



Human Resources

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UNIVERSITY  
of VIRGINIA

Human Resources

# UVA BENEFITS OPEN ENROLLMENT PLAN YEAR 2023







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[hr.virginia.edu/oe2023](https://hr.virginia.edu/oe2023)

## Benefits Open Enrollment KEY DATES



### SEPTEMBER 14 – OCTOBER 12

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

### SEPTEMBER 28 – 29

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

- Sep 28: 1:00 pm - 5:00 pm
- Sep 29: 8:00 am - 12:00 pm

### OCTOBER 3 – 14

OPEN ENROLLMENT IS LIVE  
IN WORKDAY

### OCTOBER 4 – 5

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

- Oct 4: UVA Health ERC  
7:00 am - 3:00 pm
- Oct 6: Newcomb Hall, 3rd floor  
8:30 am - 2:00 pm

### OCTOBER 6

Open Enrollment Virtual Town Hall  
• 12:00 - 1:30 pm

### OCTOBER 14

Open Enrollment deadline

**VISIT THE WEBSITE FOR DETAILS:**

[hr.virginia.edu/oe2023](https://hr.virginia.edu/oe2023)

# OPEN ENROLLMENT PLAN YEAR 2023:

## THOROUGH PLAN ANALYSIS CAREFUL DECISION-MAKING

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.

To make the Open Enrollment experience as beneficial for you as possible, we're giving you both in-person and virtual opportunities to learn what you need to know to pre-plan your future emotional, physical, and financial well-being. Whether you want to meet in person or virtually, UVA HR is here to help.





# TOTAL REWARDS: HELP WHEN YOU NEED IT

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. 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. Hoos Well offers physical, financial, and emotional well-being programs that help you create and maintain a healthy lifestyle. FEAP offers confidential assessment, short-term counseling, and referral on a variety of personal concerns. FEAP and Hoos Well partner to offer a modern and interactive technology platform that provides more opportunities to enhance your well-being. You can earn up to \$500 in financial incentives per year when you complete activities within four domains of well-being. You can find new opportunities to earn rewards, donate your rewards to charitable causes, and participate in emotional well-being initiatives and activities with your family and friends in the Hoos Well portal.



# 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 (see page 1).
- Review benefits usage in 2022; plan and consider your benefits options for 2023 before it's time to choose.
- Plan for use-or-lose benefits early with your Dependent Daycare Reimbursement Account and FSA.
- The Open Enrollment website [hr.virginia.edu/oe2023](https://hr.virginia.edu/oe2023) 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](#).
- 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 or change beneficiaries for life insurance in Workday. VRS participants, confirm or change beneficiaries for life insurance through VRS's online portal.
- Change supplemental retirement and life insurance options, if desired.
- 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 [hr.virginia.edu/oe2023](https://hr.virginia.edu/oe2023). When you're ready, make your changes in Workday between October 3 and 14 (see instructions on page 16).



# CHANGES 2023

Premium changes  
HSA/FSA vendor change  
Prescription Drug Program change

### Key Points

- Health Plan premiums increase
- No changes to deductibles, coinsurance or copays
- Dental Plan and Vision Plan premiums remain the same
- Visiting Faculty will be eligible for dental and vision benefits

### HEALTH, DENTAL, AND VISION PLAN PREMIUMS

For the 2023 plan year, there are no changes to deductibles, coinsurance, or copays for the UVA Health Plan. Premiums will increase for the Basic, Value, and Choice Health plan options. See premium tables on page 7. 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. UVA has absorbed these costs for the last three years and held premiums flat for employees. While employee premium rates will increase in 2023, the employer contribution will cover the greatest part of the increases.

There are no changes to dental or vision coverage or premiums in 2023, 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.

Effective January 1, 2023, visiting faculty will be eligible for dental and vision benefits.

### COST-SHARING AMOUNTS FOR 30-DAY AND 90-DAY REFILLS OF PRESCRIPTION MEDICATIONS WILL INCREASE FOR VALUE AND CHOICE HEALTH PARTICIPANTS.

Based on increased medical utilization, the maximum coinsurance levels will increase for Maintenance Choice, Specialty, Preferred Brand, and Non-Preferred Brand medications. There are no changes to Generic medications and to the minimum coinsurance levels. There are also no changes to the prescription drug program for Basic Health participants.

### Prescription Drug Program Change

### FIDELITY WILL BECOME THE NEW ADMINISTRATOR IN 2023 FOR UVA'S SUPPLEMENTAL HEALTH SAVINGS ACCOUNTS.

This includes the Health Savings Accounts, Flexible Spending Accounts, and Dependent Daycare Reimbursement accounts. Fidelity, ranked #3 in market share, is an industry leader in the HSA and FSA industry with over \$14 billion in assets and a 42% year-over-year Fidelity HSA asset growth.

If you're already investing with Fidelity, the same familiar platform will integrate with your current retirement accounts. You'll have HSA and FSA balances on a single debit card, and one platform to see all your retirement and benefits savings accounts.

More information about the transition to Fidelity will follow, so make sure to carefully review all communications from UVA Human Resources and Fidelity.

### HSA/FSA Vendor Change

### HSA Employee Contributions

### MAXIMUM HSA EMPLOYEE CONTRIBUTIONS WILL RISE TO \$3,850 FOR INDIVIDUALS AND \$7,750 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 2023

**NEW: Benefits & Well-Being Expo Is Back, In Person, and Online**

We are excited to be offering the Expo in person again this year and will do so in accordance with UVA and CDC guidelines to keep you safe. The Expo will be offered in three locations to ensure it is convenient for as many employees and team members as possible:

- **September 28**, 1:00 pm - 5:00 pm:  
UVA Wise, Chapel of All Faiths
- **September 29**, 8:00 am - 12:00 pm:  
UVA Wise, Chapel of All Faiths
- **October 4**, 7:00 am - 3:00 pm:  
UVA Health Education Resource Center
- **October 5**, 8:30 am - 2:00 pm:  
UVA Newcomb Hall, 3rd Floor

Expo webinars will take place in person and be live-streamed. Come prepared with questions. The Benefits and Well-being Expo aims to provide you with information about your benefits and the opportunity to ask questions of health vendors and HR benefits specialists so you can make informed benefits election decisions.

**NEW: Mini Videos on Benefits Changes**

This year you'll see new mini videos on the Open Enrollment website on a variety of topics, so you can quickly understand changes that are coming in 2023. These topics include changes to 2023 health plan premiums, changes in the prescription drug program, changes to UVA Medical Center's education assistance program, and the transition of UVA's benefit savings accounts administration from Chard Snyder to Fidelity Health Solutions.



**Open Enrollment for Plan Year 2023**



# UVA HEALTH PLAN PREMIUMS



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**.

**2023 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 Temp and Wage Employees, please visit the Open Enrollment 2023 [Health Plan](#) webpage.

BASIC	EMPLOYEE RATE	EMPLOYER RATE	TOTAL RATE
Employee	\$25.00	\$522.50	\$547.50
Employee + Child(ren)	\$31.50	\$926.50	\$958.00
Employee + Spouse	\$41.50	\$1,190.25	\$1,231.75
Family	\$78.75	\$1,700.25	\$1,779.00

VALUE	EMPLOYEE RATE	EMPLOYER RATE	TOTAL RATE
Employee	\$92.00	\$563.50	\$655.50
Employee + Child(ren)	\$147.25	\$999.75	\$1,147.00
Employee + Spouse	\$185.00	\$1,289.75	\$1,474.75
Family	\$296.25	\$1,833.75	\$2,130.00

CHOICE	EMPLOYEE RATE	EMPLOYER RATE	TOTAL RATE
Employee	\$201.25	\$547.25	\$748.50
Employee + Child(ren)	\$407.25	\$902.75	\$1,310.00
Employee + Spouse	\$524.75	\$1,159.50	\$1,684.25
Family	\$776.50	\$1,656.25	\$2,432.75



# COST COMPARISONS TO HELP YOU CHOOSE

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

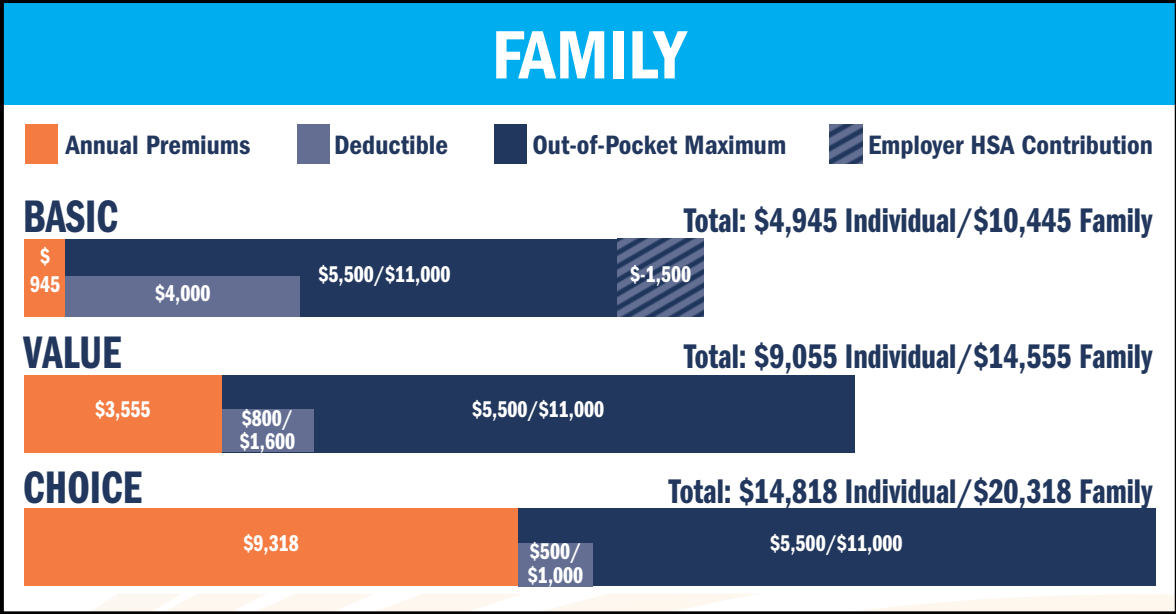
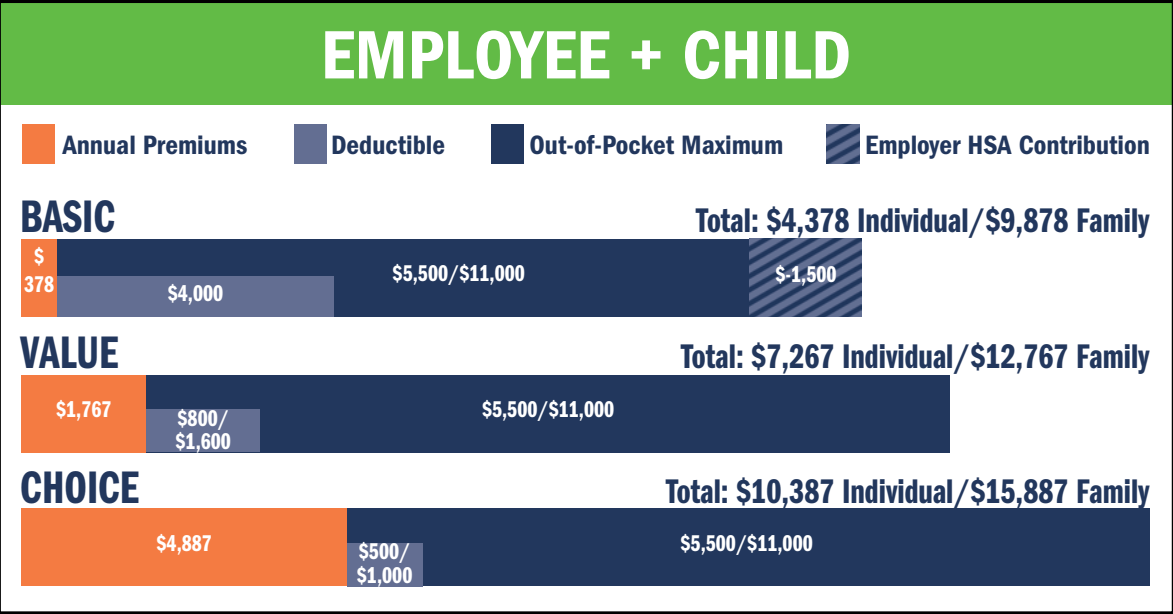
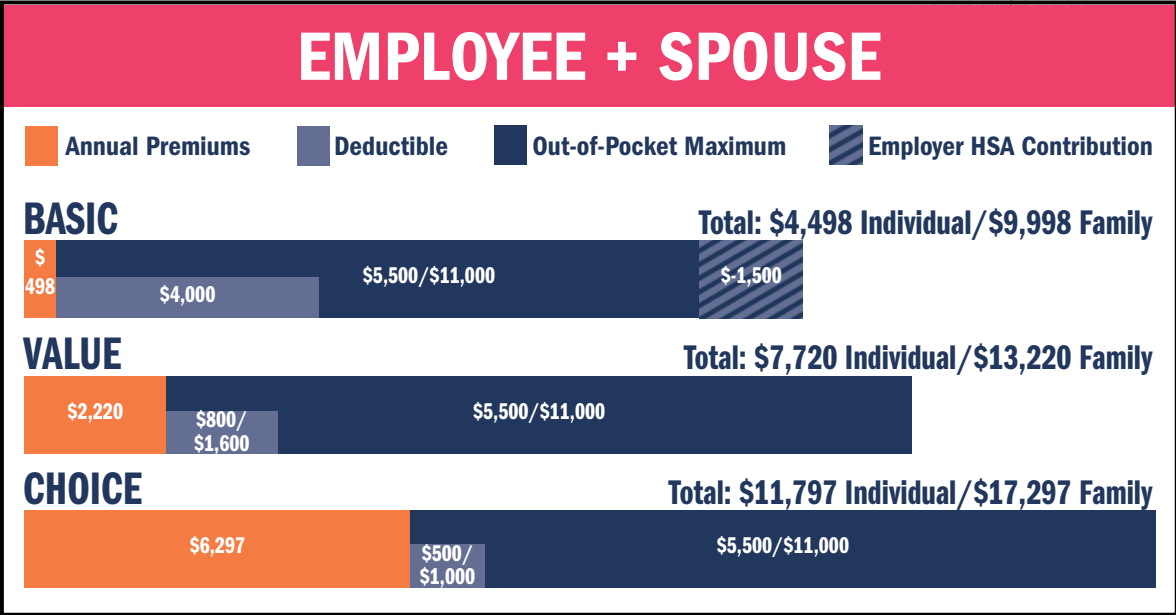
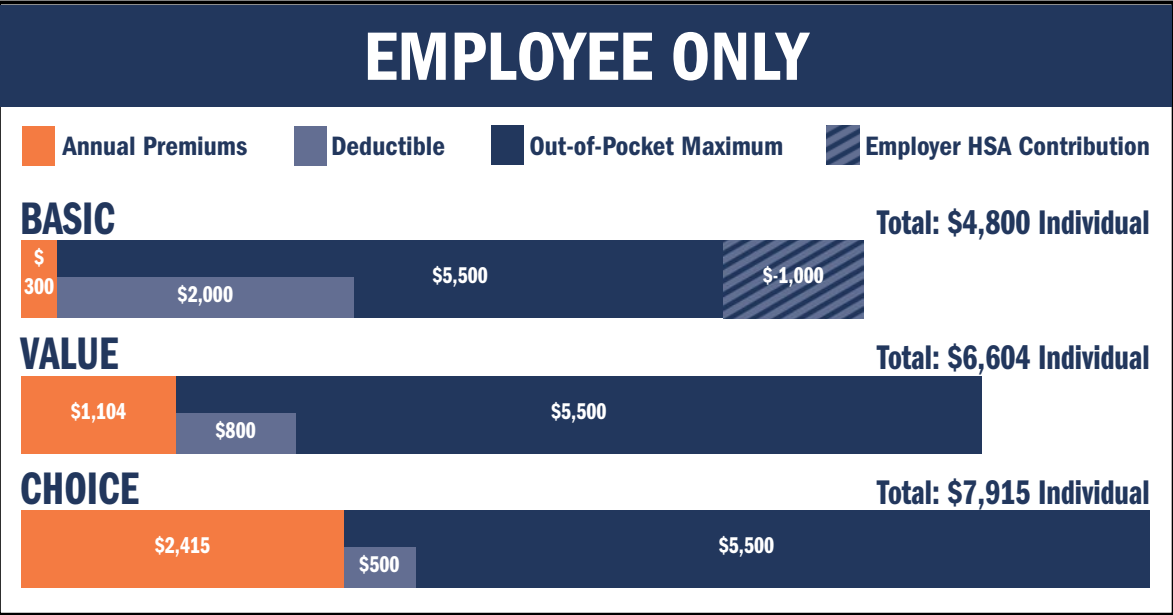
Knowing your needs and understanding the different health plan options will help you make an informed decision. These tables offer a comparison of deductible and out-of-pocket maximum for in-network services only. Annual premiums and UVA's HSA employer contribution for Basic Health participants are also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

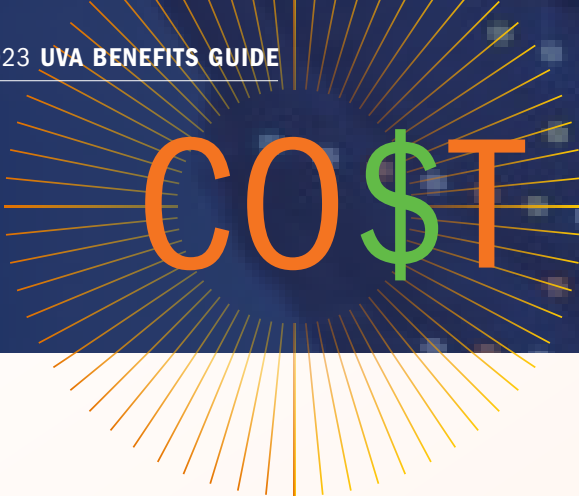
**How to use the Health Plan Options at a Glance Tables**

- 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.

## 2023 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.





Health Plan Services Compared

You can compare commonly used medical services on Aetna’s Schedule of Benefits Comparison below. 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/oe2023](https://hr.virginia.edu/oe2023)) and the Open Enrollment 2023 [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 2023 [Medical Scenarios](#) webpage.

2023 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. <sup>2</sup>			
	\$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. <sup>2</sup>			
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 <sup>1</sup>	Paid in Full <sup>1</sup>	Paid in Full <sup>1</sup>
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 <sup>1</sup>	Paid in Full <sup>1</sup>	Paid in Full <sup>1</sup>
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.

<sup>1</sup> 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.

<sup>2</sup> 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.



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

UVA offers one vision plan: **Davis Vision**. Davis Vision offers 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 you discounts on:

- Eye exams
- Prescription eye wear
- LASIK laser eye surgery
- Non-disposable contact lenses
- Designer frame options

You can even save on things that don't need a prescription, like sunglasses, eyeglass chains, lens cases and cleaners.



DENTAL

For the 2023 plan year, there are no changes to the dental plan premiums.

Visiting Faculty will be eligible to enroll in the Basic and Enhanced dental options during Open Enrollment, effective January 1, 2023.

Visit the [Open Enrollment](#) website and the [Dental Plan](#) webpage for more detailed information about premiums, covered services, and costs.

	BASIC DENTAL	ENHANCED DENTAL
Premiums	Same as 2022 plan year; visit the Dental Plan webpage for rates	Same as 2022 plan year; visit the Dental Plan webpage for rates
Deductible	<b>\$50.00</b> , 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	<b>\$50.00</b> , 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 Maximum Benefit	<b>\$1,000.00</b> per person	<b>\$2,000.00</b> per person
Complex Restorative Services	Plan pays <b>50%</b> of eligible expenses for in-network	Plan pays <b>60%</b> of eligible expenses for in-network
Routine and Preventive Care	Plan pays <b>100%</b> of eligible expenses for in-network	Plan pays <b>100%</b> of eligible expenses for in-network



VISION

There are no employee premium increases in 2023 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	<b>\$8.32</b>
Employee + Child(ren)	<b>\$14.56</b>
Employee + Spouse	<b>\$14.98</b>
Family	<b>\$23.30</b>



# RESOURCES TO HELP YOU LEARN MORE

**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/oe2023](https://hr.virginia.edu/oe2023)

## Open Enrollment Website

The Open Enrollment website clearly lays out changes for 2023, action items on every page, and clear 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. One benefits presentation will be in person, while four presentations will be hosted virtually in Zoom, and are not presented by school or unit. You may attend any presentation that fits your schedule. Visit the website for a full schedule and links.

## Benefits & Well-Being Expos

See details about the Expos in the "What's New" section on page 6.

## Open Enrollment Town Hall

In addition to the Benefits and Well-Being Expo providing you with opportunities to speak with health vendors and benefits specialists in person to answer your questions, the Open Enrollment Town Hall on **Oct. 6** will also offer time for Q&As. The Town Hall will include presentations by FEAP, Hoos Well, and the UVA HR Benefits, Leave, and Retirement teams. Visit the website for more information and links.

## 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. If you would rather watch a 1-minute video on one particular topic such as what the premium changes are or how the prescription drug changes might apply to you, we have produced new mini videos with you in mind! Visit the website for the new video knowledge library, enabling you to watch anytime from anywhere.

## 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:** Compares all 3 health plan options, their premiums, out-of-pocket limits, deductibles, copays, and coinsurance

**Medical Scenarios Webpage:** Compares costs for common medical procedures across the 3 health plan options

**UVA Health Plan Schedule of Benefits Comparison:** Compares all 3 health plan options, categorized by in-network services

**Aetna Website** - Allows you to customize potential medical scenarios based on your personal details with various tools:

**Cost Estimator:** Provides average in-network and out-of-network costs

**Aetna Institute of Quality List:** Lists IOQ facilities

**Picwell** - 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 PowerPoint

A PowerPoint presentation updated for 2022-2023 offers an overview of your UVA Health Plan changes, action items, and resources to help you make decisions about your benefits for 2023. You can see it during Open Enrollment Zoom presentations or view it on the Open Enrollment website at your convenience. Visit the website for presentation schedule and PowerPoint link.

## 1:1 Assistance

There are many ways you can receive 1:1 assistance during Open Enrollment.

- Come to an in-person or live-streamed benefits presentation and ask questions.
- Attend the Expos at Wise, Medical Center Education Resource Center or Newcomb Hall and meet with vendor representations and benefits specialists in person.
- Attend the virtual Open Enrollment Town Hall and come prepared with your questions.
- Call the Aetna A1A, your dedicated UVA customer service team at Aetna, to review your claims and help you use the member cost estimator tool to plan for your unique health needs in 2023.
- 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](mailto:AskHR@virginia.edu) for an appointment), or meet them during the Expo or benefits presentations.

## Podcasts

Listen anytime, anywhere to a short podcast on Retirement. Links for the podcast and its written transcript are on the right sidebar on all Open Enrollment web pages.



# ENROLL IN WORKDAY

# NOTES

## To Review and Enroll in Your Benefits Elections

- Review the Workday Job Aids and walk-through video on the [Open Enrollment](https://hr.virginia.edu/oe2023) website: [hr.virginia.edu/oe2023](https://hr.virginia.edu/oe2023)
- Navigate to Workday
- In your Workday Inbox, click on the message titled “Open Enrollment Change: [Your Name] on 01/01/2023”
- 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. Add missing social security numbers for dependents. Confirm home address and phone number.
  - **Basic Health Participants:** 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.**
  - **View insurances and long-term disability.**
  - **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 2023. You cannot make changes after Open Enrollment without a Qualified Life Event.
- If you had an HSA, your benefit will be elected, but with \$0 employee and employer contribution. Watch for an email from Fidelity with action steps to open your HSA account.

## Open Enrollment for Plan Year 2023

