



Benefits Open Enrollment
For Plan Year 2024
October 2 – 13, 2023

Open Enrollment is October 2 – 13, 2023

For Plan Year 2024

- Step into your benefits knowledge this year so you can plan for your needs for the following plan year that starts January 1, 2024.
- Review and update your health, dental, and vision options
- Review and re-elect your HSAs, FSAs, and Dependent Daycare Reimbursement Accounts in Workday
- If you're adding a new dependent to your health plan, have your dependent required documentation ready to upload into Workday during Open Enrollment.
- Try out "ALEX" AI technology as you compare options

Benefits Glossary

Deductible - The amount you pay each calendar year for covered services before the plan begins to pay.

Copay - A fixed amount you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Coinsurance - Your percentage of the costs of a covered service after the deductible is met.

Out-of-Pocket Max - The most you could pay during the calendar year for covered services, after which the plan would pay 100%.

Premium - The amount you pay biweekly or monthly for your health, dental or vision insurances.

How the Health Plan Options Are the Same

Out-of-Pocket Max is the same with all three options.

- \$5,500 for individual and \$11,000 for yourself and dependents

Preventive Care covered at 100% with an in-network provider :

- Preventive general physical exam (PCP only)
- Preventive well childcare (under age 7) (PCP only)
- Preventive diagnostic tests, laboratory services and X-ray procedures (non-urgent only)
- Routine prenatal maternity visits

Deductible and coinsurance apply to non-preventive services.



Aetna is the administrator for all health plan options.



Basic Health

High Deductible

\$2,000 individual only Basic Health

\$4,000 employee + dependent(s) Basic Health

Prescription coverage

Prescriptions subject to annual deductible and coinsurance except for medications on the Preventive Medication list

Health Savings Account (HSA)

Contribute your own tax-free funds up to IRS limits:

\$4,150 individual and \$8,300 family, minus the employer contribution

UVA-provided seed funds for HSA

\$1,000 individual / \$1,500 employee + dependent(s)

Value Health

Modest Deductible

\$800 individual

\$1,600 employee + dependent(s)

Prescription tier coverage

Generic prescriptions have a flat dollar copay

- not subject to deductible

Non-generic medications are subject to deductible & coinsurance except for medications on the Chronic and Preventive Medication list

Office visit copays

Flat dollar costs when visiting doctor's office

\$40 Primary Care Physician (PCP) / \$80 Specialist

- Reduced copay for UVA providers

- 20% coinsurance applies after deductible is met





Choice Health

Lowest Deductible

\$500 individual

\$1,000 employee + dependent(s)

Prescription tier coverage

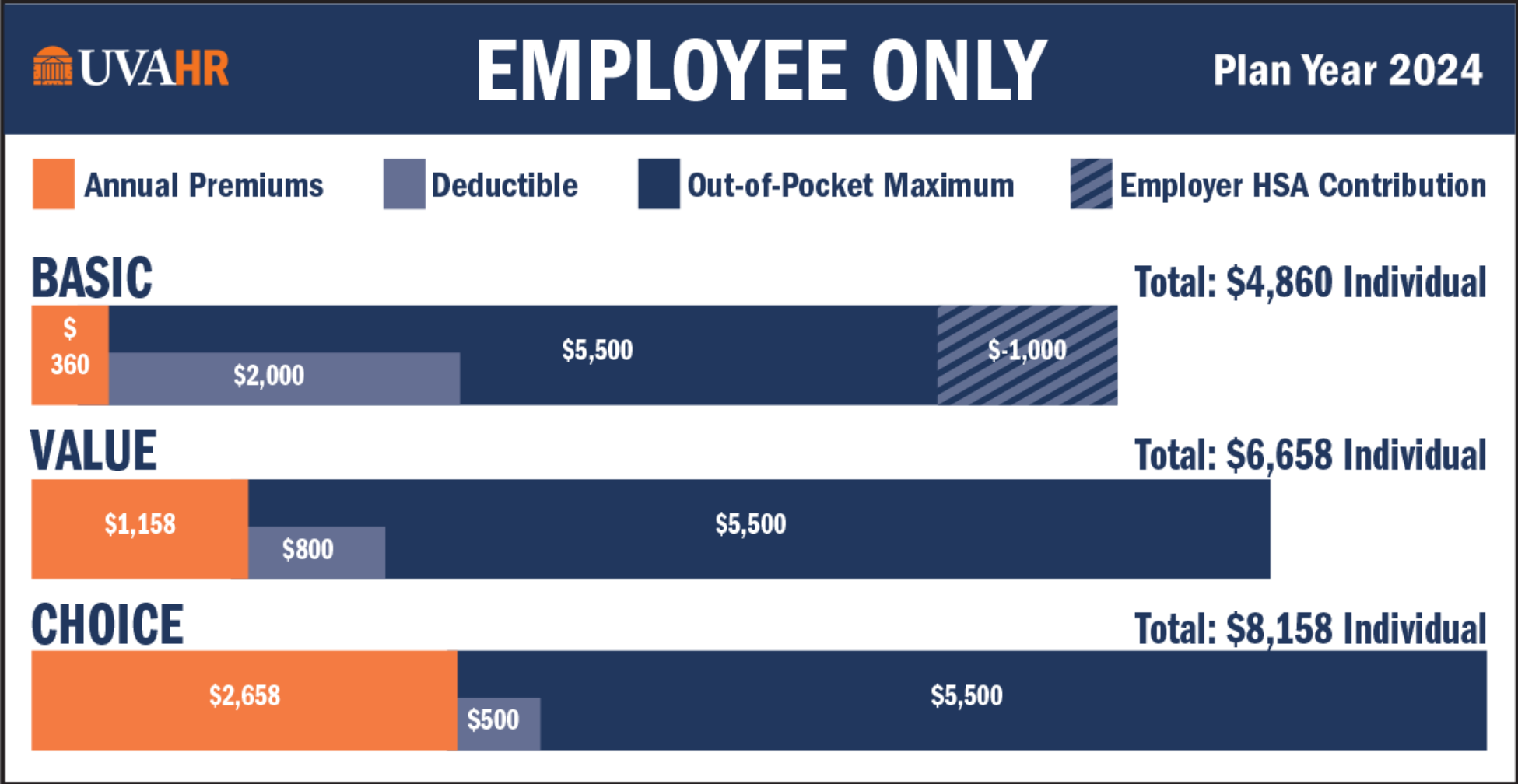
Generic prescriptions have a flat dollar copay and are not subject to deductible

Office visit copays

15% coinsurance due after deductible is met

Non-generic medications are subject to deductible and coinsurance except for medications on the Chronic and Preventive Medication list

Health Plan Options at a Glance



2024 Employee Monthly Health Plan Premiums

UVA Health Plan	Basic	Value	Choice
Employee	\$30.00 (+\$5.00)	\$96.50 (+\$4.50)	\$221.50 (+\$20.25)
EE+Child(ren)	\$37.75 (+\$6.25)	\$154.50 (+\$7.25)	\$448.00 (+\$40.75)
EE+Spouse	\$49.75 (+\$8.25)	\$194.25 (+\$9.25)	\$577.25 (+\$52.50)
Family	\$94.50 (+\$15.75)	\$311.00 (+\$14.50)	\$854.25 (+\$77.75)

New rates are listed above along with the \$ change from 2024. If you are paid bi-weekly, divide the monthly premiums by 2. There are no changes to copays or deductibles for the Basic, Value, and Choice Health plan options for full-time and part-time employees.

Rates for COBRA, wage, postdoctoral fellows, J Visa and Housestaff differ from above; you can see your rates online at hr.virginia.edu/oe2024.



How the Dental Options Are the Same

UVA Dental Network Expanded



Effective July 1, 2023, the UCCI network was expanded to include Elite Plus

Modest Deductible



\$50.00/year, applies to primary services and major restorative procedures

Preventive Care



Plan pays **100%** for in-network

How the Dental Options Are Different

Enhanced Covers Orthodontia Care

Orthodontia Care: You pay 50%; Plan pays 50%

Lifetime Maximum Orthodontia Benefit: \$1,000 per person

Annual Maximum Benefit

Basic: \$1,000

Enhanced: \$2,000

Major Restorative Work

Basic: You pay 50% after annual deductible; Plan pays 50%

Enhanced: You pay 40% after annual deductible; Plan pays 60%



2024 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)

Rates for COBRA, wage, postdoctoral fellows, and Housestaff differ from above; you can see your rates online on the [Open Enrollment Dental](#) webpage and [Open Enrollment Vision](#) webpage.

Vision Coverage Options

UVA offers two options to save on eyecare:

Aetna Vision Discount Program

You are automatically enrolled as a UVA Health Plan participant in the Aetna Vision Discount Program, without additional premium

Davis Vision Coverage

- Eye exam, spectacle lenses, frame allowance, or contacts
- Discounts on additional products, scratch resistance, transitions, etc.
- Additional hearing benefits

These vision plan options cannot be combined in one visit.



OPTIONAL during Open Enrollment: Supplemental Life Insurance

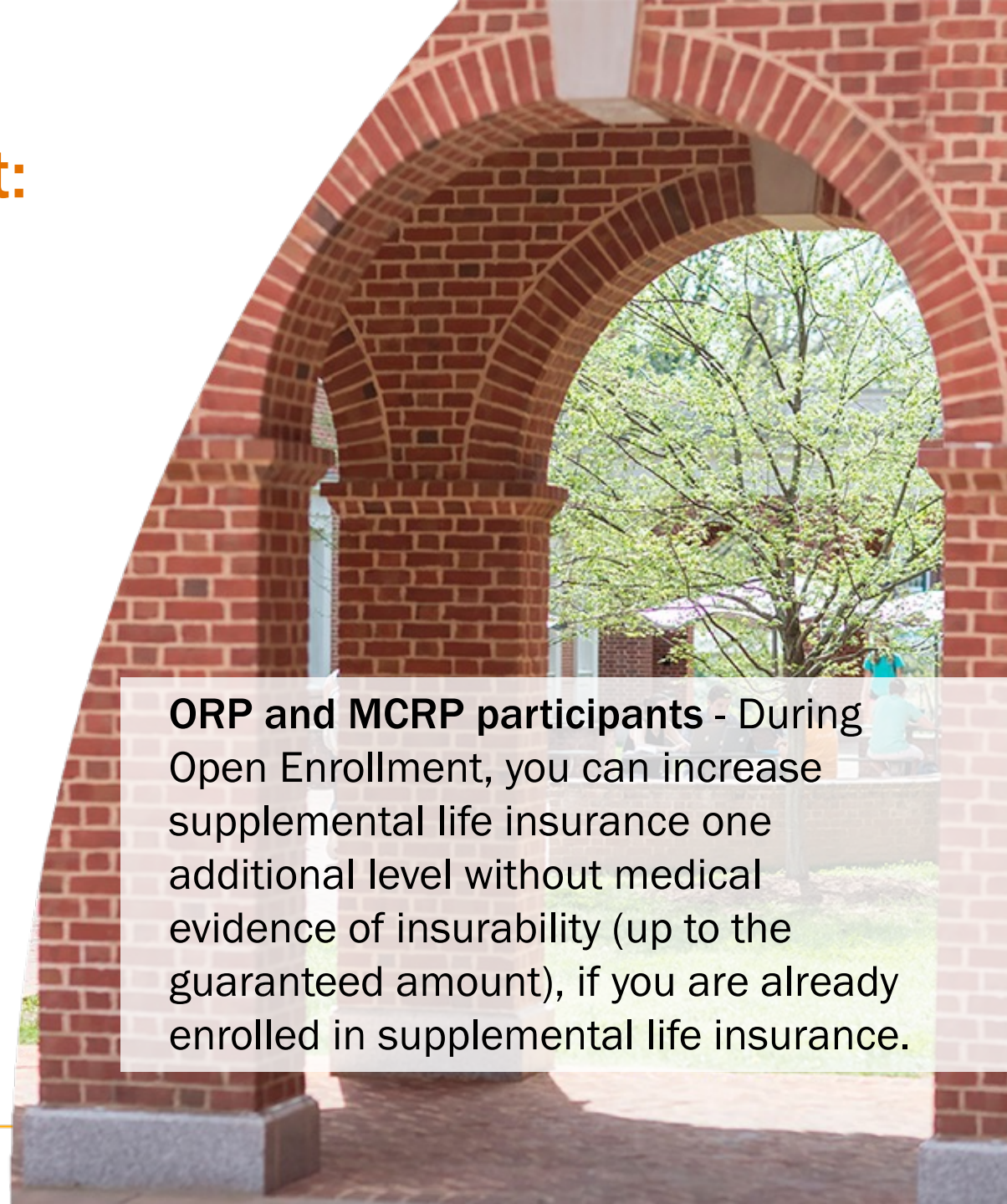
You CAN change your **supplemental life insurance** during Open Enrollment.

HOWEVER – This can also be changed at other times during the year, but evidence of insurability may be required.

EXCEPTION



ORP and MCRP participants - During Open Enrollment, you can increase supplemental life insurance one additional level without medical evidence of insurability (up to the guaranteed amount), if you are already enrolled in supplemental life insurance.



FSA

Key Points About Your FLEXIBLE SPENDING ACCOUNT

You must re-elect your Flexible Spending Account (FSA) in the Open Enrollment event in Workday.

If you don't re-elect, your benefit is waived and will not carry over to 2024.

If you do not re-elect your FSA during Open Enrollment, you would only be able to do so for 2024 if you experience a Qualified Life Event.

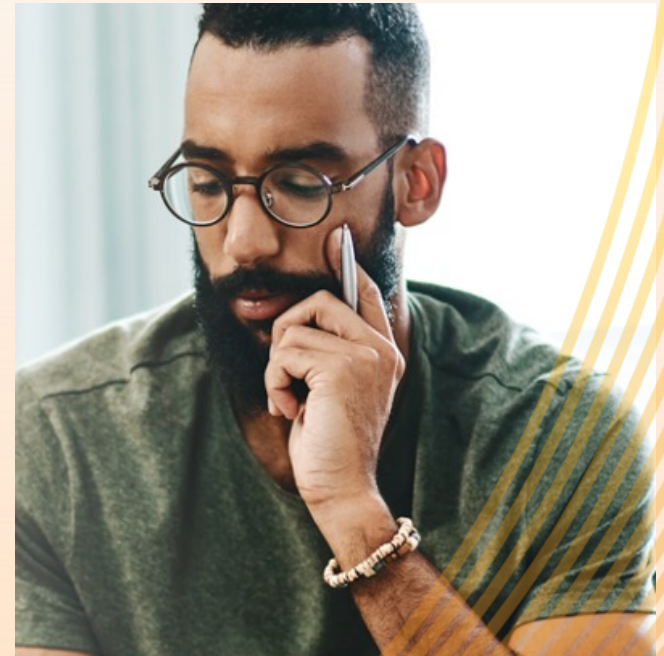
BASIC HEALTH HSA

Key Points About Your Basic Health HEALTH SAVINGS ACCOUNT (HSA)

CURRENT Basic Health participants:

If you want your voluntary contributions to continue in January 2024, you must re-elect your Health Savings Account (HSA) and designate your voluntary contributions in the Open Enrollment event in Workday.

You will automatically receive an employer contribution; you can choose to contribute to your HSA, though you are not required to.



BASIC HEALTH HSA

Key Points About Your Basic Health 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.

If you currently have a Full Health Care FSA, deplete 100% of funds by December 31 and monitor your balance throughout December for unexpected provider refunds.

Watch for an email from Fidelity to activate your HSA.



HSA Contributions

Maximum Contribution Limits Increasing:

- Individual: \$4,150* (\$3,850 in 2023)
- Family: \$8,300* (\$7,750 in 2023)
- Catch-up (age 55+): \$1,000 (same)

Employer Seed Fund Remains the Same:

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

*The maximum contribution limit includes BOTH employee and employer contributions. The limit is also *per household*, so families with two partners enrolled in savings accounts (UVA or otherwise) must keep the limits in mind.

Retirement Cash Match

VRS Hybrid

Contribute an additional 4% to get an additional 2.5% cash match with Mission Square

After the above is elected, you can get an additional \$40 monthly cash match in a 403(b) by contributing at least \$80 per month

ORP, VRS 1 and 2, MCRP 1

\$40 cash match in a 403(b) by contributing at least \$80 per month

MCRP 2

Contribute 4% to a 403(b) to get a 2% cash match



Hoos Well



Physical



Group exercise classes

Small group training

Nutrition consultations*

Live health coaching*

Financial



Financial planning

Live financial health coaching*

Financial and retirement webinars

Emotional



Emotional well-being webinars

Mindful leadership training

Mindfulness resources

Healthy Minds @Work*

Social



Connection building tools

Hoos Well Champion Network

Friends & Family

portal connection*

Hoos Well has been recognized for its evidence-backed programs and resources, earning national recognition from:

- Business Group on Health
- American Heart Association
- Healthiest Employers of Virginia
- National Consortium for Building Healthy Academic Communities

Visit [HoosWell.com](https://www.hooswell.com) to explore evidence-backed programming.

*Available only to subscribers and spouses on the UVA Health Plan.

Earn Rewards For Enhancing Your Well-Being

<https://hr.virginia.edu/wellness/earn-rewards>

Healthy Activity	Reward
Create an Account (new users only)	\$10
Receive and report your annual well check	\$100
Complete a Personal Health Assessment	\$100
Participate in the monthly physical activity challenge	\$25
Earn rewards through additional healthy activities	Up to \$300



IMPORTANT DATES:

November 30, 2023: Deadline to earn and record activities

January 2024: Portal launch and program year begins

Cash rewards are deposited to your paycheck quarterly and are subject to taxation.



Action Items

DURING Open Enrollment

View/attend benefits materials, presentations, webinars, Expos, Town Hall

Update medical, dental, vision benefits if desired; elect/waive FSA, HSA

Add/drop dependents; if you add dependents, you must upload required documentation before you submit your elections

Confirm or change life insurance beneficiaries

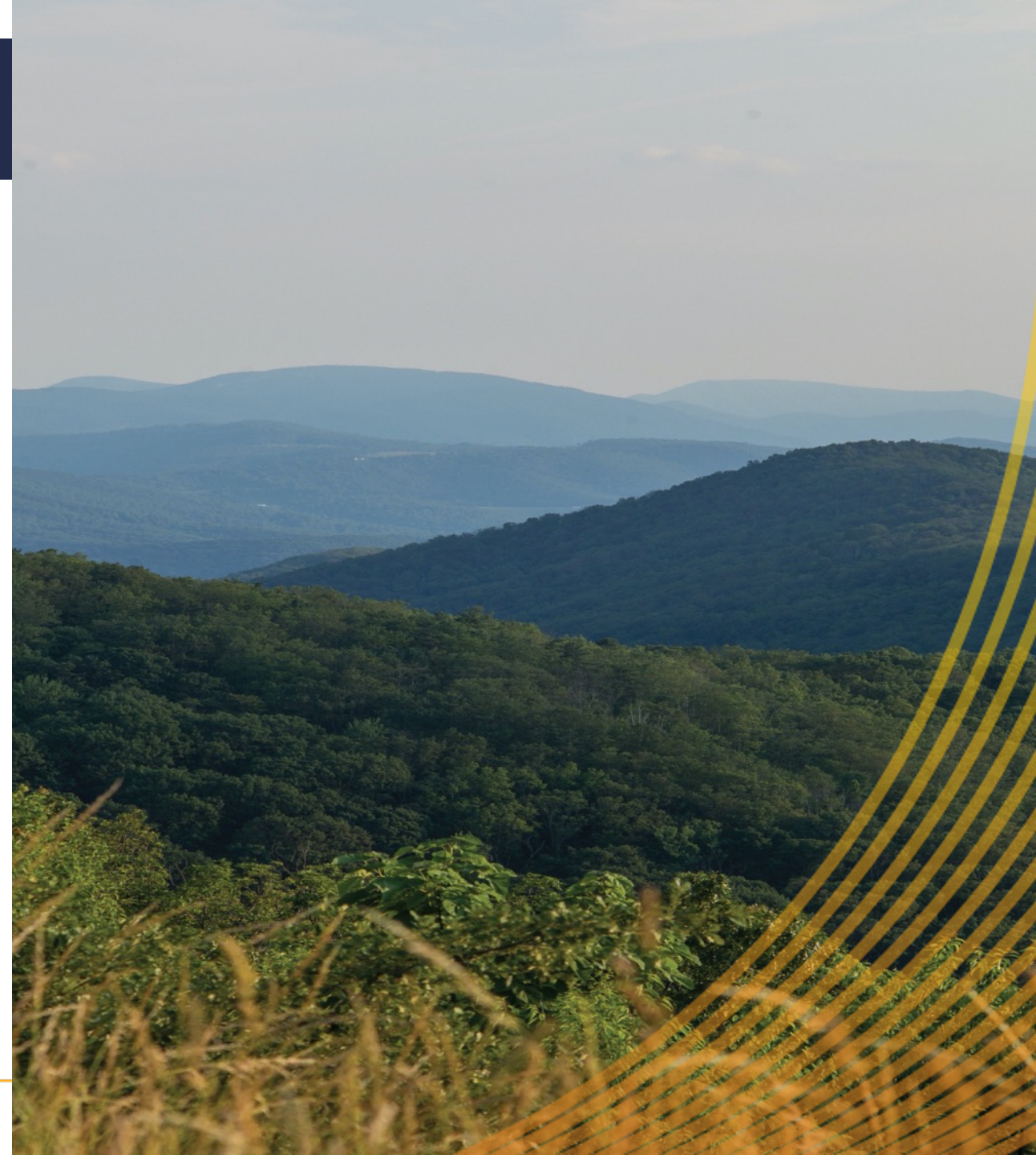
Print/save as PDF your benefits elections
AFTER submitting

Action Items

AFTER Open Enrollment

New Basic Health participants: Spend down your Full Health Care FSA to \$0.00 by 12/31/23.

If you newly elected an HSA or FSA, respond to email instructions from Fidelity to open your accounts.



Thank you!

Please contact AskHR@virginia.edu
or call 434-243-3344 with any questions