



UVA BENEFITS OPEN ENROLLMENT FOR PLAN YEAR 2022



UNIVERSITY
of VIRGINIA

Human Resources



1
OPEN ENROLLMENT KEY DATES

2
HELP WHEN YOU NEED IT

3
CHANGES

5
ACTION ITEMS

6
WHAT'S NEW THIS YEAR

8
RESOURCES

9
ENROLL IN WORKDAY



hr.virginia.edu/oe2022

Benefits Open Enrollment KEY DATES



SEPTEMBER 7 – OCTOBER 13
Benefits vendor webinars take place virtually

SEPTEMBER 15 – 30
In-person and virtual Open Enrollment presentations

SEPTEMBER 27
Look for an Open Enrollment cost comparison mailer in your mailbox; this will include the “Health Plan Options at a Glance” tables, health plan services comparison, and dental cost comparisons

OCTOBER 4 – 15
Open Enrollment is open in Workday

OCTOBER 5
Open Enrollment Town Hall
• 12:00 pm - 1:30 pm

OCTOBER 15
Open Enrollment deadline

VISIT THE WEBSITE FOR DETAILS:
hr.virginia.edu/oe2022

2021 CONTINUES 2020'S ANYTHING BUT NORMAL YEAR

FOR 2022, UVA WILL NOT RAISE THE PREMIUMS FOR HEALTH, DENTAL, OR VISION PLANS FOR FULL-TIME EMPLOYEES, AND HAS LOWERED PREMIUM RATES FOR PART-TIME EMPLOYEES.

So, there is some good benefits news in this “anything but normal” year. UVA leadership cares deeply about you and continues to look for ways to help.



There are some changes and other enhancements to be aware of, so please take time to read this brochure. In addition, we have many mental, emotional, and financial resources that help you take charge of your health and live your best life. Finally, we want to make the Open Enrollment/benefits review process as easy and painless as possible and are giving you many varied opportunities to learn what you need to know to be an informed benefits consumer.

Benefits options change from year to year. Knowing your needs and understanding the different benefits options will help you make informed choices during Open Enrollment.

Total Rewards: Help When You Need It

UVA HR offers Faculty, Staff, Professional Research Staff, and Medical Center team members a **Total Rewards package** that not only addresses your health needs, but also provides a range of beneficial and important offerings. UVA's well-being programs keep you healthy physically, emotionally, and financially — which is especially important during this coronavirus pandemic. Take advantage of the **Faculty and Employee Assistance Program's** (FEAP) virtual resources, and **Hoos Well** mental and emotional well-being programs that help you take charge of your health and live your best life.

One of the largest and most used parts of your Total Rewards package are the benefits plans, like **health, dental, and vision**. This guide is focused on outlining these programs and highlighting any changes to prepare you for participating in Open Enrollment in October.

At UVA, you have resources to develop your career, help you save money for your health needs, and improve your well-being. UVA could not be the leading academic, healthcare, and research institution devoted to scholarship, discovery, and community without you.

Thank you!

HEALTH



DENTAL



VISION



If you would like to change your benefits, review the following pages or navigate to the Open Enrollment website hr.virginia.edu/oe2022 for additional details. When you're ready, make your changes in Workday October 4 - 15 (see instructions on page 9).

Action Items

JUST LIKE GETTING AN ANNUAL PHYSICAL, IT IS A GOOD IDEA TO CHECK YOUR BENEFITS ANNUALLY. 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 2021; anticipate additional needs for 2022.
- Plan for use-or-lose benefits early with your Dependent Daycare Account and FSA.
- The Open Enrollment website hr.virginia.edu/oe2022 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 child or spouse requires the submission of documentation confirming their relationship to you. Adding a spouse requires that the spousal affidavit be completed before finalizing your benefits elections.
- Confirm social security numbers for dependents. Confirm home address and phone number.
- Elect/waive Health Savings Account and Flexible Spending Account. 2021 elections for FSAs and HSAs will NOT carry over to 2022. You must re-enroll in the FSA/HSA programs for 2022 during Open Enrollment.
- Confirm or change beneficiaries for life insurance.

CHANGES 2022

FOR THE 2022 PLAN YEAR, THERE ARE NO CHANGES to premiums, coinsurance, or copays for the Basic, Value, and Choice Health options for full-time employees, for the second year in a row. However, there are other changes that may require action on your part.

Part-Time Premiums

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. This will lower part-time employees' contributions significantly.

UVA J Visa Health Plan

The UVA J1 Visa Health Plan will be called the UVA J Visa Health Plan. Premiums rates will stay the same for 2022, and employees with part-time status will pay the full-time premiums. Participants will receive a new ID card with new policy number.

HSA Employee Contributions

Maximum HSA employee contributions will rise to \$3,650 for individuals and \$7,300 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.

MCRP Short-Term Disability

The MCRP Short-Term Disability weekly benefit cap of \$1,100 will be removed from the plan. This will allow for a monthly maximum benefit of up to \$15,000.

Hearing Benefit

A new hearing benefit will include one hearing exam per year performed by an audiologist, covered as a cost-share benefit (with cost-share like physical therapy). Medically necessary hearing aids (covered up to \$1,200) will be covered every 4 years.

Infertility Benefit

Infertility benefits will expand to include less restrictive qualifications for eligibility. This will make the infertility benefit more widely available to health plan participants.

Value Health Out-of-Network Deductible

While premiums, coinsurance, and copays, will remain the same for 2022, **the out-of-network deductible will increase for Value Health participants**, from \$1,600/individuals, \$3,200/families, to \$2,400/individuals, \$4,800/families.

Basic Health Out-of-Pocket Maximum

To keep premiums stable for another year, the out-of-pocket maximum for all three health plan options need to be equalized. **The out-of-pocket (OOP) maximum will increase for Basic Health participants to match the OOP maximum for Choice and Value participants:** For in-network services, \$5,500 for individuals, \$11,000 for families. For out-of-network, \$11,000 for individuals, \$22,000 for families.

Open Enrollment for Plan Year 2022



WHAT'S

NEW

2022

HOOS WELL LIVE HEALTH COACHING AND DIRECT DEPOSIT REWARDS INTO YOUR PAYCHECK SPOUSE ELIGIBILITY FOR REMOTE WORKERS

NEW: Hoos Well Live Health Coaching

Hoos Well is excited to debut Live Health Coaching for employees and spouses enrolled on the UVA health plan. Speak with a health coach one-on-one and map out a plan to achieve your well-being goals. Hoos Well and its Live Health Coaching will help you every step of the way as you adopt healthy habits so you can excel and thrive.

Employees and spouses covered by the UVA Health Plan will continue to earn up to \$500 in financial incentives when they complete activities within three domains of well-being: physical, emotional, and financial. And beginning in January, you will find new social well-being initiatives and activities to earn rewards. Also beginning in January 2022, instead of rewarding you in the form of gift cards, your Hoos Well rewards will be deposited to your paycheck!

As a reminder, your last day to report and record activities in the Hoos Well portal is November 30, 2021.

NEW: Spouse Benefit

Spouses of UVA employees 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, will now be eligible to be a dependent on the UVA employee's health coverage. This allows better health care options for spouses working for remote employers.

ENHANCED: Translatable Website

You'll find a redesigned Open Enrollment website homepage that lists key takeaways at the top, along with action items and how to enroll in the new tile system in Workday. If you need additional details, the topic-specific pages are still there for you to refer to.

All Open Enrollment webpages are now instantly translatable into 100+ languages using the Google Translate tool located in the footer at the bottom of every webpage. The Summary Plan Description, which offers complete details on the UVA Health Plan, is also now available on the website in English and Spanish.

Open Enrollment for Plan Year 2022



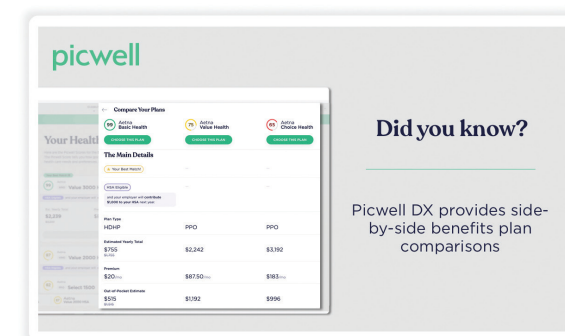
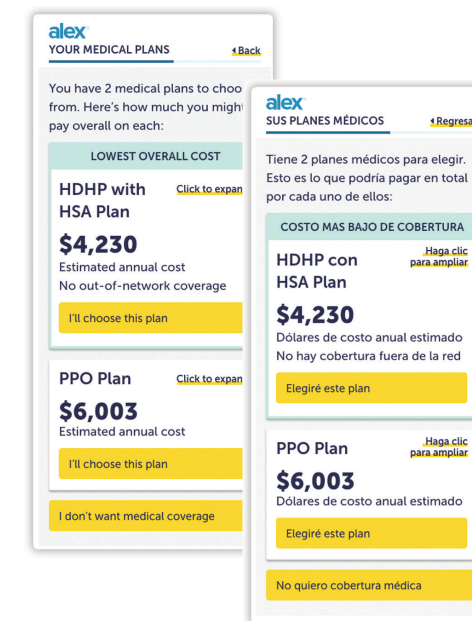
ENHANCED: Online Benefits Virtual Assistants

The Picwell and ALEX Tools have both been enhanced this year, in response to your Open Enrollment survey feedback.

Picwell is an online personalized tool that uses big data to compare information you input with millions of other Americans to determine the best fit. ALEX asks you to enter basic information and responds with what's available and how to get the best value for your investment. Gather information in advance about your healthcare provider visit frequency, prescriptions, and vision and dental care needs to get the most accurate assistance from ALEX.

In addition to health, dental, and vision information, both tools have been enhanced to include life insurance. ALEX offers 2 "sneak peek" videos for awareness of benefits, plus an opt into "Alex Go," a mobile friendly experience. Alex Go is also available in Spanish. Picwell now has a consolidated profile page that allows users to navigate vertically by scrolling through the stages. Questions have been reordered by question type. Picwell also now offers a side-by-side comparison of plan options, and a "Build-a-plan" to compare a non-company sponsored plan (i.e., spouse or partner's plan) against the UVA plan options.

Visit the Open Enrollment website hr.virginia.edu/oe2022 to find links to these and other online tools.



Resources

To help you evaluate your needs and understand the different benefits options, visit the Open Enrollment website for details:

hr.virginia.edu/oe2022

Open Enrollment Presentations

Open Enrollment presentations will be available in person and virtually. Unfortunately, the Benefits and Well-being Expo will not be offered this year. Visit the website for a full schedule and links.

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 of all 3 health plan options, categorized by in-network services

Visit the website for these and other comparison tools

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

Payment Estimator: Compares costs to give you real-time, personalized estimates

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

Aetna Plan Selection Tool: Helps you choose your health plan

Custom DocFind: Confirms whether providers are in network

Aetna Institute of Quality List: Lists IOQ facilities

ALEX - Creates a customized experience based on your information input and shows you how to get the best value for your investment

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 Town Hall

Virtual again with presentations by Aetna, FEAP, Hoos Well, and the UVA HR Leave, Benefits, and Retirement teams. Additional time will be given for Q&A. Visit the website for more information, date/time and links.

Open Enrollment PowerPoint

A PowerPoint presentation updated for 2021-2022 offers an overview of your UVA Health Plan changes, action items, and resources to help you make decisions about your benefits for 2022. 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.

Open Enrollment Overview Video

The overview video provides a high-level summary of how benefits changes are made year to year and resources to help you select your benefits. Visit the website for overview video link.

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.



Open Enrollment for Plan Year 2022



[▶ Enroll in Workday](#)

To Review and Enroll in Your Benefits Elections

- Review the Workday Job Aids and walkthrough video on the Open Enrollment website hr.virginia.edu/oe2022
- Navigate to Workday
- In your Workday Inbox, click on the message titled "Open Enrollment Change: [Your Name] on 01/01/2022"
- 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. Confirm social security numbers for dependents. Confirm home address and phone number.
 - Elect/waive Health Savings Account and 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 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 what has been previously submitted. Any changes made will need to be resubmitted. 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 the new confirmation of benefits elections.

You can make changes to your elections 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 2022.
- If you had an HSA, your benefit will be elected, with employer contribution, but with \$0 employee contribution. You can add your employee contribution at any time in Workday.



Human Resources

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