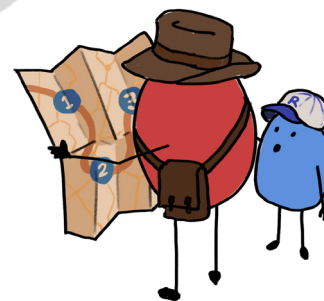


Explore Your 2020 Benefits



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**.

ALEX Tool

Picking the right medical plan can be a challenge. 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.

New and Noteworthy

Vision Care

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 may wish to visit VSP.com for coverage options.

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).

3 Easy Steps

1 Review your benefits.

- Read the materials in your Open Enrollment folder and attend a Q&A session or webinar to get your questions answered.
- Log in to your Aetna or Excellus account to review your claims and expenses over the past year.
- Review your dependents to be sure they will remain eligible in 2020. See the Total Rewards website for the eligibility requirements.

2 Make your 2020 elections.

Health Care

To elect or make changes, complete the enclosed 2020 enrollment form.

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

Action is required if you would like to

- Change Your Plan - PPO or HSA-Eligible
- Change Your TPA - Aetna or Excellus
- Change Your Dependents
- Waive Coverage

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 coverage will roll over into 2020 if you do not take action to make changes.

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/.

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. If you need vision coverage in 2020, you may wish to visit VSP.com for coverage options.

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

Questions?

Visit the Total Rewards website (rochester.edu/totalrewards), attend a Q&A session, or contact Ask-URHR at (585) 275-8747 or ask-urhr@rochester.edu.

