Benefits Update

Benefits Open Enrollment occurs October 3 – 14, 2022. The Open Enrollment website is open, and this email details benefits changes that will take effect January 1, 2023, and action items to prepare yourself for Open Enrollment.

This is a busy time of year, and your benefits are an important financial investment. Carefully plan and mindfully consider your benefits options before it’s time to choose, so you’re ready when Open Enrollment opens in Workday. This email explains the resources and tools you have to learn about your benefits, the benefits changes for next year, and what you can do to prepare.

Benefits Changes

Important changes you will want to understand

Benefits changes for plan year 2023 include the following:

UVA Health Plan

- **Premiums** – For the 2023 plan year, premiums will increase for the UVA Health Plan and the J Visa Health Plan. There are no changes to deductibles or copays for either plan. There are no changes to dental or vision coverage or premiums.
- **Dental/Vision** – Effective January 1, 2023, visiting faculty will be eligible for dental and vision benefits.
- **Prescription Drug Program** – Cost-sharing amounts for 30-day, 90-day and Specialty refills of prescription medications will increase for Value and Choice Health participants. There are no changes to the Prescription Drug program for Basic Health participants.

Other Changes

- **The Benefits and Well-Being Expo is back and in person!** Plan on attending in person, or attend the benefits presentations and vendor webinars in person or virtually.
• **Benefits-eligible Medical Center team members will see improved educational assistance benefits.** The tuition benefit will be increased to the IRS pre-tax limit of $5,250 for all benefited team members. The benefit can be paid up front or as a reimbursement. The process for applying to the benefit and uploading documentation will move to Workday.

• **New Resources** – New mini videos on this website address the health plan changes coming in 2023.

• **HSA/FSA Accounts** – Fidelity will become the new administrator in 2023 for UVA’s benefit savings accounts, including the Basic Health HSA, the Full and Limited FSA, and the Dependent Care Reimbursement Account.

• **HSA maximum employee contributions will increase slightly.**

• **Flex Credits will be sunset.** Flex Credits were initiated to help Medical Center team members purchase supplemental life insurance equal to their annual salary. UVA now provides all benefits-eligible team members with life insurance equal to their annual salary plus an affordable option to purchase additional supplemental life insurance.

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**Resources and Tools**

*Be knowledgeable about your options*

You can find many resources and tools to help you compare and select the best health, dental, vision, and benefit savings account options for you and your family. Some of these resources include:

**Open Enrollment Website:**

• [Open Enrollment HOME webpage](#) – clearly lays out changes, action steps, tools, resources, and high-level takeaways on the home page.

• **Benefit-specific webpages** – accessible via the sidebar navigation box on every webpage.

• [Resources webpage](#) – details all resources to help you select the best health, dental and vision options for you and your family.

• **Schedule of Benefits and Health Plan Comparison resources** – on both the sidebar of every Open Enrollment webpage and in the main content area of the [HOME webpage](#) and [Health Plan webpage](#) to help you review the details of each health plan option.

• [Medical Scenarios webpage](#) – gives six common medical scenarios that you might experience, with estimates for what you would pay for each service depending on your health plan option.

• **Videos** – one- to three-minute videos on topics such as the current 2023 benefits changes, the Schedule of Benefits explained, the differences between HSA and FSA, and the differences between the three health plan options. You’ll also see a longer Overview video that details benefits changes, action items for you to take, key takeaways, important dates, and resources.

• **Picwell** - An online personalized tool (updated soon for 2023) that uses big data to compare information you input with millions of other Americans to determine the best
fit. It offers a side-by-side comparison of health plan options, a “Build-a-plan” to compare a non-company sponsored plan (i.e., spouse or partner’s plan) against the UVA plan options, life insurance information, and more.

- **Workday Instructions** – offered on all pages about how to enroll or make changes in Workday.

**Aetna Website** - Allows you to customize potential medical scenarios based on your personal details, and your Aetna *A1A team* is ready to help explain medical care costs, coordinate care and approvals, and connect you with available resources.

**Open Enrollment Town Hall** – in addition to five Open Enrollment presentations offered Sep. 14 – Oct. 5 by the HR Benefits team, the Open Enrollment Town Hall on Oct. 5 will include presentations by FEAP, Hoos Well, Fidelity, and the UVA HR Leave, Benefits, and Retirement teams. Additional time will be given for Q&A. Visit the [Presentations](#) webpage for a full schedule and links to the presentations, webinars, and Town Hall.

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**Mark Your Calendar**

*Important dates for Open Enrollment*

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**Sep. 13–Oct. 13: Financial Webinars** – Pre-recorded and live virtual webinars offer you the ability to dive deeper into certain topics and ask questions from HR staff and UVA vendors. Webinars are a great resource to help you get all the information you need to make your benefits selections.

- **Sep. 14:** Learn the Basics of When and How to Claim Social Security
  - Register for [10:00 am webinar](#)
  - Register for [6:00 pm webinar](#)
- **Sep. 20:** Saving for Education with Invest529
  - Register for [11:00 am webinar](#)
  - Register for [7:00 pm webinar](#)
- **Oct. 12:** Turn Your Savings into Retirement Income
  - Register for [2:00 pm webinar](#)
  - Register for [8:00 pm webinar](#)

**Sep. 14–Oct. 5: Benefits Presentations** – To ensure your health and safety, this year’s Open Enrollment presentations will be hosted both in person and virtually through Zoom. Hear about benefits changes and ask questions. Register below. Presentations are not customized for any school or unit, so attend any presentation that fits your schedule. All options listed below will offer the same content.

- **Sep. 14** (Wednesday): [Register for 10:00 – 11:00 am webinar](#) (Virtual)
- **Sep. 19** (Monday): [Register for 3:00 – 4:00 pm webinar](#) (Virtual)
- **Sep. 22** (Thursday): [Register for 9:00 – 10:00 am webinar](#) (Virtual)
- **Sep. 27** (Tuesday): [Register for 3:00 – 4:00 pm webinar](#) (Virtual)
• **Oct. 5 (Wednesday):** Attend in person at Benefits & Well-Being Expo or [Register for live-streamed 9:00 – 10:00 am session](#)
  - Benefits and Well-Being Expo, Newcomb Hall, 3rd Floor, Commonwealth Room

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**Action Items**

*Be prepared for Open Enrollment*

1. **Familiarize yourself with the Open Enrollment website.**
2. **Redeem Hoos Well rewards by November 30.**
3. **Deplete Full Healthcare FSA to $0.00 if considering moving into Basic Health for the first time.**
4. **Schedule a 1:1 appointment with HR specialists if you need help.** Call 434.243.3344 to schedule.
5. **Mark your calendar for the Open Enrollment key dates.** Visit the [Open Enrollment](#) website or refer to the [Aug. 31 Open Enrollment email](#) to all benefits-eligible employees.

Open Enrollment benefits presentations start TODAY, September 14 and run through October 5.

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**We Hear You. How Can We Help?**

If you need assistance, please contact the HR Solution Center [by email](#) for personalized, virtual 1:1 service, or call 434.243.3344.

You can also click on the “**Hi, I'm your Virtual Assistant, how can I help you?**” button at the bottom right of every HR webpage screen for 24/7/365 virtual assistance. If you don’t find what you’re looking for with the HR Virtual Assistant, you can request a live chat with HR from the Virtual Assistant menu during regular work hours if an agent is available, or submit a request to be contacted by the HR Solution Center.

All pages are now translatable to 100+ languages using the Google Translate option in the footer of every page.

*We are here to help you!*