Benefits Open Enrollment For Plan Year 2022 October 4 – 15, 2021

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## **Open Enrollment Topics We Will Cover**

**Open Enrollment Overview** 

Premiums

Changes

Maximizing Wellness

Resources

**Reminders and Dates** 

HUMAN RESOURCES

## Open Enrollment Changes

Open Enrollment is October 4 - 15, 2021, and is the time to change your UVA health, dental and vision plan options.

## WATotal 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

**Education Benefits** 

#### COMPENSATION

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Commitment to market competitive pay

Rewards

Incentives to help drive individual & institutional goals

#### HUMAN RESOURCES

BENEFITS

Insurance

Retirement

Income protection

Work-life benefits



## 2022 Premiums

UVA will not raise the premiums for health, dental, or vision plans for full-time employees.

However, you will still need to re-elect your FSA or HSA if you want them to continue in 2022.



## **Part-Time Premiums**

Starting on January 1, 2022, part-time employees will receive the same employer contribution to their premium as full-time employees.

There will be one premium rate for all benefits-eligible employees within each employee category.

Visit the Open Enrollment website for details: <u>hr.virginia.edu/oe2022</u>

## **2022 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 2022 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 for part-time employees are now the same as full-time rates.

Rates above do not reflect wellness rewards earned.

Rates for COBRA, wage, postdoctoral fellows, J Visa and Housestaff differ from above; you can see your rates online at <u>hr.virginia.edu/oe2022</u>.

## **2022 Monthly Dental & Vision Premiums**

UVA Dental Plan	Basic	Enhanced	Davis Vision Plan	Rate
Employee	\$1.00 (no change)	\$10.50 (no change)	Employee	\$8.32 (no change)
EE+Child(ren)	\$2.00 (no change)	\$24.75 (no change)	EE+Child(ren)	\$14.56 (no change)
EE+Spouse	\$4.00 (no change)	\$29.00 (no change)	EE+Spouse	\$14.98 (no change)
Family	\$7.25 (no change)	\$49.75 (no change)	Family	\$23.30 (no change)

2022 active employee dental and vision premiums remain the same. Rates for part-time employees are now the same as full-time rates.

Rates for COBRA, wage, postdoctoral fellows, and Housestaff differ from above; you can see your rates online on the <u>Open</u> <u>Enrollment Dental</u> webpage and <u>Open Enrollment Vision</u> webpage.

## **2022 Health Plan Design Changes**

#### **Basic Health 2021**

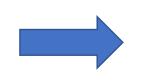
Out-of-Pocket Maximums In-Network \$4,000/\$8,000 Out-of-Network \$8,000/\$16,000

### Basic Health 2022

Out of pocket Maximums In-Network \$5,500/\$11,000 Out-of-Network \$11,000/\$22,000

## Value Health 2021

Out of Network Deductible \$1,600/\$3,200



Value Health 2022 Out of Network Deductible \$2,400/\$4,800

## **Spouse Benefit**

#### **New Remote Work Eligibility**

Spouses whose remote employer offers affordable health care that provides minimum value, but none of their health options has innetwork coverage at the spouse's residence, are eligible to be a dependent on the UVA employee's health coverage.



## **Benefit Design Update**

#### **New Hearing Benefit**

One hearing exam per year performed by an audiologist will be covered as a cost-share benefit (like physical therapy benefit).

Medically necessary hearing aids will be covered for participants on the UVA Health Plan, up to \$1,200 every 48 months.

### **Enhanced Infertility Benefit**

The definition of infertility will be removed from Aetna's Infertility Clinical Policy Bulletin.

This will make the infertility benefit more widely available to health plan participants. The revised Clinical Policy Bulletin is available on the Open Enrollment website.

Visit the Open Enrollment website for details: <a href="https://www.hrvirginia.edu/oe2022">hrvirginia.edu/oe2022</a>

# Changes Outside the Health Plan

## Short-Term Disability for MCRP Participants

Starting 1/1/2022 the MCRP Short-Term Disability (STD) weekly benefit cap will increase from \$1,100 to \$15,000 (the same as the ORP cap). The STD benefit remains the same at 60%.

South Elevators 6

## **Consider Your Future**



Defer up to \$19,500 annually for retirement in a 403(b) and/or COV 457. 2021 limits

If you are 50+ you may save an additional \$6,500. 2021 limits

Pre-tax and/or Roth after-tax contributions available

Cash match provided; amount determined by mandatory retirement enrollment.

## What Else is Different

### **Benefits & Well-Being Expo**

There is no Expo this year due to health safety concerns. Plan on attending the virtual benefits presentations and live-streamed webinars

### Workday

New tile functionality Easier navigation

## **UVA J Visa Health Plan**



## What's New:

The UVA J1 Visa Health Plan will now be called the UVA J Visa Health Plan.

No premium increases from 2021 to 2022 for those previously enrolled in the UVA J1 Visa Health Plan.

Employees with part-time status will pay the full-time premiums.

Visit the Open Enrollment website for details: <u>hr.virginia.edu/oe2022</u>

## **UVA J Visa Health Plan**

#### **New Services**

### **Other Changes**

One routine hearing exam/24 months

One hearing aid/ear, to a \$1,000 max per ear, every 3 years

Base infertility services

Visit the Open Enrollment website for details: <u>hr.virginia.edu/oe2022</u>

Aetna's Institutes of Excellence network must be used for transplant services

No out-of-network benefits covered except Emergency Room services that are emergencies

Routine eye exams are not covered

Specialty drugs must be filled @ UVA Specialty Pharmacy unless a limited distribution drug



## Well-Being

#### New for 2022

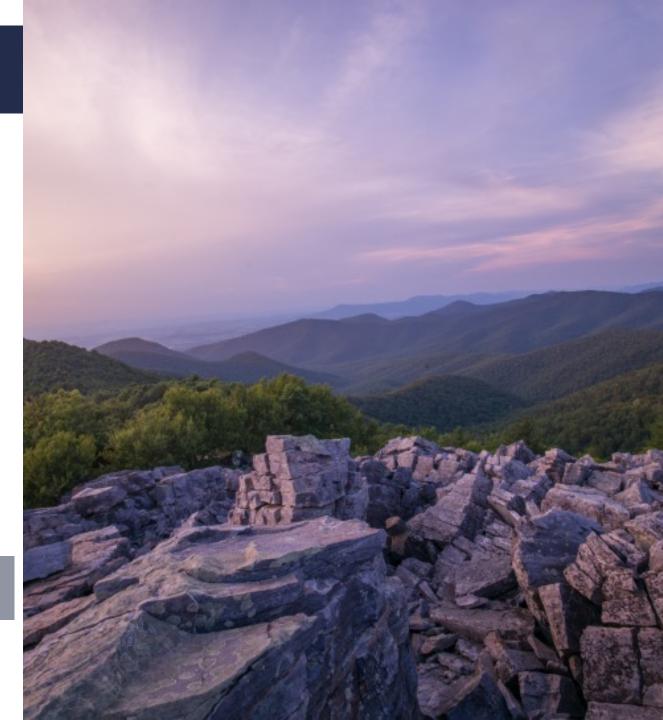
Addition of Live Health Coaching to help you transform your goals into actions

Earn as much as \$500 in taxable rewards – now deposited to your paycheck!

New social well-being initiatives and activities

#### **Important Dates**

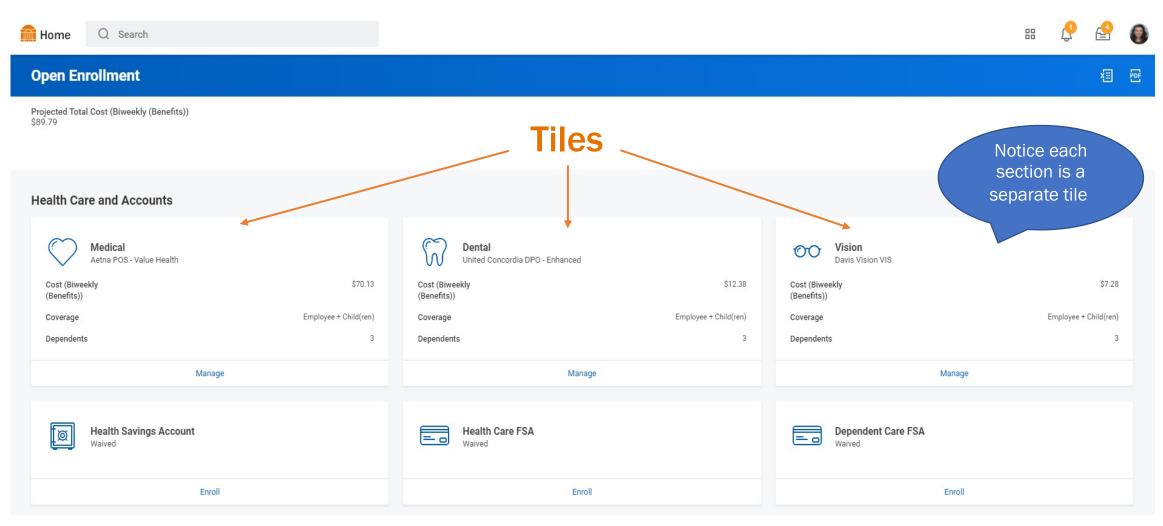
November 30, 2021: Deadline to redeem 2021 rewards



# Workday Updates

# workday

## **Workday Open Enrollment**



#### Detailed instructions, including a Job Aid and a walkthrough video,

#### are on the **Open Enrollment** website.

# Resources and Reminders

## We heard you!

Based on what you told us in the **Open Enrollment 2021 survey**, we made the following changes:

Website	Workday
New language options – Google Translate on every page, Summary Plan Description in Spanish	New tile functionality in Workday – easier navigation
Key takeaways on every page	Communications
Picwell and ALEX have new functional enhancements	Fewer emails, posters in Spanish and English across Grounds

## 2021 Elections for FSA and HSA Will NOT Carry Over to 2022

You must re-elect the Flexible Spending Account (FSA) and Health Savings Account (HSA) programs for 2022 during Open Enrollment. Visit the website for 2022 contribution limits: <u>hr.virginia.edu/oe2022</u>.

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HSA	FSA
you don't re-elect:	If you don't re-elect:
You will receive the employer contribution	• Your benefit is waived and will not carry over to 2022
You will have \$0.00 employee contribution; however, you can add your employee contribution at any time in Workday	• You cannot re-elect your FSA in 2022



## **HSA** Program

### Maximum Employee Contribution Amount Increasing:

- Individual: \$3,650
- Family: \$7,300
- Catch-up (age 55+): \$1,000 (same)

# Employer Seed Fund Remains the Same:

- Individual: \$1,000
- Family: \$1,500

\*The maximum contribution limit includes employee and employer contributions

## New to Basic Health?

Complete the HSA Affidavit; look for task in Workday inbox.

If you currently have a **Full Health Care FSA**, you must deplete 100% of any remaining funds in your account before December 31.

Watch for an email from our vendor, Chard Snyder, with action steps to open your HSA account.



## **Action Items**

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

- $\checkmark\,$  Note key dates on your calendar
- ✓ Review benefits usage in 2021; anticipate additional needs for 2022
- $\checkmark\,$  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, questions
- ✓ Review Workday Job Aids and walkthrough video for benefits changes or enrollment
- ✓ Review and update your home address, phone numbers, dependents' SSNs in Workday

#### Actions to take DURING Open Enrollment:

- $\checkmark$  Attend the benefits presentations, webinars, and Town Hall
- ✓ Modify medical, dental, vision benefits, if desired; elect/waive HSA and FSA in Workday
- ✓ Add or drop dependents, if applicable; confirm or change beneficiaries for life insurance
- ✓ Print benefits elections once submitted, or save as PDF

## **Important Dates**

#### Benefits Open Enrollment: October 4 – 15, 2021

#### **Benefits Webinars and Presentations:**

- September 15-30 financial and well-being webinars
- September 15, 20, 23, 27, 30 benefits presentations
- Virtual Town Hall October 5th 12pm
- Further information available on the <u>Presentations</u> webpage

### **Open Enrollment changes take effect on January 1, 2022**

## Thank you!

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