

Explore Your 2020 Benefits



TOTAL REWARDS
HUMAN RESOURCES
UNIVERSITY OF ROCHESTER

University of Rochester Open Enrollment 2020

Welcome to the Open Enrollment Period for 2020 Benefits

The annual Open Enrollment period for University of Rochester 2020 benefits will be held from **Friday, November 1 to Friday, November 15.**

Interactive Tools

Picking the right benefit plans can be a challenge. Which medical and dental plans are best for me? How much should I contribute to 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 by using the interactive and easy-to-use 2020 ALEX tool, found at rochester.edu/totalrewards/ video. ALEX will ask a few questions (e.g. who will be covered on your plan, what types of services do you think you will need throughout the year, etc.) and will provide a customized cost comparison for each of the plans. ALEX will also walk you through a few scenarios to better explain how your benefits work.

Then, make your life insurance elections with confidence using Securian Financial's new online decision tool, Benefit Scout™. This tool will help you and your family determine how much life insurance you need and what it will cost. To access the tool, log in to HRMS with your NetID and click on "Securian Financial." Then, click on "Get Started" and "Visit Benefit Scout™."

New and Noteworthy

VSP Vision Care - New Plans for 2020!

Vision coverage will no longer be offered under the University Health Care Plans, effective 1/1/20. If you need vision coverage in 2020, you will have the opportunity to enroll in one of two VSP Vision Care plans: UR Vision Basic or UR Vision Plus. If you enrolled in the VSP Vision Care plan in 2019, your plan will automatically roll over to 2020 as the UR Vision Plus plan.

FSA Rollover Benefit Requires Active Election

You must enroll in a 2020 Health Care or Limited Purpose FSA during Open Enrollment to be eligible for the maximum \$500 FSA rollover. If you do not elect to contribute to a Health Care or Limited Purpose FSA in 2020, unused 2019 FSA funds will be forfeited. You will have until April 30, 2020 to submit remaining claims from 2019.

Good News!

The University is excited to announce that it has enhanced benefits for medically necessary infertility coverage, which now includes In-Vitro Fertilization (IVF). For more details, please contact your third-party administrator (TPA).

University-Funded Health Savings Account (HSA)

University HSA funding will return for the 7th consecutive year! For 2020, eligible full-time faculty, staff, residents and fellows earning less than \$60,000 (salary band 1) who are enrolled in the YOUR HSA-Eligible Plan will receive \$200 (for single) or \$400 (for plans with dependents) of University funding into their HSA by certifying their eligibility during Open Enrollment.

New HSA and FSA Contribution Maximums for 2020

Health Savings Account (HSA)*

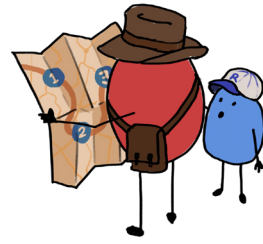
- \$3,550 for single coverage
- \$7,100 for coverage with dependents
- *Additional \$1,000 contribution if the account holder is age 55 or older*

Flexible Spending Accounts (FSA)*

- Health Care or Limited Purpose FSA - \$2,700 limit
- Dependent Care FSA - \$5,000 per household

* Eligibility rules apply

3 Easy Steps



1 Review your benefits and know what action to take during Open Enrollment.

- Read the materials in your Open Enrollment folder and attend a Q&A session or webinar to get your questions answered.
- Utilize the tools and videos on the Total Rewards website (rochester.edu/totalrewards), including the 2020 ALEX tool and Securian's life insurance decision tool, Benefit Scout™.
- Log in to your Aetna or Excellus account to review your claims and expenses over the past year.
- Log in to YOURBenefitsExtras.com to review your VSP Vision Care and Hyatt Legal Plan coverage.
- Review your dependents to be sure they will remain eligible in 2020. See the Total Rewards website for the eligibility requirements.
- Log in to HRMS (rochester.edu/people) and select the Securian Financial link to review your Life Insurance coverage and beneficiaries.

2 Make your 2020 elections.

Health Care, Dental, FSA, and HSA Elections

Log in to HRMS (rochester.edu/people) and select the 2020 Open Enrollment link to make your elections for 2020. You will receive an email confirmation once your elections have been successfully submitted on HRMS.

Health Care and Dental

Plan to keep the same coverage? No action is needed! Your health and dental elections from 2019 will roll over to 2020 if no action is taken.

Action is required if you would like to

- Change Your Health Care Plan - PPO or HSA-Eligible
- Change Your Dental Plan - Traditional or Medallion
- Change Your TPA - Aetna or Excellus
- Change Your Dependents
- Waive Coverage

FSA and HSA

- Your 2019 elections will not roll over to 2020. Action is required if you would like to begin or continue to make contributions to an HSA or FSA (Health Care FSA, Limited Purpose FSA, or Dependent Care FSA) in 2020.
- You must enroll in a 2020 Health Care or Limited Purpose FSA during Open Enrollment to be eligible for the maximum \$500 FSA rollover. Employees who do not elect to contribute in 2020 will forfeit unused 2019 FSA funds.
- If you select the HSA-Eligible Plan and are eligible for University HSA funding (full-time faculty, staff, residents and fellows earning less than \$60,000), be sure to complete your certification on HRMS to receive funds.

VSP Vision Care and Hyatt Legal Plan Coverage

Log in to HRMS and select the YOUR Benefits Extras link to update your VSP Vision Care and/or Hyatt Legal Plan coverage.

Plan to keep the same coverage? No action required. VSP Vision Care and Hyatt Legal Plan coverage will roll over to 2020 if no action is taken.

Please Note: Your 2019 VSP Vision Care coverage will roll over as the UR Vision Plus plan for 2020. If you would like to switch to the UR Vision Basic plan, action is required.

Action is required if you want to

- Enroll for the first time
- Change your current VSP Vision Care plan (UR Vision Plus) to the UR Vision Basic plan
- Cancel your coverage

Life Insurance Elections

Log in to HRMS and select the Securian Financial link to update your Life Insurance beneficiaries and make changes to your coverage.

Action is required if you

- Are electing Group Universal Life (GUL) insurance for the first time
- Want to increase your GUL insurance coverage by one multiple, if eligible, up to the lesser of six times your annual salary or \$1,000,000 without submitting proof of good health (applicants previously declined coverage must provide proof of good health).
- Want to change your beneficiaries

3 Watch for your confirmation statement in the mail in December 2019.

FAQs*

I am happy with my benefits; do I need to do anything?

Your health care, dental, VSP Vision Care, Hyatt Legal, and life insurance coverage will roll over to 2020 if you do not take action to make changes. Your HSA and all types of FSAs require action if you'd like to continue to contribute in 2020.

I have never elected VSP Vision Care, but have used the vision benefits in my health care plan; is this still an option?

No, your health care plan will no longer include vision coverage, but you now have two vision plan options available through VSP: UR Vision Basic and UR Vision Plus. For a side-by-side comparison of the two plans, view the VSP Vision Care Summary. Enroll on YOURBenefitsExtras.com.

Last year I had the VSP Vision Care plan; what will happen if I do nothing this year?

Your current VSP Vision Care plan will roll over to the UR Vision Plus plan. New for 2020, there is an alternative vision plan that you may enroll in through VSP called UR Vision Basic. If you would like to switch plans or cancel your VSP Vision Care coverage, you must take action during Open Enrollment. You may enroll, make changes, or cancel coverage on YOURBenefitsExtras.com.

What is the Accountable Health Partners (AHP) network?

AHP is a panel of University of Rochester Medical Faculty Group providers and carefully selected community partners. When you use an AHP Provider (tier 1) you will have a lower deductible, copay, coinsurance, and out-of-pocket maximum than when using tier 2 and tier 3 providers. Please note, all AHP Providers are also in the Aetna and Excellus national networks. To find an AHP Provider, go to www.ahpnetwork.com/search-provider/.

If I had an FSA in 2019, but do nothing during Open Enrollment, what will happen?

Your 2019 FSA election does not automatically roll over to 2020, so you'll need to elect your 2020 contribution amount during Open Enrollment. You may not change your annual contribution amount after it has been elected unless you experience a corresponding qualifying event during the year.

What happens if I have remaining funds in my Health Care FSA or Limited Purpose FSA at the end of the year?

If you are electing to contribute to a Health Care FSA or Limited Purpose FSA in 2020 (minimum election is \$100), then you will be eligible to have up to \$500 of your remaining 2019 funds roll over to 2020. If you do not make an active election for either type of FSA, then any unused 2019 funds will be forfeited. You will have until April 30, 2020 to submit remaining claims from 2019.

Who can I contact if I have problems enrolling?

Contact Ask-URHR at (585) 275-8747 or ask-urhr@rochester.edu.

*Eligibility requirements apply for all benefits offered. Employees are encouraged to check eligibility to confirm which benefits are offered to them.

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 (585) 275-2000 with any questions (eligibility does apply).

Questions?

All tools, videos and resources can be found on the Total Rewards website.

- Contact Ask-URHR at (585) 275-8747 or ask-urhr@rochester.edu
- Attend a Q&A session, webinar, or help session
- Use your interactive benefits tools, ALEX and Benefit Scout™

