

OPEN ENROLLMENT 2018

November 1–15, 2017

UNIVERSITY OF ROCHESTER VISITING FACULTY (Appointed for 9 or more months as of January 1, 2018)

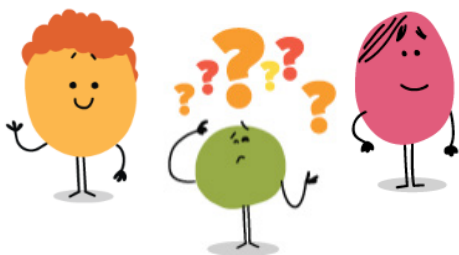
OCTOBER 2017

Welcome to the 2018 Open Enrollment Period!

The annual open enrollment period for the University of Rochester Health Care Plans, Dental Plans, Flexible Spending Accounts (FSAs), and Health Savings Account (HSA) for calendar year 2018 will be held from **Wednesday, November 1 to Wednesday, November 15.**

ALEX Can Help You

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). 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.



New and Noteworthy

New Eligibility for Dental Plans

New for 2018, Visiting Faculty members and their eligible dependents will be eligible to enroll in a University Dental Plan during the Open Enrollment period with coverage beginning 1/1/18. See the enclosed Dental Plan Comparison chart for additional information on benefit plan design and page 2 for dental premiums.

University-Funded Health Savings Account (HSA)

When the University first offered the Health Savings Account (HSA) funding in 2014, it was anticipated to be a one-time funding, but the University decided to continue this funding for 2015, 2016, and 2017. The University is pleased to be able to continue to provide HSA funding for the following eligible employees who are enrolled in the YOUR HSA-Eligible Plan for 2018:

- Full-Time employees earning less than \$50,000 and residents and fellows
- Full-Time employees earning \$50,000–\$124,000 and Part-Time employees earning less than \$124,000 with more than 5 years of service

For those employees earning more than \$124,000, Part-Time employees earning less than \$124,000 with less than 5 years of service, and Time-as-Reported employees, they will not be receiving HSA funding for 2018. (Continued on page 3)

Increased HSA and FSA Limits

The new contribution maximums for 2018 are:

Health Savings Account (HSA):

- \$3,450 for single coverage
- \$6,900 for family coverage
- *Additional \$1,000 contribution if the account holder is 55 or older*

Flexible Spending Account (FSA):

- \$2,600 limit for the Health Care or Limited Purpose FSA

Health Plan Design Changes

Beginning 1/1/18, the following components of the Health Plans will increase. Please see the Comparison chart for the new amounts.

- YOUR PPO Plan & YOUR HSA-Eligible Plan deductibles
- YOUR PPO Plan & YOUR HSA-Eligible Plan out-of-pocket maximums
- YOUR PPO Plan & YOUR HSA-Eligible Plan coinsurance
- YOUR PPO Plan & YOUR HSA-Eligible Plan Pharmacy coverage
- YOUR PPO Plan copays
- *For example, the pharmacy copay for generic drugs will increase \$5 (from \$10 to \$15) and PPO Plan copays for office visits are increasing by \$5.*

Non-AHP Specialty Provider Services

For 2018 we will continue to cover Ambulatory Surgical Centers, Durable Medical Equipment, Skilled Nursing Facilities, Mental Health and Substance Abuse services at the Tier 1 (AHP) cost sharing level even if the provider/facility is not part of the AHP network. However, the provider would need to participate in the Aetna/Excellus national network. The following list of services will be covered at a Tier 1 level if the provider is part of the AHP Network. If they are not part of the AHP Network but are still part of the Aetna or Excellus national network, they will be covered at the Tier 2 level.

- Acupuncturist
- Audiologist
- Chest & Respiratory Therapist
- Chiropractor
- Dialysis Centers
- Infusion Therapy
- Occupational Therapist
- Optometrist
- Physical Therapist
- Podiatrist
- Speech Pathologist
- Speech Therapist
- Urgent Care Facilities

For a comprehensive list of providers in the AHP network, please use the AHP provider search tool at ahpnetwork.com.

Also New for 2018

There will be additional benefit offerings, such as supplemental vision and prepaid legal. Additional communication regarding these benefits will be coming soon.

2018 Health Care and Dental Plans Premiums For Faculty and Staff

January 1–December 31, 2018

Monthly Premium Contributions <i>(monthly paid)</i>			Employee and Spouse/ Domestic Partner	Employee and Child(ren)
	Single	Family		
Full-Time Employees Earning < \$50,000				
YOUR PPO Plan	\$87.78	\$263.26	\$193.06	\$157.94
YOUR HSA-Eligible Plan	\$8.96	\$26.86	\$19.70	\$16.12
Full-Time Employees Earning \$50,000–\$124,000 and Part-Time Employees < \$124,000 with more than 5 Years of Service				
YOUR PPO Plan	\$136.76	\$410.24	\$300.86	\$246.14
YOUR HSA-Eligible Plan	\$10.08	\$30.20	\$22.16	\$18.14
Part-Time Employees Earning < \$124,000 with less than 5 Years of Service*				
YOUR PPO Plan	\$177.92	\$533.72	\$391.40	\$320.24
YOUR HSA-Eligible Plan	\$54.60	\$163.76	\$120.08	\$98.26
Employees Earning > \$124,000				
YOUR PPO Plan	\$219.08	\$657.26	\$482.02	\$394.34
YOUR HSA-Eligible Plan	\$98.58	\$295.72	\$216.84	\$177.42

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		
Full-Time Employees Earning < \$50,000				
YOUR PPO Plan	\$43.89	\$131.63	\$96.53	\$78.97
YOUR HSA-Eligible Plan	\$4.48	\$13.43	\$9.85	\$8.06
Full-Time Employees Earning \$50,000–\$124,000 and Part-Time Employees < \$124,000 with more than 5 Years of Service				
YOUR PPO Plan	\$68.38	\$205.12	\$150.43	\$123.07
YOUR HSA-Eligible Plan	\$5.04	\$15.10	\$11.08	\$9.07
Part-Time Employees Earning < \$124,000 with less than 5 Years of Service*				
YOUR PPO Plan	\$88.96	\$266.86	\$195.70	\$160.12
YOUR HSA-Eligible Plan	\$27.30	\$81.88	\$60.04	\$49.13
Employees Earning > \$124,000				
YOUR PPO Plan	\$109.54	\$328.63	\$241.01	\$197.17
YOUR HSA-Eligible Plan	\$49.29	\$147.86	\$108.42	\$88.71

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

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 for additional information and to schedule your biometric screening.

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 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.**



*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.

†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 November), Health Care Plan and Dental Plan deductions will not be taken from the third payday.

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, 2018, 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, 2018.

Any changes to either salary or University service throughout the calendar year will not change the faculty/staff member's premium amount in 2018. 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 Salary."

SMM - This summary of material modifications (the "SMM") describes certain changes to Plan 517 (Health Care Plans for Faculty and Staff of the University of Rochester and SMH residents and fellows). It supplements or modifies the information set forth in the plans' summary plan descriptions ("SPDs") that were previously distributed to you. Please keep this SMM with your copy of the SPD(s) for future reference.

See the enclosed University's Non-Discrimination and Accessibility Notice. The 2018 Summaries of Benefits and Coverage are available on the Benefits website (www.rochester.edu/benefits); you can also contact the Benefits Office at (585) 275-2084 to request a copy to be mailed at no charge.

University Funded Health Savings Account (Cont.)

During the open enrollment period, the following employees must attest to their eligibility to receive the employer funding:

- Full-time employees earning less than \$50,000 and residents and fellows
- Full-time employees earning \$50,000–\$124,000 and Part-time employees earning less than \$124,000 with more than 5 years of service.

2018 EMPLOYER FUNDING		
	Single	Employee with One or More Covered Dependents
Full-Time earning less than \$50,000 and Residents and Fellows	\$200	\$400
Full-Time earning \$50,000–\$124,000 and Part-Time earning less than \$124,000 with more than 5 years of service	\$100	\$200

The University will provide this one-time employer funding to eligible employees' HSA in the last pay period in January.

Throughout the 2018 calendar year, the University will continue to pay the monthly HSA administrative fees for all employees enrolled in the YOUR HSA-Eligible Plan with an HSA through PayFlex (Aetna members) or HSA Bank (Excellus members).

3 Easy Steps to Complete Your 2018 Open Enrollment Process!

1. Review your benefits.

Utilize the resources on the Benefits website (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 2018 (see the Benefits website for the eligibility requirements).
- Read the materials in your open enrollment packet and attend an informational session (see the schedule on page 4) to get your questions answered.

2. Choose your plans.

Log in to HRMS (www.rochester.edu/people) and select the 2018 Open Enrollment link to make your Health, Dental, and FSA/HSA elections for 2018. You will receive an email confirmation when submitted successfully on HRMS.

- **Important:** If you would like to contribute or continue to contribute to an FSA or HSA, you **MUST** make an election because your 2017 enrollment will not roll over into 2018. However, your current Health coverage will continue for 2018 if you do not make a new election.

3. Watch for your confirmation statement in December 2017.



Health Care Program Enrollment/Change Options

During the 2018 annual open enrollment, you have the option to

- elect or change your current health plan,
- elect dental plan 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,
- certify your eligibility to receive the HSA employer funding for 2018 if eligible.



Schedule of Open Enrollment Informational Sessions

Informational Sessions with Benefits Office Representatives

Representatives from the Benefits Office will be available to speak with you personally regarding the 2018 Health Care and Dental Plans, FSA and HSA programs, and Wellness Programs.

Wednesday, October 25	11 a.m. –1 p.m.	Rochester Tech Park 905 Elmgrove Rd. Building 5, 2nd Floor
Friday, October 27	11 a.m.–1 p.m.	Bridge Lounge, Wilson Commons River Campus
Wednesday, November 8	11 a.m.–2 p.m.	Medical Center Sarah Flaum Atrium

Informational Sessions with Excellus and Accountable Health Partners

Representatives from Aetna, Excellus, the Benefits Office, and Accountable Health Partners will be available to speak with you personally regarding the 2018 Health Care and Dental Plans, HSA and FSA programs, and Wellness Programs.

Wednesday, November 1	11 a.m.–2 p.m.	Medical Center Sarah Flaum Atrium
Friday, November 3	7:30–10 a.m.	College Town 44 Celebration Dr. Conference Room 2007, 2nd Floor

Open Enrollment Webinars (New for 2018!)

The Benefits Office will offer webinars focusing on the 2018 Open Enrollment; visit the Benefits website (rochester.edu/benefits) to log in to the webinar.

Tuesday, October 31	Noon–1 p.m.	Visit the Open Enrollment page of the Benefits Website (rochester.edu/benefits) to log in to the webinar.
Thursday, November 2	Noon–1 p.m.	
Monday, November 6	Noon–1 p.m.	

Enrollment Help Workshops

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

Tuesday, November 7	9–11:30 a.m.	College Town 44 Celebration Dr. Conference Room 2007, 2nd Floor
Tuesday, November 14	Noon–5 p.m.	College Town 44 Celebration Dr. Conference Room 3007, 3rd Floor
Wednesday, November 15	7:30 a.m.–Noon	College Town 44 Celebration Dr. Conference Room 3007, 3rd Floor

Questions?

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

