



# Benefits Open Enrollment 2021





# CONTENTS

1. Overview
2. Changes
3. Premiums
4. Maximizing Wellness
5. Resources
6. Reminders and Dates

# Overview

Open enrollment is the opportunity to change your UVA health, dental and vision plan options.

# UVA Total Rewards

Empower your career, meet your health and savings needs, and improve your personal well-being.



## PURPOSE

Diverse & inclusive community across Grounds and Charlottesville

Discoveries that advance disciplines

Serve and connect with community



## WELL-BEING

Programs to keep you healthy :

- Hoos Well
- FEAP
- Employee Community Resources Services



## CAREER

Coaching and Mentorship

Clear understanding of career paths

Learning and tuition reimbursement



## COMPENSATION

Commitment to market competitive pay

Rewards

Incentives to help drive individual & institutional goals



## BENEFITS

Medical, drug, dental, vision

Retirement

Life, disability insurance

Work-life benefits

HUMAN RESOURCES

# 2020 Has Been a Year Like No Other

COVID-19 affects us all, but in different ways

- Financial impacts
- Work disruptions
- Managing children and family members while working
- Taking on new work assignments

***While we cannot predict the future, especially during a pandemic, we want to ease the burden and make the Open Enrollment a great experience for you.***



# 2021 Health Plan Premiums

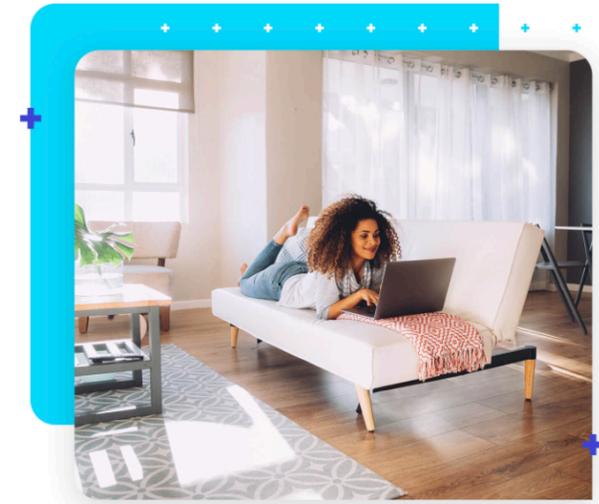


***There will be NO premium, deductible, copay, or coinsurance changes for full-time employees.***

*However, there are other changes that may require action on your part.*

# What Else is Different This Year

- Open Enrollment will be a virtual event
- UVA Benefits and Well-Being Expo will be virtual, and open **October 5 - 16**
- Virtual 1:1 benefits counseling
- Redesigned website
- Changes can be made in Workday **from October 5 to October 16**



# CHANGES



# Improved Aetna Service Model and Unified Medical and Pharmacy Benefit Manager

Our partnership with Aetna is not about paying claims but becoming a true health partner. Advocates will:

- Explain medical care costs
- Coordinate care/approvals
- Connect you with resources
- Create personal care plan



HUMAN RESOURCES

# One ID Card for Medical and Pharmacy

**aetna™** Beech Street NAP UVA Health Plan Choose Well, Feel Good

UNIV OF VIRGINIA HEALTH PLAN  
BASIC HEALTH  
GRP: 476522-16-051  
Issuer (80840) 9140860054  
**ID W1234 56789**  
NAME  
01 JANE D SMITH  
02 JOHN Q SMITH  
03 BETTY SMITH

Open Choice PPO

**RX BIN# 610502**

www.aetna.com PAYER NUMBER 60054 0103

USE [WWW.AETNA.COM/DOCFIND/CUSTOM/UVA](http://WWW.AETNA.COM/DOCFIND/CUSTOM/UVA) TO CHOOSE PROVIDERS.  
Speak to a nurse 24/7 on Informed Health Line 1-800-556-1555.

Your plan may have precertification requirements. Without preapproval, you may pay more or even full price. Please call the Aetna One Advocate Team for additional information. In an emergency call 911 or go to the nearest emergency room.  
Note: This card does not guarantee coverage.

Pharmacy benefits are administered by Aetna RX. Members and providers should contact the Aetna One Advocate Team with all medical and RX questions.

AETNA LIFE INSURANCE COMPANY  
P.O. BOX 981106  
EL PASO TX 79998-1106

**AETNA ONE ADVOCATE TEAM 1-800-987-9072**  
TALK TO A DOCTOR 24/7: 1-855-TELADOC  
OR [TELADOC.COM/AETNA](http://TELADOC.COM/AETNA)

# Other Pharmacy Changes

Aetna Rx Formulary Terms (1/1/21)	
Tier 1	Generics
Tier 2	Preferred Brands
Tier 3	Non-Preferred Brands

## **ACTION ITEM For Basic Health**

Check this list to see if your medications are exempt from deductible in 2021. Medications not on the list below are subject to the health plan deductible.

**Basic Health Participants: Check [Preventive Medicine List](#)**

## **ACTION ITEM For Choice and Value Health**

Check these lists to see if your medications are exempt from deductible in 2021. Medications not on the lists below are subject to the health plan deductible.

**Choice and Value Health Participants: Check [Chronic Medicine List](#) and [Preventive Medicine List](#)**

- Maintenance drugs through Maintenance Choice w/Opt-Out
- Visit the [Prescription Drug Program 2021](#) webpage for new Digital Cost comparison tools (available October 1)

# Long-Term Disability for ORP & MCRP Staff

Starting on January 1, 2021, the long-term disability for Academic Division ORP staff and Medical Center MCRP team members will be the same benefit:

- A monthly income benefit equal to 60% of monthly salary
- Maximum monthly benefit up to \$20,000

There are no changes to Short-Term Disability.

# 2020 Elections for FSA and HSA will NOT carry over to 2021.

**You must re-elect the Flexible Spending Account (FSA) and Health Savings Account (HSA) programs for 2021 during Open Enrollment.**

**HSA (Basic Health Only)** - If you do not re-elect the HSA during Open Enrollment and you had an HSA employee contribution in 2020, you will receive your employer contribution but with \$0 employee contribution. You can add your employee contribution at any time in Workday.

**FSA** - If you do not re-elect the FSA during Open Enrollment, your benefit will be waived and will not carry over to 2021.

# Part-Time Eligibility Changes

Medical Center team members eligibility change for benefits:

- **Part-time** is defined as working greater than 20 but less than 30 hours/week
- **Full-time** is defined as working 30+ hours/week
- Team members at the Medical Center working greater than 30 but less than 36 hours/week will be eligible in 2021 for full-time rates for health and dental benefits

# PREMIUMS



# 2021 Full-Time Monthly Health Plan Premiums

UVA Health Plan	Basic	Value	Choice
Employee	\$20.00 (no change)	\$87.50 (no change)	\$183.00 (no change)
EE+Child(ren)	\$25.25 (no change)	\$140.25 (no change)	\$370.25 (no change)
EE+Spouse	\$33.25 (no change)	\$176.25 (no change)	\$477.00 (no change)
Family	\$63.00 (no change)	\$282.25 (no change)	\$706.00 (no change)

For the 2021 plan year, there are no changes to premiums, coinsurance, copays, or deductibles for the Basic, Value, and Choice Health options for full-time employees. Rates above do not reflect wellness rewards earned. Rates for COBRA, retiree, part-time, wage, postdoctoral fellows, J-1 Visa and housestaff differ from above; you can see your rates online at [hr.virginia.edu/health2021](http://hr.virginia.edu/health2021).

HUMAN RESOURCES

# 2021 Full-Time Monthly Dental & Vision Premiums

UVA Dental Plan	Basic	Enhanced
Employee	\$1.00 (no change)	\$10.50 (no change)
EE+Child(ren)	\$2.00 (no change)	\$24.75 (no change)
EE+Spouse	\$4.00 (no change)	\$29.00 (no change)
Family	\$7.25 (no change)	\$49.75 (no change)

Davis Vision Plan	Rate
Employee	\$8.32 (no change)
EE+Child(ren)	\$14.56 (no change)
EE+Spouse	\$14.98 (no change)
Family	\$23.30 (no change)

2021 active employee dental and vision premiums remain the same.

Rates for COBRA, retiree, part-time, wage, postdoctoral fellows, and housestaff differ from above; you can see your rates online at [hr.virginia.edu/dental2021](http://hr.virginia.edu/dental2021) and [hr.virginia.edu/vision2021](http://hr.virginia.edu/vision2021).

# 2021 Part-Time Monthly Health Plan Premiums

UVA Health Plan	Basic	Value	Choice
Employee	\$154.96	\$178.40	\$216.40
EE+Child(ren)	\$271.04	\$311.52	\$381.44
EE+Spouse	\$348.40	\$400.40	\$490.40
Family	\$503.52	\$579.52	\$709.28

Beginning January 1, 2021, there will be one premium set for all part-time employees at UVA. Rates for full-time, COBRA, retiree, postdoctoral fellows, J-1 Visa and housestaff differ from above; you can see your rates online at [hr.virginia.edu/health2021](http://hr.virginia.edu/health2021). There will be one premium set for all part-time employees.

# 2021 Part-Time Monthly Dental & Vision Premiums

UVA Dental Plan	Basic	Enhanced	Davis Vision Plan	Rate
Employee	\$7.28	\$10.32	Employee	\$8.32 (no change)
EE+Child(ren)	\$13.28	\$20.56	EE+Child(ren)	\$14.56 (no change)
EE+Spouse	\$13.92	\$21.92	EE+Spouse	\$14.98 (no change)
Family	\$20.96	\$34.56	Family	\$23.30 (no change)

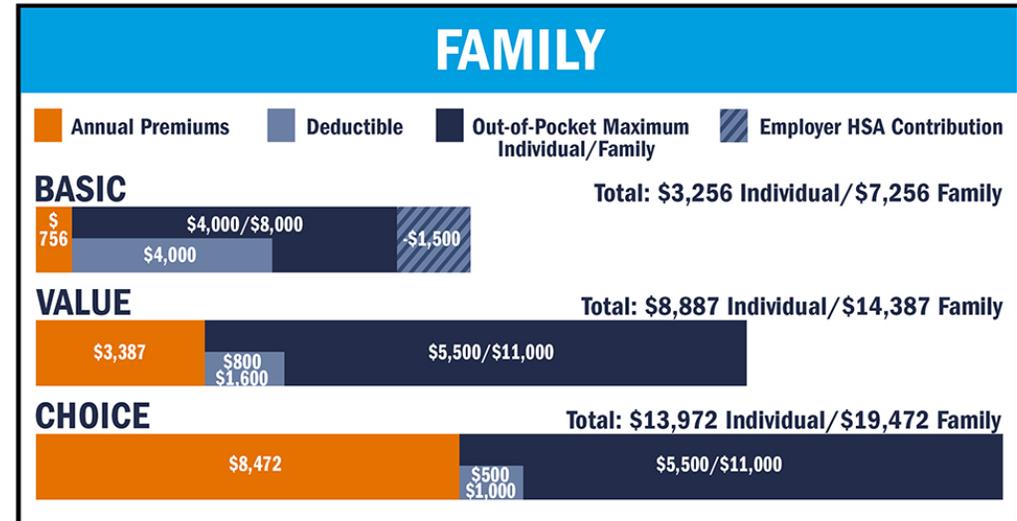
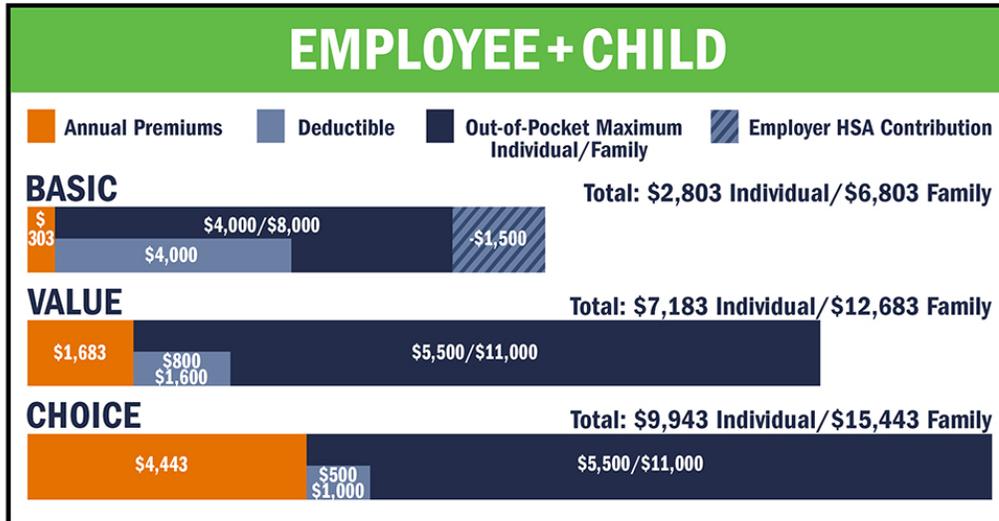
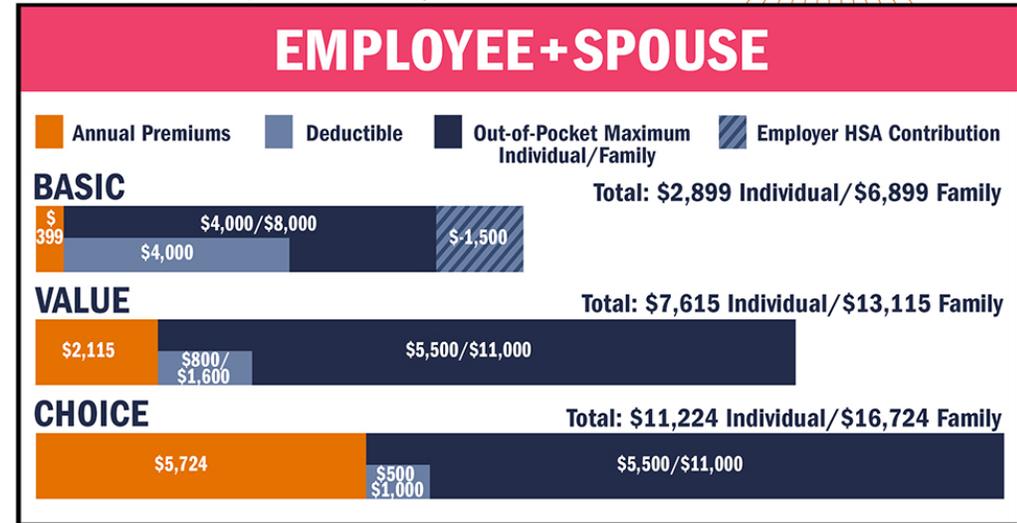
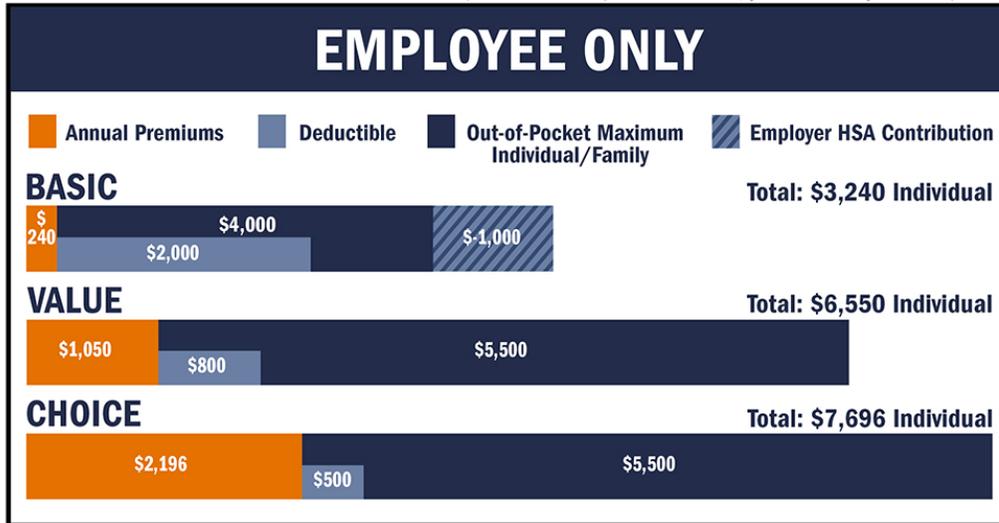
Dental premium rates for COBRA, retiree, full-time, wage, postdoctoral fellows, and housestaff differ from above; you can see your rates online at [benefits/oe2021/dental2021](https://benefits/oe2021/dental2021). Davis Vision premiums are the same for eligible full-time and part-time UVA employees. Housestaff receive Davis Vision at no cost. See rates at [hr.virginia.edu/oe2021/vision2021](https://hr.virginia.edu/oe2021/vision2021).

# 2021 UVA Health Plan Options at a Glance

## YOUR POTENTIAL ANNUAL IN-NETWORK COSTS



MAXIMUM OUT-OF-POCKET includes coinsurance, deductible, co-payments and covered prescriptions; excludes amounts above allowable amount and penalties.  
 (Assumes out-of-pocket max met; your costs may be lower) Each table below is to scale, relative to its out-of-pocket maximum.



For Basic Health coverage, you'll see employer HSA contribution subtracted from the family calculations, reducing your total out-of-pocket expense.

The HSA contribution is not subtracted from the individual calculations for Employee+Spouse, Employee+Child, and Family.\*

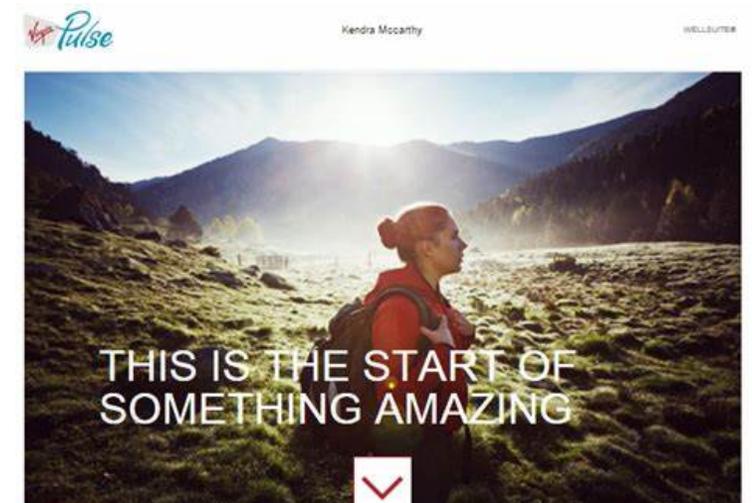
# MAXIMIZING WELL-BEING



# Well-Being | New for 2021



- Upgraded to Virgin Pulse platform
- Next Step Consult (NSC)
- Donate rewards to charitable causes
- More opportunities to earn rewards



## IMPORTANT DATES

**November 30, 2020:** Deadline to redeem 2020 rewards

**February 1, 2021:** Portal launch and program year begins

# RESOURCES



# We hear you. How can we help?

Based on what you told us in the **Open Enrollment 2020 Communications survey**, we made the following changes:

- Redesigned the website, with everything summarized on the home page
- Included changes and action items at the top of every webpage
- Added a Medical Scenarios webpage to compare costs for you
- Included detailed instructions on enrolling in Workday
- Expanded the Health Plan Comparison tables to include Schedule of Benefits comparison table and dental plan comparison table
- Expanded the Overview print piece to a detailed 12-pg brochure
- Let us know in this year's survey what you think!

# Digital Resources to Guide You

## Enrollee Toolkit

- Website
- [Picwell](#)
- [ALEX](#)
- Videos
- Presentations
- Virtual Benefits & Well-Being Expo
- Podcasts
- More Detailed Home Mailers

## Virtual Resources

- Additional HR employees to serve you
- Virtual UVA Benefits and Wellness Expo
- Zoom 1:1 benefits counseling
- NEW [Medical Scenarios](#) webpage

## Open Enrollment Website

- Central repository for announcements, schedules, resources
- Resources include presentations, [Health Plan Options at a Glance](#), podcasts, benefits videos, and more
- Is updated daily with new information
- [hr.virginia.edu/oe2021](http://hr.virginia.edu/oe2021)



# Workday Open Enrollment

Workday login at the top of all pages on HR website

- ✓ Look for Open Enrollment Inbox item after logging in
- ✓ Don't forget to add your dependents if switching to a different health plan option
- ✓ Submit when done
- ✓ Print out confirmation of elections, or save as PDF

## Add My Dependent From Enrollment

Actions

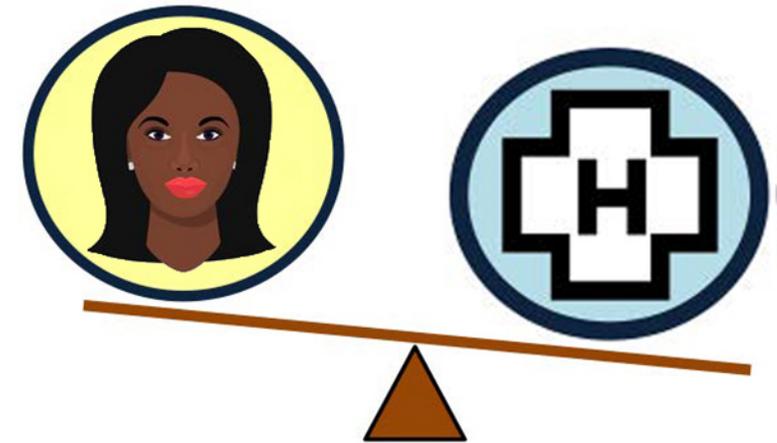
Existing Dependents 1 item

Dependent	Relationship
	Spouse

# How to Maximize Health Dollars

## Aetna's Health Plan Member Tools include:

- Find Care & Pricing
- UVA Custom DocFind
- Aetna Institute of Quality (IOQ) List
- Aetna Institute of Excellence (IOE) List
- Plan Selection & Cost Estimator Tool



Available to UVA plan members starting on October 1, visit the **Digital Care Tool** on the UVA [Open Enrollment Resources 2021](#) webpage to enter in your medication and see what the estimate is between all three health plan options.

# REMINDERS AND DATES

A photograph of a brick archway. The arch is made of red bricks with a pattern of diagonal lines. Through the arch, a large, leafy green tree is visible against a bright sky. The text "REMINDERS AND DATES" is overlaid in the center of the image in a bold, white font with an orange outline.

# 2020 Pre-Tax FSA and HSA Employee Contribution Limits

		HSA	Limited Healthcare FSA	Dependent Daycare FSA	Full Healthcare FSA
BASIC HEALTH	Minimum	\$120	\$120	\$120	NA
BASIC HEALTH	Maximum	Employee: \$3,600 Family: \$7,200 55+: + \$1,000	\$2,500	\$5,000	NA
CHOICE & VALUE HEALTH	Minimum	NA	NA	\$120	\$120
CHOICE & VALUE HEALTH	Maximum	NA	NA	\$5,000	\$2,500

\* **EMPLOYER HSA CONTRIBUTION:** Employee only: \$1,000  
Employee + dependent(s): \$1,500

# If You Are New to the Basic Health Option

- ✓ Sign and return the HSA Affidavit, which will show up as an additional action item in Workday.
- ✓ If moving to Basic Health for the first time and if you currently have a health care FSA, you must deplete 100% of any remaining funds in your account before December 31 and watch for an email from our vendor, Chard Snyder with action steps to open your HSA account.

# Action Items

**TELL US WHAT YOU THINK!**  
Take the Survey when  
you complete Open  
Enrollment.

## Actions to take **BEFORE** Open Enrollment:

- ✓ Note key dates on your calendar
- ✓ Review benefits usage in 2020; anticipate additional needs for 2021
- ✓ Plan for use-or-lose benefits early with your Dependent Daycare Account and FSA
- ✓ Review materials on the website early so you have plenty of time for research and questions
- ✓ Review Workday Job Aids for benefits changes or enrollment
- ✓ Review and update your home address, phone numbers, and dependents' SSNs in Workday

## Actions to take **DURING** Open Enrollment:

- ✓ Modify medical, dental, vision benefits, if desired; elect/waive HSA and FSA in Workday
- ✓ Review the Aetna pharmacy program action items list at [hr.virginia.edu/rx2021](https://hr.virginia.edu/rx2021) to make sure you are ready to fill your prescriptions through Aetna on January 1, 2021
- ✓ Add or drop dependents, if applicable; confirm or change beneficiaries for life insurance
- ✓ Print benefits elections once submitted, or save as PDF

HUMAN RESOURCES

# Important Dates

**Benefits Open Enrollment: October 5 –16, 2020**

**UVA Benefits and Well-Being Expo: October 5 –16, 2020**

- Two weeks of Expo rather than two days
- Virtual this year; register using the link on the [Virtual Expo](#) webpage
- Access benefits and well-being information and presentations from HR staff and local vendors
- Further information available on the [Virtual Expo](#) webpage

**Open Enrollment changes take effect on January 1, 2021**

THANK YOU!