



UVA BENEFITS OPEN ENROLLMENT FOR PLAN YEAR 2021



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/oe2021

Benefits Open Enrollment KEY DATES



SEPTEMBER 1

Open Enrollment website is open: hr.virginia.edu/oe2021

SEPTEMBER 28

Look for an Open Enrollment cost comparison mailer in your mailbox; this will include not only the “Health Plan Options at a Glance” like last year, but also dental cost comparisons

SEPTEMBER 28 – OCTOBER 14

Open Enrollment live Zoom presentations

- Visit the website for details, Zoom links, presentation deck, and recordings

OCTOBER 5 – 16

Open Enrollment is open in Workday

OCTOBER 5 – 16

Benefits and Well-Being Expo is VIRTUAL

- Open 24/7, with HR team members and benefits vendors available Monday - Friday during working hours to answer your emailed questions
- Open for two weeks, not just two days
- Connect with vendors and HR team members
- Watch presentations, visit virtual booths, win prizes

OCTOBER 16

Open Enrollment deadline

2020 HAS BEEN A YEAR LIKE NO OTHER

OUR GOAL THIS YEAR FOR BENEFITS OPEN ENROLLMENT IS TO MAKE THE BENEFITS REVIEW PROCESS AS EASY AS POSSIBLE.

This brochure details the changes, action items and other important things you need to know. 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.



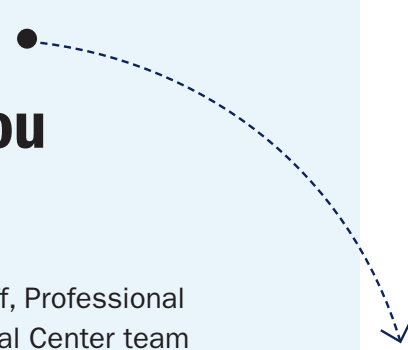
2020 is a year like no other. COVID-19 has caused many of our community members to suffer, and unfortunately resulted in the University needing to implement certain financial mitigation measures. But UVA leadership cares deeply about you and is looking for ways to help. UVA has increased mental, emotional, and financial resources for employees.

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 as a UVA employee 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 empower your career, meet your health and savings needs, and improve your personal well-being. Your contributions affirm UVA's position as a leading academic, healthcare, and research institution that continues to provide devotion to scholarship, discovery, and community.



THIS PLAN YEAR, THERE ARE NO CHANGES to premiums, coinsurance, copays, or deductibles for the Basic, Value, and Choice Health options for full-time employees. However, there are other changes that may require action on your part.

CHANGES ▼

FSA/HSA Re-Election Action

2020 elections for FSAs and HSAs will NOT automatically carry over to 2021. Even if you do not want to make any changes to your health, dental, or vision plans, you still need to re-elect the FSA and HSA programs for 2021 during Open Enrollment.

- **To continue your FSA**, re-elect in Workday during Open Enrollment. If you do not, you will not have access to an FSA in 2021.
- **To continue your HSA**, re-elect in Workday during Open Enrollment. If you do not re-elect and you had an HSA in 2020, your benefit will be elected, and those eligible will receive the employer contribution but with \$0 employee contribution. However, you can add your employee contribution at any time in Workday.

New Pharmacy Benefit Manager

UVA has spent the last two years working on bringing benefits savings to you, and this year **renegotiated a new contract with Aetna** which will manage both health and pharmacy plans. This means you have:

- One health plan provider to go to for questions or support
- One ID card to show for both health and prescription drug coverage
- One place to locate all your medical and prescription drug expenses when evaluating your future health care needs.

Look for a new health/pharmacy insurance card in the mail in December (make sure your home address is correct in Workday so you can receive the card).

Open Enrollment for Plan Year 2021



New Health Advocates

UVA introduces the Aetna One Advocate (A1A) dedicated service model, which is designed to help you understand your medical care costs, coordinate care and approvals, and connect you with available resources. Your advocate will provide a personalized and hassle-free member experience, no matter where you are on your health journey.

Part-Time Eligibility

Beginning January 1, 2021, part-time eligibility for benefits is being harmonized between the Academic Division and Medical Center, and defined as working at least 20 but less than 30 hours per week. Team members currently working 30-36 hours will be eligible in 2021 for lower full-time rates for health and dental benefits.

Part-Time Health Plan Premiums

Beginning January 1, 2021, there will be one health plan premium for all part-time employees at UVA.

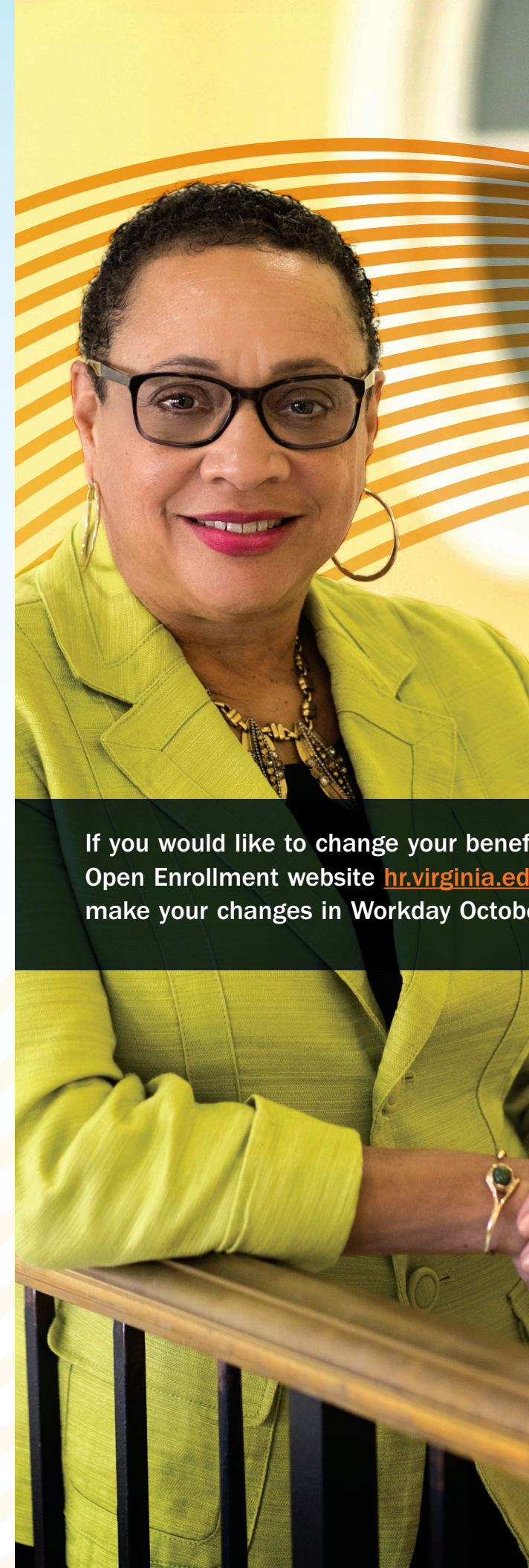
This change minimizes disruption and complexity for employees moving from full-time to part-time positions.

ORP and MCRP Long-Term Disability Plan Harmonization

Starting on January 1, 2021, the long-term disability for Academic Division staff in the ORP and for Medical Center team members will be harmonized to provide the same benefit:

- A monthly income benefit equal to 60% of monthly salary
- Maximum monthly benefit not to exceed \$20,000

Open Enrollment for Plan Year 2021



If you would like to change your benefits, review the following pages or navigate to the Open Enrollment website hr.virginia.edu/oe2021 for additional details. When you're ready, make your changes in Workday October 5 - 16 (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 2020; anticipate additional needs for 2021.
- Plan for use-or-lose benefits early with your Dependent Daycare Account and FSA.
- The Open Enrollment website hr.virginia.edu/oe2021 launches September 1 – review materials early so you have plenty of time for research and questions.
- Review Workday Job Aids for benefits changes or enrollment.
- 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. 2020 elections for FSAs and HSAs will NOT carry over to 2021. You must re-enroll in the FSA/HSA programs for 2021 during Open Enrollment.
- Confirm or change beneficiaries for life insurance.

WHAT'S

NEW

2021

NO PREMIUM RATE CHANGES FOR FULL-TIME BENEFITS-ELIGIBLE EMPLOYEES

NEW: Aetna Manages the Prescription Drug Program

With Aetna as administrator for both pharmacy and health programs, you will benefit from receiving additional savings and efficiencies such as:

- One ID card for both prescription drug program and medical program
- One Aetna dedicated UVA customer care team with whole life integration approach and advocacy for UVA employees and their families
- One place to call with questions
- One website, one mobile app
- More coordinated clinical outreach
- Easier execution of deductibles
- Extended member service hours, even on Saturday

NEW: Medical Scenarios

You told us you wanted to know the costs for common medical procedures and how they play out across the three health plan options, in order to help you better compare values.

We have heard you! This year, we offer six common medical scenarios that UVA employees experience, according to Aetna. Visit the Open Enrollment website hr.virginia.edu/oe2021 to see estimates for what you would pay for each service (keep in mind that the real costs depend on the services you receive and how the doctor or health care facility bills Aetna). To see the bigger picture, we've also included your annual premium.

NEW: For Your Benefit

This new series of mini-videos educates employees on important benefits topics with short nuggets of information including:

- Schedule of Benefits explained
- Difference between Flexible Savings Account (FSA) and Health Savings Account (HSA)
- Difference between all three health plan options

NEW: Podcasts

In addition to current podcasts on HSAs/FSAs, the Open Enrollment process, and the J1 Visa Health Plan, new podcasts you can listen to anytime, anywhere include:

- Retirement
- Aetna as UVA's new pharmacy benefit manager; the new Aetna One Advocate model
- Dependent Care FSA and Backup Care

Links for all podcasts are on the Open Enrollment website hr.virginia.edu/oe2021, right sidebar, and now also include written transcripts for the hearing impaired.

NEW: Redesigned Website

You'll find a redesigned Open Enrollment website homepage that clearly lays out what has changed, what your costs are, and what you need to do, all on one page. If you need additional details, the topic-specific pages are still there for you to refer to.

You'll see a new page for medical scenarios, so you can see the costs for common medical procedures and how they play out across the three health plan options, in order to help you better compare costs.

You'll also find details on all pages about how to enroll or make changes in Workday.

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. Previously just available for the health plan, Picwell now includes details about health, dental, vision, prescription drug, and benefits savings accounts.

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 in order to get the most accurate assistance from ALEX.

Both Picwell and ALEX have been updated to reflect CARES Act changes that extend deadlines for spending FSA monies, how COVID-related services are covered, and Teladoc access. Both plans have been enhanced to explain why they make the recommendations they do, and provide alternative recommendations for employees unable to cover out-of-pocket expenses with the high deductible Basic Health option. Both plans state how much you should put in your HSA and your FSA to meet your medical needs.

Visit the Open Enrollment website hr.virginia.edu/oe2021 to find links to these and other online tools.

NEW: Virgin Pulse

Beginning in February 2021, Hoos Well will shift to Virgin Pulse as its new partner, which recently acquired RedBrick Health. Virgin Pulse offers a more modern and interactive technology platform and provides more opportunities to enhance your well-being.

In the new Virgin Pulse portal, employees and spouses covered by the UVA Health Plan can earn up to \$500 in financial incentives when they complete activities within three domains of well-being: physical, emotional, and financial. Beginning in February, you will find new opportunities to earn rewards, donate your rewards to charitable causes, and participate in emotional well-being initiatives and activities for family and friends.

Don't forget to redeem your 2020 rewards in the RedBrick portal by November 30, 2020.

Resources

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. HR has an array of resources available to help you evaluate your needs and understand the different benefits options. Visit the Open Enrollment website hr.virginia.edu/oe2021 for details.

Open Enrollment Presentations

Group presentations will not be held in person across Grounds this year, but instead will be virtual, giving you the flexibility to choose many times and days to attend. You can watch the live presentations via Zoom (schedule is on the website) or listen later at your convenience to the recording on the website.

Benefits and Well-Being Expo

In order to protect your health and safety while still providing you access to benefits and well-being information you need, the Benefits and Well-Being Expo will be held virtually this year and will be available for the entire Open Enrollment period, October 5–16. In the Virtual Expo, you can learn more about your benefits from UVA HR Specialists and partners within the community; discover offerings available to you from vendors; watch informational videos; and win prizes for visiting virtual booths. This year, you can experience it all from the comfort and safety of the location of your choice, on the day and time that is most convenient for you.

- Find details anytime on the OE website: hr.virginia.edu/oe2021
- Between October 5–16, visit the Virtual Expo here: app.airbo.com/ard/uva-virtual-expo

Open Enrollment Overview

A PowerPoint presentation updated for 2020-2021 offers an overview of your UVA Health Plan changes, action items, and resources to help you make decisions about your benefits for 2021. You can see it during Open Enrollment Zoom presentations or view it on the Open Enrollment website at your convenience. Visit the website hr.virginia.edu/oe2021 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 hr.virginia.edu/oe2021 for overview video link.

Compare Health Plan Options

There are many ways to compare your health plan options:

See the details of each health plan option (*Basic, Value, Choice*) on their respective schedule of benefits.

Compare all 3 health plan options and learn more about your benefits:

• UVA Health Plan Options at a Glance:

Visually compares all 3 health plan options, their premiums, out-of-pocket limits, deductibles, coinsurance, and copays

• NEW: Medical Scenarios Page

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 hr.virginia.edu/oe2021 for these and other health plan 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:** Online tool to help you choose your health plan
- > **Custom DocFind:** Confirms whether providers are in-network
- > **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

• ALEX:

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

Podcasts

Listen anytime, anywhere to short podcasts on:

- Dependent Care FSA and Backup Care
- Health savings accounts and flexible spending accounts
- J1 Visa Health Plan
- Aetna as plan administrator for the prescription drug program, and the Aetna One Advocate Model
- Retirement

LINKS FOR ALL PODCASTS, AND WRITTEN TRANSCRIPTS OF THEM, ARE ON THE RIGHT SIDEBAR ON ALL OPEN ENROLLMENT WEB PAGES.



▶ Enroll in Workday

To Review and Enroll in Your Benefits Elections

- Navigate to **Workday**
- In your Workday Inbox, click on the message titled “Open Enrollment Change: [Your Name] on 01/01/2021”
- 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. 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. 2020 HSA/FSA elections do not roll over to 2021.
 - > View insurances and long-term disability
 - > Confirm or change beneficiaries for life insurance
 - > If you are not ready to submit, back up one page using your “back” arrow in your browser, and select “Save for Later”
 - > When you are ready to submit, electronically sign at the bottom of the last page and press the SUBMIT button
 - > Workday does not currently offer the option to confirm your elections in writing, so after you submit your elections, 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 screens 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 2021 unless you re-elect a dollar contribution.
- 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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