

The background is a vibrant photograph of a football game at the Carl Smith Center. In the foreground, the mascot "The Cavalier" is prominently displayed, wearing a blue jersey with a white "V" and orange accents, and a blue hat with an orange band. He is pointing directly at the camera with his right hand. In the background, cheerleaders in blue and orange uniforms are lined up on the field, and a large crowd of spectators fills the stadium stands. A scoreboard in the upper right corner shows "PULSING 6:45 70-15" and "CARL SMITH CENTER".

Benefits Open Enrollment 2020

October 7 - 18, 2019



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OVERVIEW

When you choose your benefits each year, you're making a major investment in your physical and financial wellbeing.

Open Enrollment 2020

Open Enrollment is a time for eligible employees to research and select their benefit options for the coming year.

Changes are made in Workday between **October 7 –18**.

There is no Confirmation Period this year, so it's important to make any benefits changes by October 18.

Open Enrollment is conducted in Workday for the first time.

UVA Total Rewards

Open Enrollment is part of your Total Rewards package. Total Rewards is the integration of the following programs for our employees:

- **Compensation** (competitive pay, pay practices, etc.)
- **Benefits** (medical, dental, vision, Rx, life insurance, time off)
- **Well-Being** (physical, emotional, financial support of employees through Hoos Well)
- **Retirement** (qualified retirement programs with competitive match)



We hear you. How can we help?

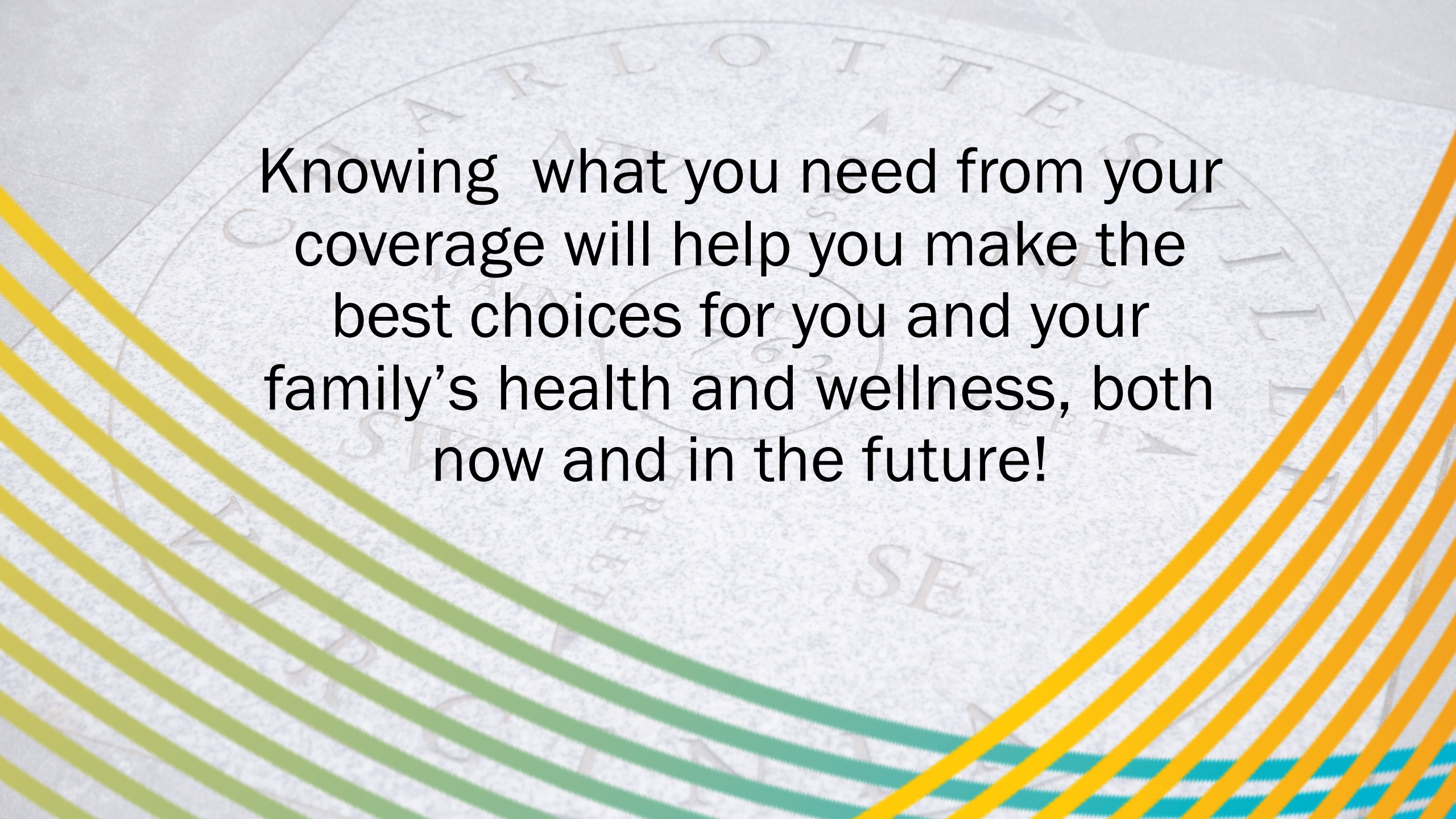
You told us during the recent benefits preferences survey that you'd like more personalized support to understand and choose benefits. We heard you!

We're bringing on additional HR employees to respond in a timely manner to your phone call, online chat, or email inquiry **starting in mid-September**, and you'll see more group presentations and meetings in your work areas.

We're also providing more ways for you to receive Open Enrollment communications this year, and we started earlier so you have more time to consider your benefits options.

RESOURCES



The background features a faint, circular seal of the University of North Carolina, with the text "UNIVERSITY OF NORTH CAROLINA" and "1777" visible. Overlaid on this are several thick, curved lines in shades of yellow, green, and blue, creating a dynamic, abstract pattern.

Knowing what you need from your coverage will help you make the best choices for you and your family's health and wellness, both now and in the future!

Enrollee Toolkit

- Website
- Picwell
- Ask Alex
2020
- Videos
- Presentations
- Benefits
Expos
- Podcasts
- Home Mailers

More Resources

- 15+ In-person
group sessions
- Additional HR
employees to
serve you
- Workday Job
Aids/LMS

Open Enrollment Website

- Central repository for
announcements,
schedules, resources
- Resources include
presentation dates,
podcasts, videos
- Will be updated daily
with new information
- hr.virginia.edu/oe



Workday Open Enrollment

- You can access Open Enrollment from either your Workday home page or inbox
- Workday's Learning Management System (Learning app) will also have an Open Enrollment event with how-to instructions and links to the website.

Home Search

Welcome, Anthony Rizzo

Announcements
1 Item

It's Open Enrollment time! Click to get started.
[Benefits Open Enrollment](#)

Inbox
1 Item

Open Enrollment Change, Anthony Rizzo (Manager 5200) on 10/7/2019
[Go to Inbox](#)

Applications
8 items

Benefits Personal Information Pay Time

Absence Learning Performance Requests

Workday Open Enrollment

View Summary

You are almost finished with the elections process!

- Please review your elected and waived benefits for accuracy
- Respond to any error messages that may appear below
- Attach any required documentation in the Attachments section
- Read the information in the Electronic Signature section, including any links
- Use the Go Back button to make any changes necessary
- Use the Save for Later button to save your options in the Inbox to revisit at a later time
- If all elections look correct, click the I Agree checkbox and Submit

Your Elections will not be completed until you click **SUBMIT**.

Selected Benefits 10 items

Plan	Coverage Begin Date	Deduction Begin Date	Coverage
Medical Aetna POS - Value Health	02/01/2017	02/01/2017	Family
Dental United Concordia DPO - Enhanced	02/01/2017	02/01/2017	Family
Vision Davis Vision VIS	02/01/2017	02/01/2017	Family
Health Care FSA Chard Snyder	02/01/2017	02/01/2017	\$2,500.00 Annual
Basic Life The Standard - Life AD&D - ORP MED (Employee)	07/09/2018	07/09/2018	1 X Salary
Supplemental Life The Standard - Life AD&D - ORP - MED (Employee)	07/09/2018	07/09/2018	3 X Salary
Spouse Life The Standard - ORP - MED (1_Spouse)	01/01/2020	01/01/2020	\$100,000
Child Life The Standard - ORP - MED (Children)	02/01/2017	02/01/2017	\$10,000
	07/09/2018	07/09/2018	66.67% of Salary

Submit

Save for Later

Cancel

Benefits Comparisons and Videos

- **Ask ALEX**, the virtual benefits counselor, can help you research benefits options
- **Picwell**, a new interactive tool, allows your input of preferences to determine best-fitting benefits options
- **2020 UVA Health Plan Options at a Glance** shows potential annual in-network costs
- **Access videos about:**
 - Open Enrollment plan design and changes
 - Important health terms and concepts



Find all these and more at hr.virginia.edu/oe/resources.

How to Maximize Health Dollars

Aetna Member Tools include:

- Payment Estimator
- Cost of Care Estimator
- Custom Doc Find
- Aetna Institute of Quality (IOQ) List
- Plan Selection & Cost Estimator Tool

Visit hr.virginia.edu/oe/resources, and get directed to the Aetna Navigator site to utilize these tools

How to Maximize Health Dollars

OptumRx Price Tools offer you ways to manage your pharmacy investment, and include:

- Drug pricing
- OptumRx Formulary

CHANGES



Benefits Change Highlights

Plan Provisions	Choice Plan	Value Plan	Basic Plan (HDHP)
Deductible (Individual/Family)	\$500/\$1,000 In Network \$1,500/\$3,000 Out-of-Network	\$800/\$1,600 In-Network \$1,600/\$3,200 Out-of-Network	\$2,000 (Emp only)/\$4,000 In-Network \$6,000 (Emp only)/\$12,000 Out-of-Network
Out of Pocket Maximum (Individual/Family)	\$5,500/\$11,000 In-Network \$11,000/\$22,000 Out-of-Network	\$5,500/\$11,000 In-Network \$11,000/\$22,000 Out-of-Network	\$4,000/\$8,000 In-Network \$8,000/\$16,000 Out-of-Network
Preventative Care	No Cost	No Cost	No Cost
Primary Care Office Visit	15% , Deductible In-Network 35%, Deductible Out-of-Network	\$25 UVA Provider Network PCP \$40 In-Network PCP 40%, Deductible Out-of-Network	20%, Deductible In-Network 40%, Deductible Out-of-Network
Emergency Room	20% , Deductible In-Network 20% , Deductible Out-of-Network	25%, Deductible In-Network 25%, Deductible Out-of-Network	25%, Deductible In-Network 25%, Deductible Out-of-Network
Pharmacy Deductible	Combines Medical/RX Deductible	Combines Medical/RX Deductible	Combines Medical/RX Deductible

HUMAN RESOURCES

*Schedules of Benefits are available on the Open Enrollment website for each health plan: hr.virginia.edu/oe/health2020.

2020 Pre-Tax FSA and HSA

		Dependent Daycare FSA	Full Healthcare FSA	HSA	Limited Healthcare FSA
CHOICE & VALUE HEALTH	Minimum	\$120	\$120	NA	NA
CHOICE & VALUE HEALTH	Maximum	\$5,000	\$2,500	NA	NA
BASIC HEALTH	Minimum	\$120	NA	\$120	\$120
BASIC HEALTH	Maximum	\$5,000	NA	Empl: \$3,550 Family: \$7,100 55+: \$1,000	\$2,500

If you want to keep your current HSA or FSA contribution levels in 2020, there is no need to re-enroll. You can change or waive FSAs or HSAs for 2020 by requesting changes through Workday during Open Enrollment.

2020 Health Savings Accounts (HSA)

Employer HSA contributions: Employee-only, \$1,000; Employee + dependent(s), \$1,500

First-time Basic Health participants: Be sure you use all FSA money by December 31 to receive employer funds on January 1. Otherwise, you will not receive them until April 1.

Employees leaving Basic Health pay a \$4 monthly fee on funds left in their accounts. For those enrolled in the Basic Health Plan, UVA pays the administrative fee.

If you have over \$1,000 in your HSA, you can invest those funds through Chard Snyder, UVA's HSA administrator.

Additional Changes to Service

Bariatric procedures must be performed in a Bariatric Institute of Quality (IOQ) to ensure quality.

- There is no out-of-network coverage. If no IOQ facility is available within 100 miles of a member's residence, travel and lodging for the patient and one companion are reimbursed if IOQ services as well as traveling and lodging are pre-approved.
- A list of IOQs can be found on the [Open Enrollment](#) webpage.

Premiums

2020 Monthly Health Premiums

UVA Health Plan	Basic	Value	Choice
Employee	\$20.00 (+\$1.00)	\$87.50 (+\$11.50)	\$183.00 (+\$30.50)
EE+Child(ren)	\$25.25 (+\$1.25)	\$140.25 (+\$18.25)	\$370.25 (+\$61.75)
EE+Spouse	\$33.25 (+\$1.50)	\$176.25 (+\$23.00)	\$477.00 (+\$79.50)
Family	\$63.00 (+\$3.00)	\$282.25 (+\$36.75)	\$706.00 (+\$117.75)

Supplemental Benefit Credit increases from \$450 to \$550 for eligible Academic Staff.

Rates above do not reflect wellness rewards earned. Rate increases for COBRA, retiree, part-time, wage, postdoctoral fellows, and housestaff differ from above; you can see your rates online at www.hr.virginia.edu/oe/health2020.

2020 Monthly Dental & Vision Premiums

UVA Dental Plan	Basic	Enhanced	UVA Vision Plan	Rate
Employee	\$1.00 (Same)	\$10.50 (Same)	Employee	\$8.32 (Same)
EE+Child(ren)	\$2.00 (Same)	\$24.75 (Same)	EE+Child(ren)	\$14.56 (Same)
EE+Spouse	\$4.00 (Same)	\$29.00 (Same)	EE+Spouse	\$14.98 (Same)
Family	\$7.25 (Same)	\$49.75 (Same)	Family	\$23.30 (Same)

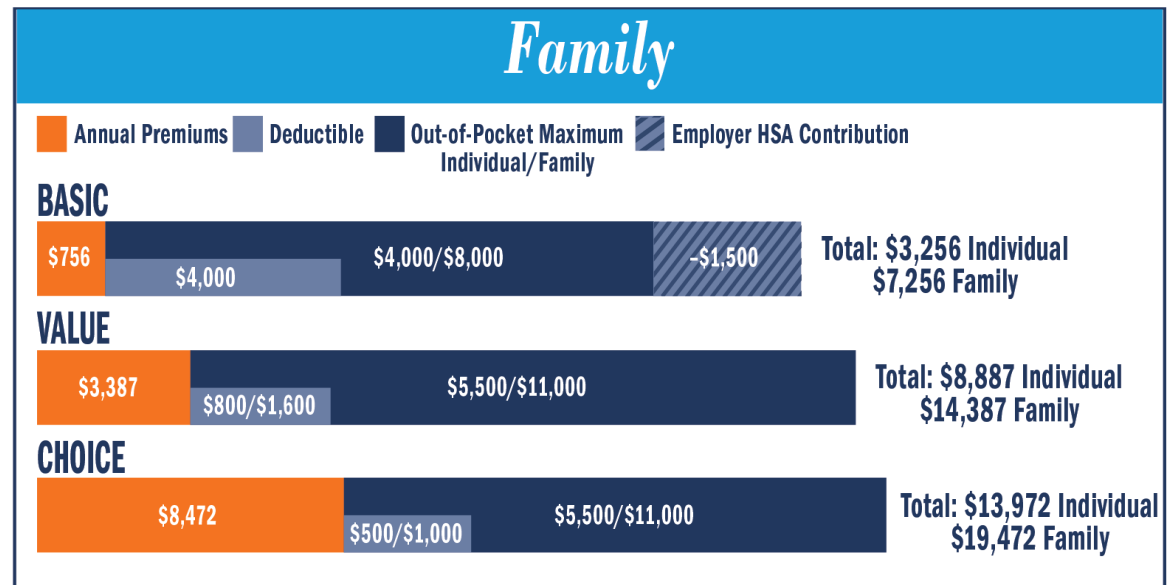
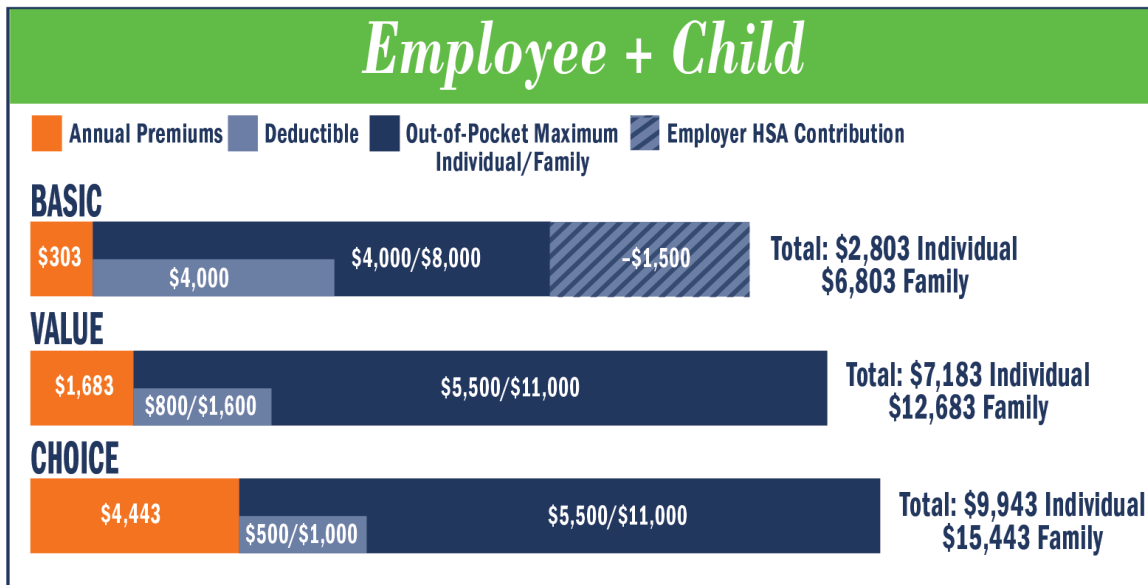
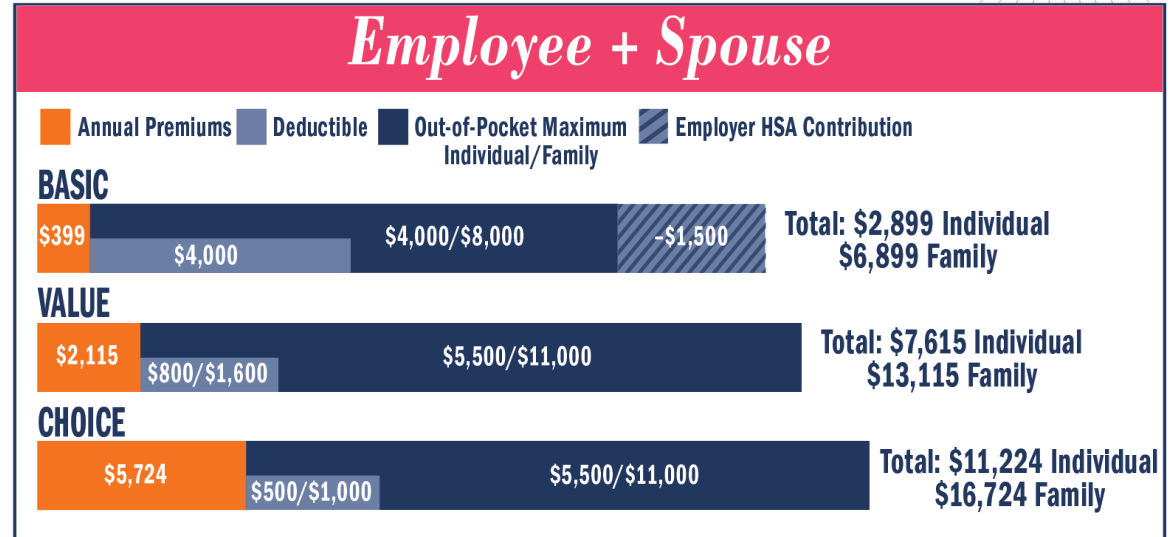
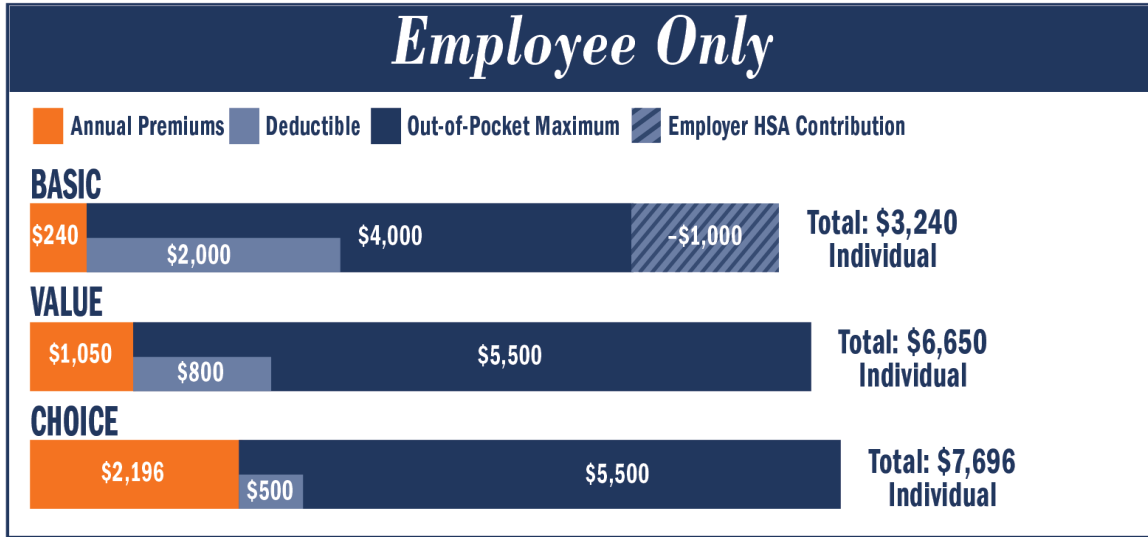
- ✓ 2020 active employee dental premiums remain the same
- ✓ 2020 active employee vision premiums remain the same

Rate increases for COBRA, retiree, part-time, wage, postdoctoral fellows, and housestaff differ from above; you can see your rates online at www.hr.virginia.edu/oe/dental2020 and www.hr.virginia.edu/oe/vision2020.



2020 UVA Health Plan Options at a Glance

YOUR POTENTIAL ANNUAL IN-NETWORK COSTS



Out of pocket includes Coinsurance, Deductible, Copayments, and covered Prescriptions; Excludes Amounts above the Allowable Amount.



MAXIMIZING WELLNESS

Giving Your More Choice

Hoos Well 2020						
Earn up to \$500.00						
Where Do You Stand?			Physical/ Nutrition		Financial	Emotional
Health Assessment \$100	Adult Well Exam \$200	*Flu Vaccine \$25	Journeys \$50	60-day Challenges (Spring & Fall) Up to \$50	Journeys \$50 *Live Webinars \$25	Journeys \$50 *Seminars and/or *Mindfulness challenge \$25

IMPORTANT DATES:

November 30, 2019: Deadline to redeem 2019 rewards

January 15, 2020: Portal launch and program year begins

*Indicates new opportunity to earn rewards

REMINDERS AND DATES

A photograph of a red brick archway. The arch is made of red bricks with light-colored mortar. The arch is set into a wall of the same brickwork. Through the arch, a lush green tree with many small leaves is visible against a bright sky. The text "REMINDERS AND DATES" is overlaid in white, bold, sans-serif capital letters across the middle of the arch.

Important Dates

Benefits Open Enrollment: October 7 – 18, 2019

UVA Health and Benefits Expos:

October 9, Newcomb Hall Third Floor

October 10, Medical Center Hospital Education Resource Center

Further information available at <http://www.hr.virginia.edu/oe/expos>.

Open Enrollment changes take effect on January 1, 2020.

Additional Information

- **J1 Visa holders** have a new health plan option that meets U.S. Government requirements. They will receive direct mail and email communications about the plan, which is less expensive than the Choice Health option they currently use.
- Starting in 2020, there will no longer be a correction period after Open Enrollment ends. All benefits changes for 2020 must be submitted by October 18, 2019 at 11:59 pm, the end of Open Enrollment.

Open Enrollment Summary

Visit <http://www.hr.virginia.edu/oe> to find helpful resources, learn about premium details, and **enroll in Workday**.

When you know your needs and understand your options, you can **make informed choices** during Open Enrollment and get the best **value for your investment**.

Reminder: The **Working Spouse Rule** is still in effect.

Be sure to double-check your and your dependents' information for accuracy, including your dependents' social security numbers.

THANK YOU!

