

From: [Office of the President \[PRES\]](#)
Subject: Health Care Premium Changes for 2025
Date: Monday, September 9, 2024 9:57:46 AM



Office of the President
1750 Beardshear Hall
515 Morrill Road
Ames, Iowa 50011-2103

September 9, 2024

Dear Iowa State University faculty and staff,

As part of the university’s regular review of employee health care benefits, changes will be made to health care premiums for 2025. These adjustments are necessary to address ISU’s rising medical and pharmacy claims expenses and the ongoing inflationary rise in health care costs here in Iowa and across the nation.

Iowa State University is committed to providing competitive, affordable health care benefits to support you and your family. To minimize the impact on employees, the university will absorb the majority of the premium increases and will continue to cover more than 87% of the total cost of the health care plans.

The new employee monthly premiums will take effect January 1, 2025, as shown in the chart below. **No changes are being made to health care plan designs. Overall health care coverage will remain the same.**

Beginning Jan. 1, 2025	BlueHMO		BluePPO	
	Employee Monthly Premium	University’s Monthly Premium	Employee Monthly Premium	University’s Monthly Premium
Employee Only	\$45 <i>(up \$12)</i>	\$753 <i>(up \$118)</i>	\$76 <i>(up \$21)</i>	\$741 <i>(up \$105)</i>
Employee + Spouse	\$217 <i>(up \$33)</i>	\$1,615 <i>(up \$264)</i>	\$373 <i>(up \$41)</i>	\$1,495 <i>(up \$248)</i>
Employee + Child(ren)	\$150 <i>(up \$30)</i>	\$1,282 <i>(up \$202)</i>	\$257 <i>(up \$11)</i>	\$1,201 <i>(up \$215)</i>
Employee + Family	\$300 <i>(up \$66)</i>	\$2,031 <i>(up \$312)</i>	\$522 <i>(up \$97)</i>	\$1,873 <i>(up \$274)</i>
Double Spouse	\$195 <i>(up \$41)</i>	\$2,136 <i>(up \$337)</i>	\$333 <i>(up \$31)</i>	\$2,062 <i>(up \$340)</i>

The premium changes are pending approval by the Iowa Board or Regents at their Sept. 18-19 meeting. We appreciate the input provided by the [Employee Benefits Advisory Committee](#) to help the university maintain a sustainable benefits program.

We recognize that any increase in expenses can be challenging. We encourage you to use the [tools and resources](#) available to help you understand how to maximize the value of your benefits.

University Human Resources will share additional information in preparation for open enrollment. All employees will have the opportunity to review, compare and make changes to their benefits during the annual open enrollment period that begins November 1, 2024, for the 2025 plan year. Please contact UHR's Benefits Team, benefits@iastate.edu, with your benefits-related questions.

Wendy Wintersteen, *President*

Kristi Darr, *Vice President for University Human Resources*

This email was sent to all Iowa State University faculty and staff.