Welcome to UVA’s Open Enrollment Town Hall

October 5, 2021
FACULTY & EMPLOYEE ASSISTANCE PROGRAM

WHO WE ARE

28 Years of service

10 Licensed Counselors

12k+ Served in 2020

PERSONAL SERVICES
- Assessment
- Stress and Coping skills
- Counseling
- Referrals, and
- Follow-up

ORGANIZATIONAL SERVICES
- Consultation
- Training
- Critical incident support
- Workplace interventions
- Substance abuse education
Fostering a Culture of Well-being
Among University of Virginia Faculty, Staff, and Team Members

Victor Tringali, EdD, CSCS
Manager, Employee Well-being, University of Virginia
Assistant Professor, Public Health Sciences, UVA School of Medicine

HoosWell.com
Employees and spouses on the UVA health plan or UPG Anthem plan can earn up to $500 in rewards – which are currently redeemable in the form of a gift card.

**IMPORTANT**: November 30, 2021 is the last day to complete and report activities for the 2021 calendar year.

### Healthy Activity | Reward
---|---
Create a New Account | $10
Complete the Health Assessment | $100
Complete a Next-Steps Consult Appointment | $25
Complete a Journey (up to 10x) | $50 each
20-Day Triple Tracker: 7,000 Steps/15 Active Minutes/15 Workout Minutes | $25 each
Track Healthy Habits 20 Days in a Month | $5 each
Complete a Hoos Well Challenge (up to 3x) | $50 each
Receive and Report Your Well Check. (Eligible exam dates are 12/1/19 to 11/30/21) | $100
Receive and Report a Flu Vaccine. (Eligible vaccination dates are 9/1/20 to 8/31/21) | $25
Participate in a Hoos Well Survey or Focus Group (up to 5x) | $10 each
Complete an Emotional Well-Being Seminar (up to 4x) | $25 each
Complete a Financial Well-Being Webinar (up to 4x) | $25 each
Register for the Hoos Well portal by Virgin Pulse and participate in evidence-based activities aimed at improving multiple facets of health and well-being. New registrants can earn $10 just by signing up.


**IMPORTANT:** November 30, 2021 is the last day to complete and report activities for the 2021 calendar year.
NEW for 2022

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

Employees and spouses on the UVA and UPG health plans can earn as much as $500 in rewards – deposited to the employees’ paychecks!

Social well-being initiatives and activities
Healthy Minds @Work

Mobile app with easy to follow 5-7-minute lessons that you can fit into your daily life

Podcast-style lessons on 4 trainable skills of well-being
UVA Retirement and Savings Plans Structure

**Part I** – Employer provided mandatory retirement
Optional Retirement Plan (ORP)/Medical Center Retirement Plan (MCRP)

Or

Virginia Retirement System (VRS)

**Part II** – Employee supplemental savings
403(b) Plan
And/or
Commonwealth of Virginia 457 Plan
Plus
UVA Cash Match
Benefits of Saving at Work

Tax-deferred accounts (403(b), 457)
- Pretax contributions
- Tax-deferred growth opportunity
  - Current year limit: $19,500
  - Current year limit, if over age 50: $26,000

Roth after-tax (403(b), 457)
- IRA income limits not applicable
- After-tax contributions
- Tax-free growth opportunity
Choosing Your Investments

Tier 1 – “Do it for me”
Target Date Funds

Tier 2 – “Help me do it”
Cost-conscious options
Index investor

Tier 3 – Expanded Choice
Ultimate choice investor (brokerage window)
Select actively managed funds (have met policy guidelines)
Choosing Your Investments

Fundamentals of Investing

- Asset allocation
- Investment types
- Diversification
- Rebalancing
Next Steps
Enroll now – Workday

www.hr.virginia.edu
Next Steps

Meet your vendor representative

Vendor Contacts, Portals, and Resources

Meet with your vendor representative, review your plan and investments, view your fund performance. Find additional resources to inform you in your investment decisions.

**TIAA**

- **TIAA: 800.842.2282**
  - Meet a Representative
  - Plans & Investments
  - Fund Performance

**FIDELITY**

- **Fidelity: 800.343.0860**
  - Meet a Representative
  - Plans & Investments
  - Fund Performance

Free appointments with a retirement professional from TIAA, Fidelity or ICMA

Access availability on HR homepage, your vendor site or calling vendor
Next Steps

Hoo’s Well Financial Well-Being Webinars

Earn $25 for completed webinar – 1 per quarter

Browse classes and register on UVA HR homepage under Wellness

2022 classes to start in March
Leave Overview
Time Off Options

Employees accrue vacation and/or sick time off based on their employment classification

**Faculty and Professional Research Staff**
- For those eligible, annual time off is tracked outside of Workday by department.

**Medical Center**
- Paid Time Off (PTO) plan.
- PTO accrues based on the employee’s calculated Service Date.
- An employee can only use PTO time already accrued, except during their first 60 days of benefit eligible employment (may borrow up to 32 hours).

**Academic University Staff**
- Accrues UStaff time off per pay period. Can use full leave year accrual before it’s earned.
- Non-Exempt employees are eligible for Overtime leave, Comp leave and Comp Special leave.
- Exempt employees are eligible for Comp Special leave.

**Classified Staff**
- Accrues Annual time off per pay period.
- Sick and Family Personal leave is available to employees at the beginning of a new Leave calendar year.
- Can’t borrow against future accruals.
- Eligible for Overtime leave, Comp leave and Comp Special leave.
Leave Options

The University of Virginia offers several Leave of Absence options for eligible employees. The leave types vary depending on the classification of employee. The UVA HR website has a summary of the available leave types. [https://hr.virginia.edu/time/paid-leave](https://hr.virginia.edu/time/paid-leave)

**Type of Leave managed by Unum**
- Family Medical Leave Act
- Paid Parental Leave
- Military Leave
- Short Term disability (ORP and MCRP retirement plan participants)

**Type of Leave managed by UVA**
- Paid Parental Leave (for Faculty, PRS and Classified staff)
- Personal or Educational Leave
- Bone Marrow/Organ Donation Leave

Unum is our leave of absence administration partner. Unum, an industry leader in benefits administration, offers award-winning absence management services that help ease the disruption to operations and employees by enabling them to return to full capacity as soon as they are able. Employees can file and manage their claims with Unum online or by calling the support center.
**Medical Center**

Eligible employees

- 6 months of continuous service in a benefit eligible position

Short-Term Disability Plan

- Update for 2022: change of weekly benefit maximum cap from $1,100 to $15,000
- The short-term disability benefit is administered by **Unum**.
- 14-day unpaid elimination period before benefits would begin at 60% of normal salary, up to weekly cap.
- The STD plan offers benefits for up to 24 weeks, based on continued disability.
- An employee would be eligible to apply for Long-Term Disability benefits if the disability will continue past the STD benefit limit.

Application of Paid Time Off

- An employee may use available Paid Time Off during unpaid wait period and to supplement STD benefit.

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**Academic**

Eligible employees

- ORP participants: immediate eligibility
- VRS participants: 1 year of continuous employment.

Short Term Disability Plan

- ORP retirement plan participants are eligible for STD benefits through **Unum**.
  - 5-day waiting period for Staff
  - No waiting period for Faculty
- VRS retirement plan participants are eligible for STD benefits through the **Reed Group**.
  - 5-day waiting period
- Benefit payments depend on the plan, employment classification and tenure.
Time Off Options – 2021 Leave Year End

UStaff Leave
- The carry-forward limits for UStaff leave are increasing by 40 hours for 2021. This is a one time change for 2021 only. Normal carryover limits will apply for the 2022 leave year.
- University Staff who have use-or-lose leave over their 2021 carry forward limit with the additional 40 hours, will receive a pay-out of 50% of their remaining use-or-lose balance on the January 7, 2022 paycheck.
- The Leave payout maximum limits for employees who retire or separate from employment in 2022 has not increased.

Classified Annual Leave
- The carry-forward limits for Annual leave are increasing by 40 hours for 2021. This is a one time change for 2021 only. Normal carryover limits will apply for the 2022 leave year.
- The Leave payout maximum limits for employees who retire or separate from employment in 2022 has not increased.

Medical Center PTO
- The carry-forward limits for PTO leave are increasing by 40 hours for 2021. This is a one time change for 2021 only.
- Information on the PTO Fall cash out election process will be available in late October. Team members will be able to cash out up to 80 hours of their PTO time.
View Time Off Balance

Workday can show employee time off balance as of the end of the leave year. For Academic employees, enter the date of 12/19/2021. For Medical Center employees, enter the date 1/9/2022.
Open Enrollment is October 4 - 15, 2021, and is the time to change your UVA health, dental and vision plan options.
There will be NO premium, coinsurance, or copay changes for full-time employees.

However, you will still need to re-elect your FSA or HSA if you want them to continue in 2022.
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:
hr.virginia.edu/oe2022
## 2022 Monthly Health Plan Premiums

<table>
<thead>
<tr>
<th>UVA Health Plan</th>
<th>Basic</th>
<th>Value</th>
<th>Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$20.00 (no change)</td>
<td>$87.50 (no change)</td>
<td>$183.00 (no change)</td>
</tr>
<tr>
<td>EE+Child(ren)</td>
<td>$25.25 (no change)</td>
<td>$140.25 (no change)</td>
<td>$370.25 (no change)</td>
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<tr>
<td>EE+Spouse</td>
<td>$33.25 (no change)</td>
<td>$176.25 (no change)</td>
<td>$477.00 (no change)</td>
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<tr>
<td>Family</td>
<td>$63.00 (no change)</td>
<td>$282.25 (no change)</td>
<td>$706.00 (no change)</td>
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</tbody>
</table>

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, retiree, wage, postdoctoral fellows, J Visa and Housestaff differ from above; you can see your rates online at [hr.virginia.edu/oe2022](http://hr.virginia.edu/oe2022).
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, retiree, 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.

### 2022 Monthly Dental & Vision Premiums

<table>
<thead>
<tr>
<th>UVA Dental Plan</th>
<th>Basic</th>
<th>Enhanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$1.00 (no change)</td>
<td>$10.50 (no change)</td>
</tr>
<tr>
<td>EE+Child(ren)</td>
<td>$2.00 (no change)</td>
<td>$24.75 (no change)</td>
</tr>
<tr>
<td>EE+Spouse</td>
<td>$4.00 (no change)</td>
<td>$29.00 (no change)</td>
</tr>
<tr>
<td>Family</td>
<td>$7.25 (no change)</td>
<td>$49.75 (no change)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Davis Vision Plan</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$8.32 (no change)</td>
</tr>
<tr>
<td>EE+Child(ren)</td>
<td>$14.56 (no change)</td>
</tr>
<tr>
<td>EE+Spouse</td>
<td>$14.98 (no change)</td>
</tr>
<tr>
<td>Family</td>
<td>$23.30 (no change)</td>
</tr>
</tbody>
</table>
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
New Remote Work Eligibility

Spouses whose remote employer offers affordable health care that provides minimum value, but none of their health options has in-network 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: hr.virginia.edu/oe2022
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%.
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: hr.virginia.edu/oe2022
# UVA J Visa Health Plan

## New Services

- 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: [hr.virginia.edu/oe2022](http://hr.virginia.edu/oe2022)

## Other Changes

- 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

Visit the Open Enrollment website for details: [hr.virginia.edu/oe2022](http://hr.virginia.edu/oe2022)
Detailed instructions, including a Job Aid and a walkthrough video, are on the Open Enrollment website.
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: hr.virginia.edu/oe2022.

**HSA**

If you don’t re-elect:
- You will receive the employer contribution
- You will have $0.00 employee contribution; however, you can add your employee contribution at any time in Workday

**FSA**

If you don’t re-elect:
- Your benefit is waived and will not carry over to 2022
- 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
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.
Aetna One®

Advocate core team

Member facing:
- Care managers
- Member advocates
- Pre-cert nurse
- Well-being advocate
- Provider services advocate

Other advocacy resources:
- Service manager
- Clinical supervisor
- Care management associate
- Plan sponsor liaison
Dedicated teams

Immediate access
• 8am – 8pm local time dedicated team hours
• 8am – 4:30pm EST Saturday
• 24/7 access via 24-Hour Nurse Line

Member obsessed support
• Less transfers
• Immediate cross functional response
• Proactive clinical engagement

Better health outcomes
• Enhanced pre-certification
• Engaged MD presence within the program
• Fewer denials while improving provider and member experience
Activating an ecosystem of support

- Pharmacy advocate
- Medical director
- Dietician
- Social worker
- Utilization management nurse consultant (UMNC)
- Behavioral health care manager
- Behavioral health specialist
An integrated solution with behavioral health

Well-being advocates, behavioral health specialist and a social worker

Collation of behavioral health with clinical team

2/3 improvement in behavioral health collaborations over other models
Aetna Pharmacy Management

UVA’s Pharmacy Benefit Manager since January 1, 2021

There are no significant changes to the benefit design for 2022

- Formulary changes happen on a quarterly and annual basis; members will be notified if they are negatively impacted by a change.
- Prior Authorization, Quantity Limits and Step Therapy transfer from one plan to the other.

Network and Specialty Pharmacy

- UVA Pharmacies continue to have lower retail copayments.
- UVA Pharmacies are required to dispense all specialty medications.
- If the UVA Pharmacy cannot dispense a specialty medication, an override will be given for CVS Specialty to dispense.

There are programs in place which add flexibility, encourage low-cost options and help improve compliance

- Mandatory Maintenance Choice with opt out
- Pharmacy Advisor
- Real Time Benefits
UVA Pharmacy Drug Preventive Lists

Choice & Value Plans
Preventive and Chronic Medicine List applies
- Drugs on this list are not subject to the deductible, you will just pay your copay or coinsurance.

Basic Plan
Preventive Medicine List Applies
- Drugs on this list are not subject to the deductible, just pay your copay or coinsurance.

All Plans (Choice, Value, Basic)
ACA Preventive Drug List
- Under the Affordable Care Act, also known as health care reform, you can get some drugs at no member cost share.
Plans are administered by Aetna Life Insurance Company (Aetna).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).

Aetna, CVS Pharmacy® Inc. (which owns HealthHUB® locations) and MinuteClinic LLC (which either operates or provides MinuteClinic-branded walk-in clinics) are part of the CVS Health® family of companies.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional.

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice.

Refer to Aetna.com for more information about Aetna® plans.
Questions?