



# OPEN ENROLLMENT 2017

November 1–15, 2016

UNIVERSITY OF ROCHESTER FACULTY AND STAFF

OCTOBER 2016

## Welcome to the 2017 Open Enrollment Period!

The annual open enrollment period for the University of Rochester Health Care Plans, Dental Plans, Flexible Spending Accounts (FSAs), Health Savings Account (HSA) and Group Life Insurance for calendar year 2017 will be held from **Tuesday, November 1—Tuesday, November 15**.

Picking the right benefit plans can be a challenge. Which medical and dental plans are best for me? How much should I save in my FSA? Does an HSA make sense for me? These decisions are important and a lot goes into making the right choice. To make the process easier, start with the easy-to-use online tool called **ALEX**, available on the benefits website ([rochester.edu/benefits](http://rochester.edu/benefits)). ALEX will ask a few questions (who will be covered on your plan, what types of services do you think you might need throughout the year, etc.) and will provide a cost comparison for each of the plans. ALEX will also walk you through a few scenarios to better explain how your benefits work.

## Health Care Program Enrollment/Change Options

During the 2017 annual open enrollment, you have the option to:

- Change your current Health and/or Dental Plan
- Elect health and/or dental coverage
- Add or remove eligible dependents from your coverage
- Change your Third-Party Administrator (Aetna or Excellus) for your health coverage
- Elect to contribute to a Health Savings Account and/or a Flexible Spending Account
- If eligible, you can certify your eligibility to receive the HSA employer funding for 2017

## Group Life Insurance Enrollment/Change Options

Higher coverage options—During the 2017 annual open enrollment, you may now apply for up to eight times your annual salary of Group Universal Life (GUL) or Group Optional Term Life (GOTL) insurance, to a maximum of \$1,500,000. You may enroll in or elect an additional one multiple of salary of GUL or GOTL insurance, if eligible, up to the lesser of six times your annual salary or \$1,000,000 without proof of good health. Elections above this require proof of good health. If you are currently enrolled in optional coverage, you also have the opportunity to transfer your current amount of GUL to GOTL or vice versa. Even if you are not making any life insurance changes, please be sure your beneficiary designations for both University-Paid and any optional coverage are up to date.

## New and Noteworthy

**Employer Funded HSA**— The University will provide HSA funding for eligible employees enrolled in the YOUR HSA-Eligible Plan for 2017. Newly hired and newly benefit eligible employees also will be eligible to receive a prorated portion of the employer funding throughout the year. Visit the Benefits website for information.

**Increased HSA Limits**— The maximum contribution amount for the HSA has increased to \$3,400 for single coverage, the maximum contribution amount for family coverage has not changed.

**New Pharmacy Benefit Manager for Excellus members—**

As of 1/1/17, Express Scripts will be the new pharmacy benefit manager for Excellus members. The pharmacy coverage will not change, however, Excellus members will receive new subscriber ID cards prior to 1/1/17.

**Prescription Drug Formulary**— Review your Third-Party Administrator's (Aetna or Excellus) formulary for any annual updates. View your TPA's formulary online at [www.Aetna.com](http://www.Aetna.com) or [www.ExcellusBCBS.com/ur](http://www.ExcellusBCBS.com/ur). The **UR Employee Pharmacy** will continue to be available to employees and their eligible dependents. Visit their website at: [www.urmc.rochester.edu/pharmacy/pharmacies/employee.aspx](http://www.urmc.rochester.edu/pharmacy/pharmacies/employee.aspx) for additional information.

**Higher Life Insurance Options**— The University has increased the maximum salary multiple of GUL or GOTL from six to eight times your annual salary.

**New LifeSuite Services:** Travel assistance services and legacy planning resources are available at no additional cost to employees covered under the University Group Life Insurance Plan, as well as their spouse/domestic partner and/or dependent children. Visit [www.rochester.edu/benefits/life](http://www.rochester.edu/benefits/life) for information.

# 2017 Health Care and Dental Plans Premiums For Faculty and Staff

January 1 - December 31, 2017

Monthly Premium Contributions <i>(monthly paid)</i>			Employee and Spouse/ Domestic Partner	Employee and Child(ren)
	Single	Family		
<b>Full-Time Employees Earning &lt; \$49,000</b>				
YOUR PPO Plan	\$82.18	\$246.48	\$180.76	\$147.88
YOUR HSA-Eligible Plan	\$8.38	\$25.14	\$18.44	\$15.08
<b>Full-Time Employees Earning \$49,000 - \$121,000 and Part-Time Employees &lt; \$121,000 with more than 5 Years of Service</b>				
YOUR PPO Plan	\$128.04	\$384.10	\$281.68	\$230.46
YOUR HSA-Eligible Plan	\$9.44	\$28.28	\$20.74	\$16.98
<b>Part-Time Employees Earning &lt; \$121,000 with less than 5 Years of Service**</b>				
YOUR PPO Plan	\$166.58	\$499.72	\$366.46	\$299.84
YOUR HSA-Eligible Plan	\$51.12	\$153.32	\$112.42	\$92.00
<b>Employees Earning &gt; \$121,000</b>				
YOUR PPO Plan	\$205.12	\$615.38	\$451.30	\$369.22
YOUR HSA-Eligible Plan	\$92.30	\$276.88	\$203.02	\$166.12

Bi-weekly and Semi-monthly Premium Contributions <i>(bi-weekly*/semi-monthly paid)</i>			Employee and Spouse/ Domestic Partner	Employee and Child(ren)
	Single	Family		
<b>Full-Time Employees Earning &lt; \$49,000</b>				
YOUR PPO Plan	\$41.09	\$123.24	\$90.38	\$73.94
YOUR HSA-Eligible Plan	\$4.19	\$12.57	\$9.22	\$7.54
<b>Full-Time Employees Earning \$49,000 - \$121,000 and Part-Time Employees &lt; \$121,000 with more than 5 Years of Service</b>				
YOUR PPO Plan	\$64.02	\$192.05	\$140.84	\$115.23
YOUR HSA-Eligible Plan	\$4.72	\$14.14	\$10.37	\$8.49
<b>Part-Time Employees Earning &lt; \$121,000 with less than 5 Years of Service**</b>				
YOUR PPO Plan	\$83.29	\$249.86	\$183.23	\$149.92
YOUR HSA-Eligible Plan	\$25.56	\$76.66	\$56.21	\$46.00
<b>Employees Earning &gt; \$121,000</b>				
YOUR PPO Plan	\$102.56	\$307.69	\$225.65	\$184.61
YOUR HSA-Eligible Plan	\$46.15	\$138.44	\$101.51	\$83.06

Share of Dental Premiums	Monthly		Bi-Weekly / Semi-Monthly	
	Single	Family	Single	Family
Traditional Dental Plan	\$4.38	\$8.94	\$2.19	\$4.47
Medallion Dental Plan	\$13.76	\$28.22	\$6.88	\$14.11

The index for the University Health Care premiums are based on changes in the national average wages as reported by the Bureau of Labor Statistics. Effective, January 1, 2017, the \$47,200 salary band will be indexed to \$49,000 and the \$117,600 salary band will be indexed to \$121,000.

The University is pleased to be able to offer the Health Care Plans with premiums that are below local and national rates. We have been able to mitigate overall cost increases through the University's custom plan design which is designed to meet the health care needs of faculty and staff. The University is also pleased to announce there will not be a premium increase for the Dental Plans in 2017.

## Personal Health Assessment Incentive

If you are enrolled in a University Health Care Plan, the University will provide you and your covered spouse/domestic partner with a \$125 incentive when you complete both a biometric screening and a Personal Health Assessment (PHA). Completion of both the biometric screening and the PHA is required for the incentive to be paid. Visit [www.rochester.edu/well-u](http://www.rochester.edu/well-u) for additional information and to schedule your biometric screening.

\*Faculty/staff members who are paid bi-weekly will have their Health Care and Dental Plan premium contributions deducted in the first two paydays of each month. In the month(s) that contain three paydays (June and December), Health Care Plan and Dental Plan deductions will not be taken from the third payday.

\*\*Also includes Agency Nurses with Medical and Time-as-Reported employees who qualify as a full-time employee in accordance with the University's Measurement and Stability Periods Policy.

The rates represented in these charts reflect the amount that will be deducted each pay period from faculty/staff members' paychecks from January 1 - December 31, 2017 respectively. This is in addition to the amount contributed by the University. Faculty/Staff member premiums are based on salary, full-time/part-time status and University years of service as of January 1, 2017.

Any changes to either salary or University service throughout the calendar year will not change the faculty/staff member's premium amount in 2017. If your work status changes between full-time and part-time during the calendar year, your payroll deductions will be adjusted as appropriate.

For a salaried faculty or staff member, annual salary is 12 times the regular monthly salary or 24 times the regular semi-monthly salary. For faculty members under the School of Medicine and Dentistry Faculty Compensation plan, annual salary means the "targeted net income"

# University Funded Health Savings Account

The University will provide a one-time employer funding to a Health Savings Account (HSA) in the last pay period in January, for eligible employees enrolled in the YOUR HSA-Eligible Plan.

Throughout the 2017 calendar year, the University will continue to pay the monthly HSA administrative fees for employees enrolled in the YOUR HSA-Eligible Plan with an HSA through PayFlex (Aetna members) or HSA Bank (Excellus members).

If you receive the employer funding and choose to contribute additional funds to your HSA, the total contribution amount (employer funding + your contributions) cannot exceed the IRS annual contribution amount for 2017. If you are under age 55, the 2017 maximum is \$3,400 for single coverage or \$6,750 for family coverage. If you are age 55 or older, the IRS allows you to contribute an additional \$1,000 per year.

During the open enrollment period, if you attest to your eligibility to have an HSA, the University will provide \$200 towards an HSA for an employee with single coverage and \$400 towards an HSA for an employee with one or more covered dependents.



## Duo Security

To log in to HRMS from computers not connected to the University network, you must be enrolled in Duo two-factor authentication.

Visit [tech.rochester.edu/services/two-factor-authentication](http://tech.rochester.edu/services/two-factor-authentication) and use your NetID and password to enroll in Duo for HRMS. As soon as you are enrolled, two-factor authentication will be active. Contact the IT Help Desk at 275-2000 with any questions.



# 3 Easy Steps to Complete Your 2017 Open Enrollment Process!

## 1. Review your benefits.

Utilize the online resources on the Benefits website ([www.rochester.edu/benefits](http://www.rochester.edu/benefits)), including the Alex tool, an interactive Benefits decision making tool.

- Log in to the Aetna or Excellus website to review your claims and expenses over the past year.
- Review your dependents to be sure they will remain eligible in 2017 (see the Benefits website for the eligibility requirements).
- Read the materials in your open enrollment packet and attend an informational session to get your questions answered.
- Log in to HRMS ([www.rochester.edu/people](http://www.rochester.edu/people)), select the Securian Life link and review your Life Insurance coverage and beneficiaries.

## 2. Choose your plans.

Log in to HRMS ([www.rochester.edu/people](http://www.rochester.edu/people)) and select the 2017 Open Enrollment link to make your Health, Dental and FSA/HSA elections for 2017.

**Important:** If you do not make a new election, your current Health and Dental coverage will continue for 2017. However, if you would like to contribute to an FSA or HSA, you must make an election, your 2016 enrollment will not roll over into 2017.

- From the HRMS homepage, select the Securian Life link to review/update your Life Insurance beneficiaries and make changes to your coverage.

## 3. Watch for your confirmation statement in December 2016.

# Schedule of Open Enrollment Informational Sessions

## Informational Sessions with Aetna, Excellus, Accountable Health Partners and Securian Life

Representatives from Aetna, Excellus, Securian Life, the Benefits Office and Accountable Health Partners will be available to speak with you personally regarding the 2017 Health Care and Dental Plans, Pharmacy Benefits, FSA and HSA programs, the Group Life Insurance Plan and Wellness Programs.

<b>Tuesday, November 1</b>	11 a.m. - 2 p.m.	Medical Center Sarah Flaum Atrium
<b>Wednesday, November 2</b>	7:30 a.m. – 9:30 a.m.	College Town 44 Celebration Drive Conference Room 2007AB, 2 <sup>nd</sup> Floor
<b>Thursday, November 3</b>	11 a.m. – 2 p.m.	Medical Center Sarah Flaum Atrium

## Information Sessions w/ Benefit Office Representatives

Representatives from the Benefits Office will be available to speak with you personally regarding the 2017 Health Care and Dental Plans, Pharmacy Benefits, FSA and HSA programs, the Group Life Insurance Plan and Wellness Programs.

<b>Tuesday, October 25</b>	11 a.m. – 1 p.m.	Sawgrass Surgical Center 180 Sawgrass Drive Cafeteria
<b>Wednesday, October 26</b>	11 a.m. – 1 p.m.	Rochester Tech Park 905 Elmgrove Road Building 5, 2 <sup>nd</sup> Floor
<b>Thursday, October 27</b>	11 a.m. – 1 p.m.	Advancement Center, 300 East River Road Seminar Room 101
<b>Friday, October 28</b>	11 a.m. – 1 p.m.	Bridge Lounge, River Campus
<b>Friday, October 28</b>	2 p.m.– 4 p.m.	Clinton Crossing 4910 Lac De Ville Blvd Building D, 2 <sup>nd</sup> Floor

## Enrollment Help Workshops

Representatives from the Benefits Office will be available to provide assistance with online enrollment.

<b>Wednesday, November 2</b>	11 a.m. – 2 p.m.	College Town, 44 Celebration Drive Conference Room 2007, 2 <sup>nd</sup> Floor
<b>Tuesday, November 8</b>	8 a.m. – 11 a.m.	College Town, 44 Celebration Drive Conference Room 2007, 2 <sup>nd</sup> Floor
<b>Monday, November 14</b>	11 a.m. – 3 p.m.	College Town, 44 Celebration Drive Conference Room 3007, 3 <sup>rd</sup> Floor
<b>Tuesday, November 15</b>	7:30 a.m. – 5 p.m.	College Town, 44 Celebration Drive Conference Room 2007, 2 <sup>nd</sup> Floor

## Questions?

1. Call ASK-URHR at 275-8747
2. Email the Benefits Office at [benefitoffice@rochester.edu](mailto:benefitoffice@rochester.edu)
3. Attend an Informational Session (see schedule above)
4. Visit the Accountable Health Partners (AHP) website at: [www.ahpnetwork.com](http://www.ahpnetwork.com) for information regarding the AHP provider network.