earn \$50**

For details, log in to [www.UMR.com](http://www.UMR.com) and from the Health Center select Wellness Activities.

Visit <https://hr.web.baylor.edu/2025benefits> for additional information including enrollment instructions, plan documents, and more.

