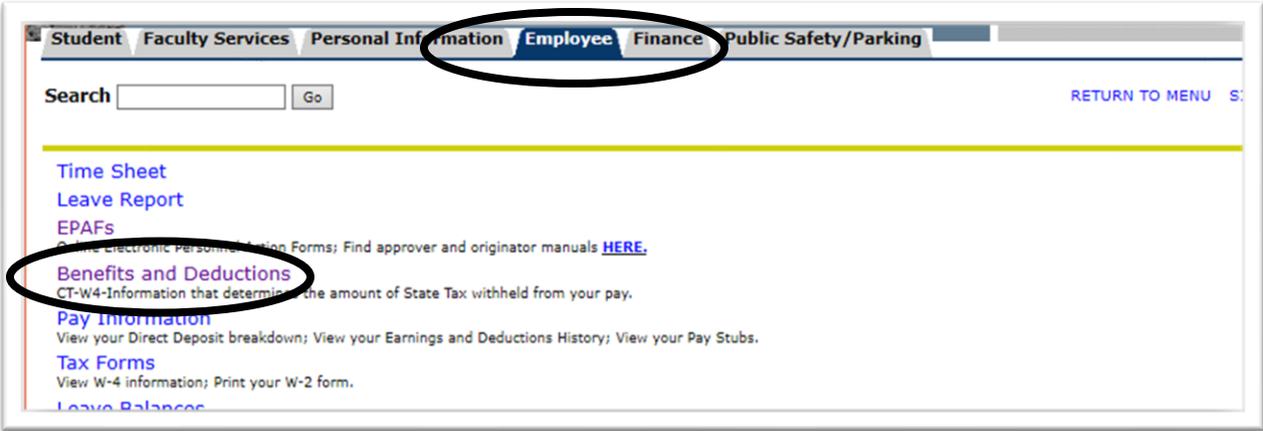


# Navigating Open Enrollment 2025

If HRD does not receive all open enrollment elections, current CY 2024 medical, dental, vision and/or optional life insurance elections will automatically be defaulted for CY 2025, with the exception of those employees enrolled in the DBP. Employees in the DBP will default into the HDBP if no changes are made. This cannot be revoked or changed during the plan year, unless there is a qualifying event as defined by IRS regulations such as marriage, divorce, birth or adoption of child, or termination of coverage under another plan. **Please note, however, Health Savings Accounts as well as Flexible Spending Accounts cannot be rolled from year to year, an affirmative election is required.**

To initiate the open enrollment process, all employees must access their [self-service portal](#) and complete the Open Enrollment Form. This form is accessed through the following steps:

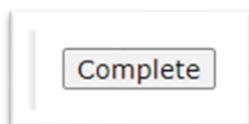
1. Log in to your self-service portal. If you are unable to access your self-service portal, please contact the ITS HelpDesk at x4357 to reset your password.
2. Select the **Employee** tab
3. Select the link **Benefits and Deductions**



4. Select Open Enrollment 2025

Review the 2025 Rates and your Current Benefit Elections. A grid will appear that will display the elections from 2024.

5. To make changes to your elections or continue HSA or FSA Contributions, click **Make 2025 Choices** to begin your benefit selection at the bottom of the page.
6. Clicking the **Make 2025 Choices** button will begin a series of questions for each benefit category. For each plan, you will have the option to keep your deductions as they are or, start, stop, or change the deduction. You will then be able to select new plans and coverage options. If you are currently in the Deductible Based Medical Plan, you will be required to make a change for CY 2025.  
Your selection is not complete until you click on the **Submit** button for each category. This will accept your changes and move you through the process to the next benefit category. The **Cancel** button will clear your selection for this benefit category, so that you may choose again. If you are making changes to your elections, you should expect a follow-up email from [hrd@hartford.edu](mailto:hrd@hartford.edu) for more information regarding those changes, particularly if you are adding or removing spouses and dependents.
7. When you have completed the list of elections, you will be returned to the main page of the Open Enrollment screen. The grid you saw at the beginning will now display your 2024 and 2025 elections.  
Notice that your 2025 choices are blue text in the right-hand column. You can click on this blue text at any time to adjust your selections.
8. When you are satisfied with your choices, please read the authorization and disclaimer notification at the bottom of the page before clicking the button marked **Complete**.



9. After you hit the **Complete** button, everything you have chosen will apply directly to the system and your choices will be considered final. If any changes need to be made, you will have to reopen your open enrollment by using the **Reopen Enrollment** button. This will take you through the whole questionnaire again, and will not retain any of the answers you previously selected. You have until November 29<sup>th</sup> to make your final choices.