Benefits Update

Benefits Open Enrollment occurs October 2 – 13, 2023. The [Open Enrollment website](#) is open, and this email details benefits changes that will take effect January 1, 2024, and action items to prepare yourself for Open Enrollment.

This is a busy time of year, and your benefits are an important financial investment. Grow your knowledge about 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 2024 include the following:

- **Health plan premiums will increase for the UVA Health Plan and J Visa Health Plan.** There are no changes to deductibles, coinsurance, or copays. As a self-insured health plan, the Plan is paid for by employee and employer contributions, and rising prices have an impact on the cost of the health plan. While premium rates will increase in 2024, the employer contribution will cover the greatest part of the increases.

- **Health Savings Account (HSA) employee contributions will increase.** Maximum HSA employee contributions will rise to $4,150 for individuals and $8,300 for families. The “catch-up” contribution (for ages 55+) remains the same at $1,000. The employer seed funds of $1,000 for individuals and $1,500 for families will remain the same.
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.
- **Workday Instructions** – offered on all pages about how to enroll or make changes in Workday.
- **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 on the Resources webpage** – Listen to benefits team members talk about their own personal life situation that influenced the benefits choices they made. Also watch short videos on topics such as the Schedule of Benefits explained, the differences between HSA and FSA, the differences between the three health plan options, and an overview of Open Enrollment.
- **ALEX Go** (previously called Picwell) - An online personalized tool 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.

**Aetna Website** - Allows you to review medical cost estimates based on your current health plan option, 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 four Open Enrollment presentations offered Sep. 18 – 29 by the HR Benefits team, the Open Enrollment Town Hall on Oct. 4 will include presentations by FEAP, Hoos Well, Fidelity, and the UVA HR Benefits and Leave 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.
Mark Your Calendar

Important dates for Open Enrollment

Sep. 18–29: Benefits Presentations – Hear about benefits changes, resources, key dates and come prepared to 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. 18 (Monday): Register for 3:00 – 4:00 pm webinar (Virtual)
- Sep. 21 (Thursday): Register for 10:00 – 11:00 am webinar (Virtual)
- Sep. 26 (Tuesday): Register for 3:00 – 4:00 pm webinar (Virtual)
- Sep. 29 (Friday): Register for 12:00 – 1:00 pm webinar (Virtual)
- Oct. 4 (Wednesday): In person at Benefits & Well-Being Expo, Newcomb Hall, 3rd Floor, South Meeting Room; also live streamed on the Presentations 2024 and Expo 2024 webpages

Sep. 14–Oct. 11: Financial and Retirement Webinars and Workshops – 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 and workshops are a great resource to help you get all the information you need to make your benefits selections.

  - Register for 11:00 am webinar
  - Register for 2:00 pm webinar
- Sep. 27: Saving for Education with Invest529
  - Register for 12:00 pm webinar
  - Register for 7:00 pm webinar
  - In person only
  - Newcomb Hall, 3rd floor, South Meeting Room, 2:00 – 2:45 pm
- Oct. 11: Managing My Money
  - Register for 2:00 pm webinar
  - Register for 8:00 pm webinar

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. If you're adding a new dependent to your health plan, have your dependent required documentation ready to upload into Workday during Open Enrollment. You will not be able to submit your benefits elections if you have
added a new dependent to your health plan and have not provided the required documentation.

5. **Schedule a 1:1 appointment with HR specialists if you need help.** Call 434.243.3344 to schedule.

6. **Mark your calendar for the Open Enrollment key dates.** Visit the [Open Enrollment](#) website or refer to the previous open Enrollment email to all benefits-eligible employees on **September 8**. Open Enrollment benefits presentations start September 18 and run through October 4.

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

After reviewing materials and resources on the Open Enrollment website, if you would like additional 1:1 personalized assistance, there are several options to receive support:

- **In Person:**
  - Drop by the HR building (2420 Old Ivy Rd.) anytime between 8 am and 5 pm for personalized assistance on Oct. 2-3, 9-10.
  - Drop by the Dining Conference Rooms within the University Medical Center anytime between 8 am and 5 pm for personalized assistance on Oct. 11.

- **Virtual:**
  - Email [AskHR@virginia.edu](mailto:AskHR@virginia.edu) or call 434.243.3344 to schedule a Zoom appointment to review more complex Open Enrollment questions with an HR professional. HR will accommodate as many appointments as possible through Wednesday, October 12.
  - Click on the “Hi, I'm your Virtual Assistant” button at the bottom of every Open Enrollment webpage 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, or if all live agents are busy, request an agent via email.

- **Multi-Lingual:** 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!*