

UVA BENEFITS

OPEN ENROLLMENT

PLAN YEAR 2024

2-3

OPEN ENROLLMENT KEY DATES
TOTAL REWARDS: HELP WHEN YOU NEED IT
ACTION ITEMS

4-5

CHANGES
PREMIUMS

6-9

COST COMPARISON TABLES

10-12

DENTAL, VISION
OPEN ENROLLMENT RESOURCES
ENROLL IN WORKDAY



Human Resources

Benefits Open Enrollment KEY DATES

SEPTEMBER 18 – OCTOBER 4

In-person and virtual benefits presentations: visit website for details, links, presentation deck, and recordings

SEPTEMBER 27 – 28

Benefits & Well-Being Expo
College at Wise, Chapel of All Faiths
- Visit with HR team members and benefits vendors

- Sep 27: 1:00 pm - 5:00 pm
- Sep 28: 8:00 am - 12:00 pm

OCTOBER 2 – 13

OPEN ENROLLMENT IS OPEN IN WORKDAY

OCTOBER 4

Open Enrollment in-person and live-streamed benefits presentation

- Newcomb Hall, 3rd floor
- 10:00 - 11:00 am

Open Enrollment Virtual Town Hall

- 12:00 - 1:30 pm

OCTOBER 4 – 5

Benefits & Well-Being Expo
- Visit with HR team members and benefits vendors

- Oct 4: Newcomb Hall, 3rd floor
8:30 am - 2:00 pm
- Oct 5: UVA Health ERC
7:00 am - 3:00 pm

OCTOBER 10

Benefits & Well-Being Night Expo

- UVA Health Dining Conf. Rooms
- 10:30 pm - 1:30 am

OCTOBER 13

OPEN ENROLLMENT CLOSES AT MIDNIGHT

OPEN ENROLLMENT PLAN YEAR 2024:

STEP INTO YOUR BENEFITS KNOWLEDGE!

UVA offers Faculty, Staff, Professional Research Staff, and Medical Center Team Members a Total Rewards package that not only helps you plan for your health needs, but also provides a range of beneficial and important offerings. At UVA, you have resources to empower your career, meet your health and savings needs, and improve your personal well-being.

Your Total Rewards package includes robust benefits programs to nourish your health and help save for the future you want: Choices in **medical and prescription drug, dental and vision coverage, retirement programs, life and disability insurance, and work-life benefits** to manage personal needs. If you're in the ORP, MCRP, or VRS retirement plans, you can invest additional money pre- or post-tax by participating in a 403(b) or 457 plan, and you may be eligible to receive a cash match from UVA when you do.

Total Rewards also includes **career support** for your efforts to develop professionally and flourish at UVA. Free learning and development programs are available for your professional growth, with financial support for professional certifications and courses. UVA's **well-being programs and resources** keep you feeling and performing your best. These include the **Faculty Employee Assistance Program (FEAP)** and UVA's award-winning **Hoos Well** well-being program.

Step into your benefits knowledge during Open Enrollment with in-person and virtual opportunities to learn how you can improve your future emotional, physical, and financial well-being. Whether you want to meet in person or virtually, UVA HR is here to help.

ACTION ITEMS

Just like getting an annual physical, it is wise to carefully check your benefits annually and thoughtfully plan for your health care and financial needs for the following year. Review your benefits in Workday to ensure they still meet the needs of you and/or your family.

Actions to take **BEFORE** Open Enrollment

- Note key dates on your calendar
- Review benefits usage in 2023; plan and consider your benefits options for 2024 before it's time to choose.
- If you're adding a new dependent to your health plan, have your dependent [required documentation](#) ready to upload into Workday. **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.**
- Plan for use-or-lose benefits early with your Dependent Daycare Reimbursement Account and FSA.
- The Open Enrollment website hr.virginia.edu/oe2024 is open – review materials early so you have plenty of time for research and questions.
- Review Workday Job Aids for how to make benefits changes and enroll.
- Review and update your home address and phone numbers in Workday.

Actions to take **DURING** Open Enrollment

- Modify medical, dental, vision benefits, if desired.
- Add or drop dependents, if applicable. Adding a spouse requires spousal affidavit be completed before finalizing your benefits elections. If you change your health, dental, or vision options, remember to re-add your dependents. If you add new dependents, you must upload [required documentation](#) before you submit your Open Enrollment elections.
- Add missing social security numbers for dependents.
- Elect/waive Health Savings Account (HSA). After you submit your Open Enrollment elections, look for a task in your Workday inbox to sign and submit an HSA Terms & Conditions form, to authorize Fidelity to open your account.
- Elect/waive Flexible Spending Account.
- ORP/MCRP participants, confirm/change beneficiaries for life insurance in Workday. VRS participants, confirm/change beneficiaries for life insurance through VRS's online portal.
- Change supplemental retirement and life insurance options, if desired. Consider electing 403(b) or 457 for additional pre- or post-tax retirement savings and possible cash match from UVA.
- Print/save as PDF your Open Enrollment confirmation page.

If you would like to change your benefits, first review all benefits changes and details on the Open Enrollment website. When you're ready, make your changes in Workday between October 2 and 13 (see *instructions on the back page*).

VISIT THE WEBSITE FOR DETAILS: [HR.VIRGINIA.EDU/OE2024](https://hr.virginia.edu/oe2024)

CHANGES 2024

UVA HEALTH PLAN PREMIUMS



Health, Dental, Vision

HEALTH, DENTAL, AND VISION PLAN PREMIUMS

For the 2024 plan year, 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.

There are no changes to dental or vision coverage or premiums in 2024, and now is a good time to learn more about these offerings. Consider requesting pre-determinations from United Concordia before any major treatments. Learn how to use your HSA, Limited FSA, and Health FSA for dental treatments, eye exams, and eyeglasses.

HSA Employee Contributions

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 contribution of \$1,000 for individuals and \$1,500 for families remains the same.

What's New

NEW: NIGHT SHIFT EXPO

An additional Expo is now available for night-shift workers at the Medical Center DCR Rm 3, October 10, 10:30 pm - 1:30 am. Come meet with benefits vendors and HR benefits counselors, ask questions, and learn more at a time that is convenient to your work schedule.

NEW: MINI VIDEO STORIES ON BENEFITS DECISIONS

Listen to benefits team members talk about their own personal life situation that influenced the benefits choices they made. Whether considering health plan options while experiencing a long-term or chronic illness, using the Dependent Care FSA for caring for an adult with disabilities, having a baby and comparing health plan options, or other situations, these videos may resonate for your own personal situation.

UVA offers the UVA Health Plan, which includes three health plan options to choose from for your medical coverage: **Basic Health**, **Value Health**, and **Choice Health**. J visa holders are only eligible for the J Visa Health Plan. Visit the [J Visa 2024](#) webpage for details.

2024 Monthly Premiums for Faculty, Classified Staff, Medical Center Team Members, Research Associates, Senior Professional Research Staff, and University Staff (part-time and full-time) are below. For UVA Health Plan premiums for Housestaff, Postdoctoral Fellows, and Wage Employees, please visit the Open Enrollment [Health Plan 2024](#) webpage.

BASIC	EMPLOYEE RATE	EMPLOYER RATE	TOTAL RATE
Employee	\$30.00	\$605.75	\$635.75
Employee + Child(ren)	\$37.75	\$1,075.00	\$1,112.75
Employee + Spouse	\$49.75	\$1,380.75	\$1,430.50
Family	\$94.50	\$1,972.00	\$2,066.50

VALUE	EMPLOYEE RATE	EMPLOYER RATE	TOTAL RATE
Employee	\$96.50	\$660.25	\$756.75
Employee + Child(ren)	\$154.50	\$1,169.75	\$1,324.25
Employee + Spouse	\$194.25	\$1,508.50	\$1,702.75
Family	\$311.00	\$2,148.25	\$2,459.25

CHOICE	EMPLOYEE RATE	EMPLOYER RATE	TOTAL RATE
Employee	\$221.25	\$646.00	\$867.50
Employee + Child(ren)	\$448.00	\$1,070.00	\$1,518.00
Employee + Spouse	\$577.25	\$1,374.50	\$1,951.75
Family	\$854.25	\$1,965.00	\$2,819.25

COST COMPARISONS TO HELP YOU CHOOSE

2024 UVA Health Plan Options at a Glance YOUR POTENTIAL ANNUAL IN-NETWORK COSTS

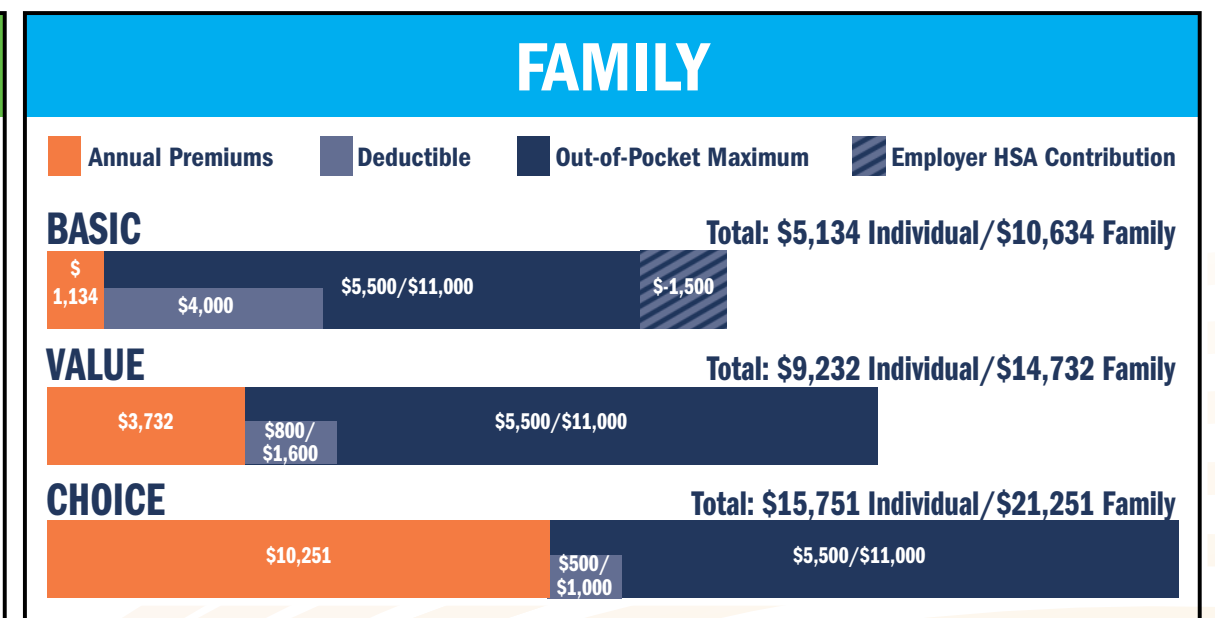
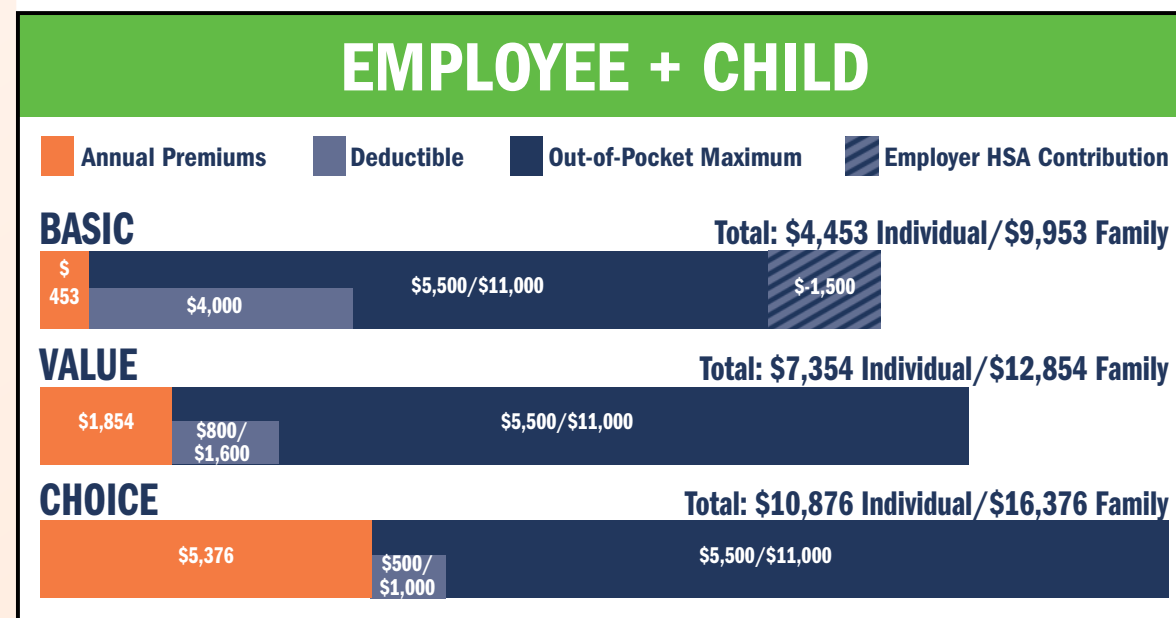
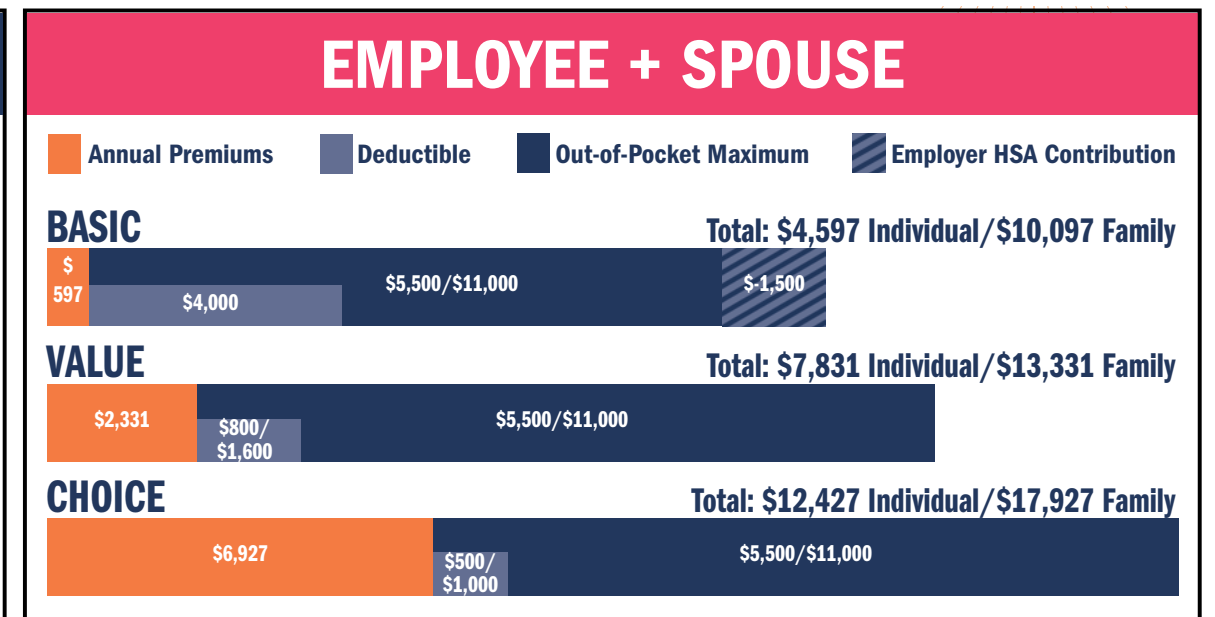
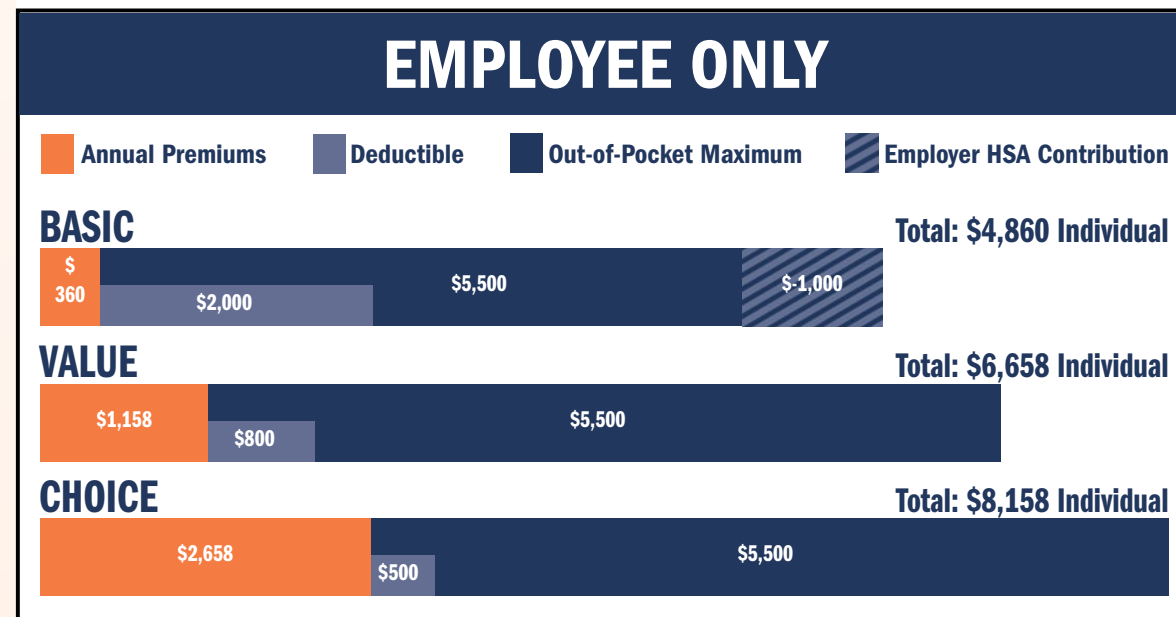
Applies to Full-time and Part-time Faculty, Classified Staff, Medical Center Team Members, Research Associates, Sr. Professional Research Staff, & University Staff
 MAXIMUM OUT-OF-POCKET includes coinsurance, deductible, co-payments, and covered prescriptions; excludes amounts above allowable amount 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.

Choosing the best health plan option for your needs means you'll have appropriate coverage and receive the best value for your investment.

Knowing your needs and understanding the different health plan options will help you make an informed decision. These tables offer a comparison of deductible and out-of-pocket maximum for in-network services only. Annual premiums and UVA's HSA employer contribution for Basic Health participants are also included.

How to use the Health Plan Options at a Glance Tables

1. Find the table specific to which employee type coverage you will need. View the premiums, deductible, and out of pocket expenses for each plan type.
2. For Basic Health coverage, you will see the employer contribution to your HSA, reducing your total out-of-pocket expense.
3. The maximum out-of-pocket amount and deductible list two values: for an individual and for coverage of multiple family members.
4. The maximum out-of-pocket amount includes coinsurance, deductible, copayments, and covered prescriptions; it excludes amounts above allowable amount and penalties.
5. The total assumes that the out-of-pocket max has been met; your costs may be lower.



COST COMPARISONS TO HELP YOU CHOOSE

2024 SCHEDULE OF AETNA NATIONAL IN-NETWORK BENEFITS

COVERED SERVICES	BASIC HEALTH	VALUE HEALTH*	CHOICE HEALTH
PLAN INSURANCE – Applies to all expenses unless otherwise stated.			
	Deductible & 20% Coinsurance	Deductible & 20% Coinsurance	Deductible & 15% Coinsurance
ANNUAL DEDUCTIBLE – Deductible is applicable to services and covered prescriptions that have coinsurance; deductible is not applicable to services or prescriptions that have copayments or to amounts above the allowable amount or to penalties. ²			
	\$2,000 for employee only	\$800 per individual	\$500 per individual
	\$4,000 for E+spouse, E+children, family	\$1,600 per family	\$1,000 per family
OUT-OF-POCKET MAXIMUM – Includes coinsurance, deductible, copayments and covered prescriptions; Excludes amounts above allowable amount and penalties. ²			
Per Individual	\$5,500	\$5,500	\$5,500
Per Family	\$11,000	\$11,000	\$11,000
PROFESSIONAL SERVICES IN OFFICE OR OUTPATIENT			
Primary Care Physician Visit	Deductible & 20% Coinsurance	\$40 Copayment	Deductible & 15% Coinsurance
Maternity Visit (routine prenatal)	Paid in Full ¹	Paid in Full ¹	Paid in Full ¹
TELADOC CONSULTATIONS – Using Teladoc provider network only			
Virtual access to doctors for general medicine, behavioral health care, dermatology, and caregiving	Deductible & 20% Coinsurance	\$40 Copayment	Deductible & 15% Coinsurance
PREVENTIVE CARE AND IMMUNIZATIONS			
Preventive General Physical Examination (PCP Only)	Paid in Full	Paid in Full	Paid in Full
Preventive Diagnostic Tests, Laboratory Services and X-Ray Procedures (Non-Urgent Only)	Paid in Full ¹	Paid in Full ¹	Paid in Full ¹
MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES			
Inpatient Hospital and Residential Treatment	Deductible & 20% Coinsurance	Deductible & 20% Coinsurance	Deductible & 15% Coinsurance
Outpatient Treatment	Deductible & 20% Coinsurance	\$40 Copayment	Deductible & 15% Coinsurance

*Reduced cost-sharing is available for some services when participants enrolled in Value Health use the UVA Provider Network.

¹ All options will pay 100% of in-network preventive diagnostic, laboratory, and x-ray procedures. The plan coinsurance will be applied for in-network non-preventive diagnostic, laboratory, and x-ray procedures after the annual deductible has been met.

² When a generic equivalent exists for a brand name prescription and the enrollee selects the brand name drug, the brand name prescription cost-sharing and the difference in the cost between the brand name drug and the generic drug are not included in the deductible or out-of-pocket amount. Neither is cost-sharing for non-covered prescriptions or services.

Health Plan Services Compared

You can compare commonly used medical services on Aetna’s Schedule of Benefits Comparison on these pages. This table compares in-network services only. This is an abbreviated chart. To see the full Schedule of Benefits comparison chart, visit the Open Enrollment website (hr.virginia.edu/oe2024) and the Open Enrollment 2024 [Health Plan](#) webpage.

Health Plan Medical Scenarios

To help you understand how costs are applied, you can see six common medical scenarios that UVA employees experience, with estimates for what you would pay for each medical service (keep in mind that the real costs depend on the services you receive and how the doctor or health care facility bills Aetna). The scenarios utilize each health plan option, and use different employee tiers: employee only, employee + spouse, employee + child, and family. You can also see how annual premiums impact your annual bottom line. Visit the 2024 [Medical Scenarios](#) webpage.

DENTAL & VISION

BENEFITS

UVA OFFERS TWO DENTAL PLAN OPTIONS: Basic Dental and Enhanced Dental. Both of these dental plan options are administered by United Concordia.



DENTAL

For the 2024 plan year, there are no changes to the dental plan premiums. Visit the [Open Enrollment](#) website and the 2024 [Dental Plan](#) webpage for more details.

	BASIC DENTAL	ENHANCED DENTAL
Premiums	Same as 2023 plan year; visit the Dental Plan webpage for rates	Same as 2023 plan year; visit the Dental Plan webpage for rates
Deductible	\$50.00 , applies to Type B and Type C Services (Primary and major restorative services); dental services are listed on the Dental Options Comparison Chart on the Dental Plan webpage	\$50.00 , applies to Type B and Type C Services (Primary and major restorative services); dental services are listed on the Dental Options Comparison Chart on the Dental Plan webpage
Annual Max Benefit	\$1,000.00 per person	\$2,000.00 per person
Complex Restorative Services	Plan pays 50% of eligible expenses for in-network	Plan pays 60% of eligible expenses for in-network
Routine and Preventive Care	Plan pays 100% of eligible expenses for in-network	Plan pays 100% of eligible expenses for in-network



VISION

There are no employee premium increases in 2024 for employees enrolled in the Davis Vision plan. Visit the [Open Enrollment](#) website and the [Vision Plan](#) page for more details.

COVERAGE LEVEL	MONTHLY RATE
Employee	\$8.32
Employee + Child(ren)	\$14.56
Employee + Spouse	\$14.98
Family	\$23.30

UVA offers one vision plan: **Davis Vision**, offering free annual eye exams and basic lenses, and an allowance for frames and contacts, and copays for other options and upgrades.

UVA Health Plan participants also are automatically enrolled in the **Aetna Vision Discount Program**, with no premium beyond the Health Plan. The Discount Program offers discounts on eye exams, prescription eye wear, LASIK laser eye surgery, non-disposable contact lenses, and designer frame options. You can even save on things that don't need a prescription, like sunglasses, eyeglass chains, lens cases and cleaners.

RESOURCES TO GROW YOUR KNOWLEDGE

During Benefits Open Enrollment, it's important to know your needs and understand the different benefits options so you can make informed choices and choose the coverage that best supports your physical and financial well-being. UVA HR has an array of resources available to help you evaluate your needs and understand the different benefits options. Visit the website for details:

hr.virginia.edu/oe2024

Open Enrollment Website

See changes for 2024, action items, and high-level takeaways in a clearly visible place. You'll find explanations about why changes are taking place, and what they mean for you.

Open Enrollment Presentations

Plan to attend an Open Enrollment presentation in person or virtually in September and October to hear about benefits changes and ask questions. Visit the website for a full schedule and links.

Compare Health Plan Options

Details - See the details of each health plan option (*Basic, Value, Choice*) on their respective schedule of benefits.

Comparisons - Compare all 3 health plan options and learn more about your benefits:

[UVA Health Plan Options at a Glance](#)

[Medical Scenarios Webpage](#)

[UVA Health Plan Schedule of Benefits Comparison](#)

Aetna Website - Allows you to review medical cost estimates based on your current health plan option; located within the "Find Care & Pricing" tab.

ALEX Go - Compares information you input with millions of other Americans to determine the best fit for health, dental, vision, and benefits savings accounts options.

Open Enrollment is Going Green

With limited changes this year, the Open Enrollment brochure is smaller, printed on recycled paper by a Small, Women, or Minority-owned vendor, and is available at the Benefits & Well-Being Expos.

Open Enrollment PowerPoint

An updated PowerPoint presentation offers an overview of your UVA Health Plan changes, action items, and resources to help you make decisions about your benefits for 2024. You can see it during Open Enrollment Zoom presentations or view it on the Open Enrollment website at your convenience.

Open Enrollment Videos

The updated Open Enrollment overview video provides a high-level summary of benefits changes, action items you may need to take, and resources to inform you as you thoughtfully plan for your health needs and your financial future. Visit the website for the updated video knowledge library that now includes short video stories by benefits team members about why they made the choices they did during Open Enrollment.

1:1 Assistance

- Come to an in-person or live-streamed benefits presentation and ask questions.
- Call the Aetna A1A, your dedicated UVA customer service team at Aetna, to review your claims.
- Meet with HR benefits specialists throughout the Open Enrollment period.
- A limited number of 1:1 appointments with benefits counselors can be scheduled before and during Open Enrollment (email AskHR@virginia.edu for an appointment), or meet them during the Expo.

ENROLL IN WORKDAY

To Review and Enroll in Your Benefits Elections

- Review the Workday Job Aids and walk-through video on the Open Enrollment website: hr.virginia.edu/oe2024
- In your Workday Inbox, click on the message titled “Open Enrollment Change: [Your Name] on 01/01/2024”
- Follow the instructions to navigate through each part of the Workday Open Enrollment screens:
 - **Modify medical, dental, vision benefits**, if desired.
 - **Add or drop dependents**, if applicable. If switching insurance plan, manually add dependents again to the new plan.
 - **Add missing social security numbers** for dependents. Confirm home address and phone number.
 - **Basic Health Participants:** Elect/waive Health Savings Account (HSA). New Basic Health participants, sign the HSA Terms & Conditions form within the Open Enrollment Workday final review/submit window, to authorize Fidelity to open your account.
 - **Elect/waive Flexible Spending Account.**
 - **View insurances.**
 - **Confirm or change beneficiaries** for life insurance.
 - **When you are ready to submit**, electronically sign at the bottom of the last page and press the SUBMIT button.
 - **PRINT or SAVE AS PDF a copy of your elections** confirmation page for your records.
 - **Watch for additional emails** in your Workday Inbox related to post-Open Enrollment action items you may need to take.

If Open Enrollment Has Not Closed and You Change Your Mind on a Choice You Made

- From the Benefits app in Workday, click on “Change Open Enrollment.”
- You will be making changes to the information that you previously submitted during the Open Enrollment period. You must resubmit in order for your changes to be saved. If you do not resubmit, the changes will be deleted and the previous submission will remain in effect.
- Move through the same benefits tiles to elect or waive coverage.
- Once changes are complete, electronically sign at the bottom of the last page and press the SUBMIT button.
- Don’t forget to PRINT or SAVE AS PDF a copy of the new confirmation of benefits elections.

You CAN make changes throughout the Open Enrollment period, even after you have submitted your elections.

IF YOU DO NOTHING

- Your benefits for health and dental plan options, life insurance, disability and retirement options will stay the same. HOWEVER:
- If you had an FSA, your benefit will be waived and will not carry over to 2024. You cannot make changes after Open Enrollment without a Qualified Life Event.
- If you had an HSA, your benefit will be elected with employer contribution, but with \$0 employee contribution.

Open Enrollment for Plan Year 2023

