Benefits Open Enrollment
For Plan Year 2023
October 3 – 14, 2022
Open Enrollment Topics

Overview
Premiums
Changes
Maximizing Wellness
Resources
Reminders and Dates

hr.virginia.edu/oe2023
Open Enrollment is October 3 – 14, 2022

For Plan Year 2023

Open Enrollment is a time for all UVA benefits-eligible employees and team members to carefully review and elect benefits for the following plan year that starts January 1, 2023.

- Review and re-elect your health and dental plans
- Review and re-elect your optional vision coverage
- Review and re-elect your HSAs, FSAs, and Dependent Daycare Reimbursement Accounts in Workday
- Try out Picwell’s AI technology as you compare options
OPTIONAL during Open Enrollment: Supplemental Life Insurance

You CAN change your supplemental life insurance during Open Enrollment.

HOWEVER – This can also be changed at any time during the year, not just during Open Enrollment.

EXCEPTION

ORP and MCRP participants - you can increase supplemental life insurance (up to the guaranteed amount) without medical "evidence of insurability" only during Open Enrollment, if you are already enrolled.

VRS participants – you have a similar option to increase supplemental life insurance, but outside of Workday; see the Life Insurance webpage for details.
Empower your career, meet your health and savings needs, and improve your personal well-being.

**PURPOSE**
- Diverse & inclusive community across Grounds and Charlottesville
- Discoveries that advance disciplines
- Serve and connect with community

**WELL-BEING**
- Programs to keep you healthy:
  - Hoos Well
  - FEAP
  - Employee Community Resources Services

**CAREER**
- Coaching and Mentorship
- Clear understanding of career paths
- Education Benefits

**COMPENSATION**
- Commitment to market competitive pay
- Rewards
- Incentives to help drive individual & institutional goals

**BENEFITS**
- Insurance
- Retirement
- Income protection
- Work-life benefits
2023
Plan Design Changes:

- Premium Increase
- Prescription cost-sharing increase
- Spending accounts vendor change
- Medical Center education benefit improvement
## 2023 Employee 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>$25.00 (+$5.00)</td>
<td>$92.00 (+$4.50)</td>
<td>$201.25 (+$18.25)</td>
</tr>
<tr>
<td>EE+Child(ren)</td>
<td>$31.50 (+$6.25)</td>
<td>$147.25 (+$7.00)</td>
<td>$407.25 (+$37.00)</td>
</tr>
<tr>
<td>EE+Spouse</td>
<td>$41.50 (+$8.25)</td>
<td>$185.00 (+$8.75)</td>
<td>$524.75 (+$47.75)</td>
</tr>
<tr>
<td>Family</td>
<td>$78.75 (+$15.75)</td>
<td>$296.25 (+$14.00)</td>
<td>$776.50 (+$70.50)</td>
</tr>
</tbody>
</table>

### No Increase in Employee Premiums for Prior 3 Years

New rates are listed above along with the $ change from 2022. 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 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/oe2023](http://hr.virginia.edu/oe2023).
# 2023 EMPLOYER 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>$522.00 (+$58.25)</td>
<td>$563.50 (+$93.50)</td>
<td>$547.25 (+$54.00)</td>
</tr>
<tr>
<td>EE+Child(ren)</td>
<td>$926.50 (+$104.75)</td>
<td>$999.75 (+$166.50)</td>
<td>$902.75 (+$81.00)</td>
</tr>
<tr>
<td>EE+Spouse</td>
<td>$1,190.25 (+$134.75)</td>
<td>$1,289.75 (+$214.75)</td>
<td>$1,159.50 (+$104.00)</td>
</tr>
<tr>
<td>Family</td>
<td>$1,700.25 (+$189.75)</td>
<td>$1,833.75 (+$305.00)</td>
<td>$1,656.25 (+$145.75)</td>
</tr>
</tbody>
</table>

Employer-Paid Premiums Have Risen Every Year
2023 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>

Visiting Faculty will be eligible for dental and vision benefits.

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.
Changes to Cost-Sharing

Slight increases in prescription cost-sharing maximums affect **Choice & Value Health** participants based on increased medical utilization:

- Maximum value for co-insurance increasing for Maintenance Choice, Preferred Brand, Non-Preferred Brand, and Specialty medications.
- No changes to Generic medications values.

No changes to prescription cost-sharing maximums for **Basic Health** participants.
<table>
<thead>
<tr>
<th>Plan Provision: Specialty Pharmacy</th>
<th>CHOICE HEALTH AND VALUE HEALTH Combined Medical/Rx Deductible</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>CHOICE HEALTH IN-NETWORK DEDUCTIBLE: $500 Individual/$1,000 Family</td>
<td></td>
</tr>
<tr>
<td></td>
<td>VALUE HEALTH IN-NETWORK DEDUCTIBLE: $800 Individual/$1,600 Family</td>
<td></td>
</tr>
</tbody>
</table>

Specialty Medication up to 30 days  
(must be filled at UVA Pharmacy, unless a limited distribution drug; those may be filled through CVS Specialty Pharmacy)

<table>
<thead>
<tr>
<th></th>
<th>First 2 years</th>
<th>Third year</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2022 Generic Specialty Rx</strong></td>
<td>Deductible &amp; 20%</td>
<td>Minimum $0 / Maximum $100</td>
</tr>
<tr>
<td><strong>2023 Generic Specialty Rx</strong></td>
<td>Deductible &amp; 20%</td>
<td>Minimum $0 / Maximum $150</td>
</tr>
<tr>
<td><strong>2022 Preferred Brand Specialty Rx</strong></td>
<td>Deductible &amp; 20%</td>
<td>Minimum $0 / Maximum $150</td>
</tr>
<tr>
<td><strong>2023 Preferred Brand Specialty Rx</strong></td>
<td>Deductible &amp; 20%</td>
<td>Minimum $0 / Maximum $200</td>
</tr>
<tr>
<td><strong>2022 Non-Preferred Brand Specialty Rx</strong></td>
<td>Deductible &amp; 20%</td>
<td>Minimum $0 / Maximum $200</td>
</tr>
<tr>
<td><strong>2023 Non-Preferred Brand Specialty Rx</strong></td>
<td>Deductible &amp; 20%</td>
<td>Minimum $0 / Maximum $350</td>
</tr>
</tbody>
</table>
Aetna will offer telehealth/virtual mental well-being programs and providers within its network.

This gives you more virtual opportunities besides Teladoc for behavioral health. And more access when you need it for yourself or your family.
Contribute up to $20,500 annually in tax-deferred savings for retirement in a 403(b) and/or COV 457. (2022 limits)

If you are 50+ you may save an additional $6,500. (2022 limits)

Pre-tax and/or Roth after-tax contributions available.

Cash match provided; amount determined by mandatory retirement enrollment.

VRS Update

Auto-Escalate applies for members not already contributing 4% to VRS Hybrid Cash Match plan:

- 0.5% increase applies to your % voluntary contributions
- You can "opt out" between Sep. 16 and Dec. 15, 2022
- Watch for postcard from VRS

hr.virginia.edu/oe2023/retirement2023
HSA/FSA Updates

Fidelity

New Administrator in 2023 for Health Savings Account (HSA), Flexible Spending Account (FSA), Dependent Daycare Reimbursement Account

What to Expect

Vendor transition in early 2023
HSA balances are eligible for transfer to Fidelity in early 2023; more information to come after Open Enrollment

What Fidelity Offers

More Investment choices
Lower investment fees
More robust and detailed education offerings, including videos, 1:1 consults
New health savings funds to consider
HSA + Dependent Daycare Reimbursement FSA balances on one debit card
Key Points About Your Basic Health HEALTH SAVINGS ACCOUNT

**Basic plan participants:**
You must elect your Health Savings Account (HSA) in the Open Enrollment event in Workday.

**After Electing Your HSA:**
After you submit your Open Enrollment event you will receive a task in your Workday inbox to submit the HSA Terms and Conditions form. This document authorizes Fidelity to open your HSA and is required to receive the 2023 employer contribution.
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 2023.

You cannot re-elect your FSA in 2023 unless you experience a Qualified Life Event.
Maximum Employee Contribution Limits Increasing:

- Individual: $3,850* ($3,650 in 2022)
- Family: $7,750* ($7,300 in 2022)
- 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.
New to Basic Health? You Get an HSA

Complete the HSA Terms & Conditions form; look for the task in your Workday inbox.

If you currently have a Full Health Care FSA, deplete 100% of funds by 12/31/22 and monitor your balance throughout December for unexpected provider refunds.

If you miss Open Enrollment, watch for an email from Fidelity with action steps to open your HSA account.
Educational Assistance

For Medical Center Team Members

**Tuition Benefit Increased**

Increased to IRS pre-tax limit of **$5,250** for all benefited team members.

Can be requested up front or as reimbursement.

Process is moving to Workday.

**Professional Certification**

Up to **$375** is available for approved professional certification expenses beyond the **$5,250** limit.
Maximizing Wellness
The EXPO is Back!

**In-Person & Live-Streamed**

In person **Sep. 28-29** at College at Wise

In person **Oct. 4** at UVA Health, ERC

In person **Oct. 5** at Newcomb Hall, 3rd fl. Ballroom

Benefits presentations streamed live

**Come Prepared w/Questions!**

Meet with benefits vendors

Meet with HR benefits specialists

Ask questions at benefits presentations

Further information available at hr.virginia.edu/benefits/oe2023/expo2023
## Earn Rewards for Enhancing Your Well-Being

<table>
<thead>
<tr>
<th>Healthy Activity</th>
<th>Reward</th>
</tr>
</thead>
<tbody>
<tr>
<td>Create an Account (for new participants only)</td>
<td>$10</td>
</tr>
<tr>
<td>Complete the Health Assessment</td>
<td>$100</td>
</tr>
<tr>
<td>Receive and record your well check</td>
<td>$100</td>
</tr>
<tr>
<td>Complete the Hoos Well 1% challenge</td>
<td>$50</td>
</tr>
<tr>
<td>Complete a Next-Steps consult appointment</td>
<td>$25</td>
</tr>
<tr>
<td>Complete Health Minds @Work challenge</td>
<td>$25</td>
</tr>
<tr>
<td>Complete a &quot;Journey&quot; (up to 10x)</td>
<td>$25 each</td>
</tr>
<tr>
<td>Complete the &quot;20-Day Triple Tracker&quot; challenge (up to 10x)</td>
<td>$25/month</td>
</tr>
<tr>
<td>Receive and record a flu vaccine (between 9/1/22-8/31/23)</td>
<td>$25</td>
</tr>
<tr>
<td>Record participation in eligible webinars (1 reward/quarter)</td>
<td>$25/quarter</td>
</tr>
<tr>
<td>Track Health Habits 20 days in a month (up to 10x)</td>
<td>$5/month</td>
</tr>
</tbody>
</table>

### IMPORTANT DATES:
- **November 30, 2022**: Deadline to redeem 2022 rewards
- **January 2023**: Portal launch and program year begins

Cash rewards are deposited in the subscriber's paycheck quarterly and are subject to taxation.

[hr.virginia.edu/wellness/earn-rewards](http://hr.virginia.edu/wellness/earn-rewards)
Resources and Reminders
Action Items

**BEFORE Open Enrollment**

- Note key dates on your calendar
- Review benefits usage in 2022; plan for health needs in 2023
- Plan for use-or-lose benefits usage w/FSA, Dependent Daycare Reimbursement Account
- Review materials early on website so you have time to ask questions
- Review Workday Job Aids and walkthrough video
Attend Expo, webinars, benefits presentations, Town Hall

Modify medical, dental, vision benefits; elect/waive FSA, HSA

Add/drop dependents; confirm or change life insurance beneficiaries

Print/save as PDF your benefits elections AFTER submitting
If you changed your dependents or beneficiaries in Workday, look for additional action items in your Workday Inbox. If you added new dependents during Open Enrollment, upload required documentation into Workday.

New Basic Health participants: Spend down your Full Health Care FSA to $0.00 by 12/31/22.

If you elected an HSA or FSA, respond to email instructions from Fidelity to open your accounts with this new administrator.
Benefits Open Enrollment:
October 3 – 14, 2022

Benefits Webinars and Presentations:
• September 13–October 12 - financial and well-being webinars
• September 14–October 12 - benefits presentations
• Virtual Town Hall October 6 - 12–1:30 pm
• Further information available on the [Presentations] webpage

Benefits and Well-Being Expos:
• College at Wise, Chapel of All Faiths: September 28-29
• UVA Health, Education Resource Center: October 4, 7:00 am–3:00 pm
• Newcomb Hall, 3rd floor: October 5, 8:30 am–2:00 pm

Open Enrollment changes take effect on January 1, 2023
# Ways to Engage with Open Enrollment 2023

<table>
<thead>
<tr>
<th>Employee Toolkit</th>
<th>More Resources</th>
<th>Open Enrollment Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Website</td>
<td>Health plan comparison resources</td>
<td>Central repository for announcements, schedules, resources</td>
</tr>
<tr>
<td>Picwell AI tool</td>
<td>In-person &amp; group sessions</td>
<td>Resources include presentation dates, videos, charts, &amp; more</td>
</tr>
<tr>
<td>Videos</td>
<td>Workday job aids</td>
<td>Will be updated daily with new information</td>
</tr>
<tr>
<td>Presentations</td>
<td>Workday Digital Assist</td>
<td>hr.virginia.edu/oe2023</td>
</tr>
<tr>
<td>Benefits &amp; Well-Being Expos</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Mailers</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Thank you!