

2025 MESSA Plan Open Enrollment

Frequently Asked Questions

When is the MESSA Plan Open Enrollment?

Open Enrollment begins Monday, October 21, 2024, and **ends on Friday, November 1, 2024, at 5:00 p.m. EST.** Medical/prescription plan elections and payroll contributions (or premium cost share) are effective January 1, 2025.

Will the current MESSA medical plans be offered?

Yes. The current MESSA medical/prescription plans (e.g. Choices 10/20, Choices Saver 200/400, Choices Saver 500/1000 and ABC HSA Saver) will continue to be offered for the 2025 calendar year.

Are there any benefit changes (e.g. copay, deductible) to the current MESSA medical plans?

Yes. Per IRS guidelines, the deductible for the ABC HSA Saver Plan for single and 2-person/family increased to \$1,650 and \$3,300 respectively (from \$1,600 and \$3,200).

In addition, per a change made by the provider MESSA, the prescription coverage associated with the Choices 10/20 medical plan will move to the MESSA Saver Rx prescription drug plan (same prescription drug plan available with the Choices Saver 200/400 and 500/1000 plans).

Do I need to take action during the MESSA plan Open Enrollment if I'm satisfied with my current medical election and do not want to change my dependent coverage?

No. Your current medical plan and dependent coverage election will automatically roll over to the 2025 calendar year (effective 01/01/2025 – 12/31/2025). The next time you will be able to change your medical plan election will be during the next MESSA Open Enrollment held in the fall of 2025, unless you experience a [qualified benefit status change](#) (e.g., marriage, birth, divorce, loss of other coverage).

How do I find my current benefit election?

You can log into *CentralLink* > *My Account* > [CMU Choices Benefits](#) to access your current benefit elections.

How can I make changes to my MESSA medical plan and/or dependent coverage elections?

All changes can be made online using the electronic [MESSA Election Form](#). Change must be submitted by the November 1, 2024, deadline. The electronic election form will be available once open enrollment begins.

My dependent turned 26 this year and is no longer eligible for my medical plan coverage. Do I need to do anything to remove them from my coverage?

No. Any dependents who no longer qualify (to be covered under your medical coverage due to their age) will automatically be removed from coverage as of 01/01/2025. Eligible dependents will be mailed the COBRA Enrollment material in early January.

Can I make changes to my other benefit elections?

No. This Open Enrollment is just for the MESSA medical coverage. All other benefit elections (e.g., dental, vision, life insurance, disability, flexible spending account) will remain in effect through the end of the benefit plan year, June 30, 2025.

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When can I change my other benefit elections?

The election process for all other benefits (e.g., dental, vision, life insurance, disability, flexible spending account) remain on the university's plan year (July 1 – June 30) with the annual Open Enrollment period held in the spring each year.

I will be on vacation during MESSA Open Enrollment. Can I make my election when I return?

No. Your MESSA Medical Coverage 2025 Open Enrollment Election Form **must** be received by the Benefits & Wellness office by the Open Enrollment period deadline - **Friday, November 1, 2024, at 5:00 p.m. EST.**

If I am currently on an unpaid/paid Leave of Absence or Sabbatical, do I need to complete the Open Enrollment process?

Yes, but only if you would like to change your MESSA plan election and/or dependent coverage. You must complete the MESSA 2025 Open Enrollment Election Form by the November 1, 2024, deadline.

How can I find out more about the MESSA medical plans?

All benefits information can be found by accessing the [Benefits & Wellness webpage](#).

I'm having trouble deciding which MESSA plan to choose. How can I get additional assistance?

Health care options can be very confusing and understanding them is important. MESSA offers an [online plan comparison tool](#) that you can compare expenses related to your health plan (e.g., deductible, coinsurance, copays, payroll contribution) to assist you in choosing the option that is right for you and your family. For specific questions, contact MESSA directly at 800-336-0013. You may also use the [ALEX virtual benefits selection tool](#) or contact [Health Advocate](#) for personalized guidance.

Did the MESSA premium (or rates) increase?

Yes. Rates increased by 8-15% starting January 1, 2025, for all the MESSA plans.

Will my payroll contribution change?

Yes. For the monthly payroll contribution (or premium cost share) effective 01/01/2025 [click here](#). To calculate your per pay cost complete the following calculation:

- 9-10 month faculty – multiply monthly amount by 12; then divide by 18
 - 12 month faculty – divide monthly amount by 2
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When will the new payroll contribution be deducted from my paycheck?

The new rates are effective January 1, 2025; therefore, your new payroll contribution will be on the January 15, 2025 paycheck.

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Can I change my Health Savings Account (HSA) contribution during the plan year?

Yes. If you are enrolled in the ABC HSA Saver medical plan and are [eligible to contribute towards a HSA](#), you can *prospectively* start, stop or change the contribution amount to your HSA at any time during the plan year. To request a change to your HSA, complete and submit an online [HSA Enrollment/Change Form](#).

Can I elect to contribute to a Health Savings Account (HSA) during this Open Enrollment?

Yes. If you elect the ABC HSA Saver plan and are eligible for an HSA (see question below), you can elect to contribute to an HSA. To elect, complete and submit an online [HSA Enrollment/Change Form](#).

Who can contribute to a Health Savings Account (HSA)?

HSAs are governed by the Internal Revenue Service (IRS), and you must meet the following eligibility requirements to qualify for an HSA:

- You must be enrolled in an HSA-qualifying high deductible health plan (like MESSA ABC HSA Saver)
- You are not covered by any other health plan coverage (like a MESSA Choices or Choices Saver plan)
- You or your spouse are not enrolled in a General Purpose Health Flexible Spending Account (FSA) or Health Reimbursement Account (HRA)
- You are not enrolled in Medicare Parts A and/or B or Tricare
- You are not claimed as a dependent on another person's tax return, excluding your spouse.

For more information, see [IRS Publication 969](#).
