

Questions?



- All resources can be found on the Total Rewards Website (rochester.edu/totalrewards)
- Contact (585) Ask-URHR at (585) 275-8747 or ask-urhr@rochester.edu
- Call the Excellus Dedicated Care Team at 1-800-659-2808 or 585-232-2632
- Attend a virtual Q&A session or webinar
- Use your interactive benefits tools - ALEX and Benefit Scout™ (rochester.edu/totalrewards/video)

TOTAL REWARDS
HUMAN RESOURCES
UNIVERSITY OF ROCHESTER

University of Rochester 2021 Open Enrollment

Welcome to the Open Enrollment Period for 2021 Benefits

The annual open enrollment period for University of Rochester benefits for calendar year 2021 will be held from Monday, November 2 to Monday, November 16.

Choosing the right benefit plan is an important and challenging decision. As your Total Rewards team continues to work remotely, virtual resources have been gathered to help guide you through selecting your benefits. These will include your interactive benefits tool - ALEX, the Total Rewards website, online webinars and new virtual Q&A sessions. In addition, this newsletter will highlight new and noteworthy benefit items, steps to complete your benefit elections and common questions.

New and Noteworthy

2021 Health Benefit Administrators

Effective January 1, 2021, Excellus Blue Cross Blue Shield will be the exclusive administrator of the University health care and dental plans. For many years, the University has offered two options for health plan administration - Excellus and Aetna - that employees could choose between. Currently, 80 percent of our faculty and staff enrolled in University health care plans use Excellus. This change will allow the University to continue to offer first-rate health care with the least amount of disruption to employees. Additionally, managing two TPAs places a substantial administrative and financial burden on the University. Consolidation to one TPA will result in cost reductions that will help dampen increases in health care costs for both the University and employees.

For employees who are current Aetna members, HSA Bank will serve as the administrator for Health Savings Accounts and Lifetime Benefits Solutions (LBS) will manage all Flexible Spending Accounts and COBRA.

Rate Increase Delayed

Due to the financial implications of the COVID-19 pandemic on our faculty and staff, the University will delay health and dental premium increases that would normally go into effect January 1, 2021 for six months until July 1, 2021. The 2021 rates will be made available for employees to review and be aware of during the open enrollment period. The mid-year rate increase will not serve as a qualifying event for employees to make mid-year changes.

SaveOn Program

Through the University's partnership with Excellus, employees on the PPO Plan will have a new feature added to their plan called SaveOn. The program offers savings for certain specialty prescription medications. Employees are only eligible while enrolled on the PPO Plan due to rules and regulations surrounding High Deductible Health Care Plans (HSA-Eligible Plan).

Legal Plan Changes

MetLife Legal Plans, formerly known as Hyatt Legal Plans, offers the same legal benefit you have come to expect. Additionally, effective January 1, 2021, faculty and staff will see a lower rate of \$18.25/mo. for the MetLife Legal Plan.

Out of Area Payment

The University will re-launch the out of area payment program in 2021. This program is directed at University employees who, due to the business need of their position, must work out of the Rochester area and therefore cannot participate with Tier 1 providers. As a result, these employees will receive a stipend to assist with health care costs. To confirm your eligibility, reach out to your department.

FSA Rollover Benefit

Eligible employees electing to contribute to a Health Care FSA or Limited Purpose FSA in 2021, may rollover up to \$550 of remaining 2020 funds to 2021. To be eligible for rollover, employees must elect to contribute during open enrollment.

University-Funded Health Savings Account (HSA)

For 2021, eligible full-time faculty, staff earning less than \$62,100 and residents and fellows (salary band 1) who are enrolled in the HSA-Eligible Plan will receive \$200 (for single) or \$400 (for plans with dependents) of University funding into their HSA. To receive the funds, employees must certify their eligibility during open enrollment.

New HSA and FSA Contribution Maximums for 2021

Health Savings Account (HSA)*

- \$3,600 for single/\$7,200 for plans 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 - \$2,750 limit
- Dependent Care FSA - \$5,000 per household**

** Eligibility rules apply*

***Federal non-discrimination guidelines require the University to test the Dependent Care FSA to ensure that highly compensated employees, as defined under IRS guidelines, do not disproportionately contribute to the Dependent Care FSA. Highly compensated employees may have their FSA maximum contribution amount reduced if the test results do not meet federal guidelines.*

3 Easy Steps...

to complete your 2021 open enrollment process

1 Review your benefits options

- Read the materials in this open enrollment folder and utilize the resources on the Total Rewards website, including the 2021 ALEX tool and Securian's online decision tool, Benefit Scout™.
- Use your online accounts for your health, dental, vision, legal and life insurance to review your benefit claims and expenses for 2020 to determine the best benefit elections to meet your needs in 2021.
- Review your dependents to be sure they will remain eligible in 2021. See the Total Rewards website for the eligibility requirements.

2 Choose your plans

Health care, Dental, FSA, and HSA Elections

Log in to HRMS (rochester.edu/people) and select the 2021 open enrollment link to make these elections for 2021. You will receive an email confirmation once your elections have been successfully submitted on HRMS.

Health Care and Dental

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 Dependents
- Waive Coverage

Additionally, current Aetna participants should plan to elect their health care plan and coverage level.

FSA and HSA

- Action is required if you would like to contribute to an HSA or FSA (Health Care FSA, Limited Purpose FSA, or Dependent Care FSA) in 2021.
- To be eligible for 2020 Health Care or Limited Purpose FSA funds to roll over (\$550 or less), you must elect to contribute to an FSA in 2021 (Dependent Care FSA's are not eligible for roll over).
- Employees who do not elect to contribute in 2021 will forfeit leftover 2020 FSA funds.
- If you select the HSA-Eligible Plan and are eligible for University HSA funding (full-time faculty and staff earning less than \$62,100 and residents and fellows), be sure to complete your certification on HRMS to receive funds.

VSP Vision Care and MetLife Legal Plan Coverage

Log in to HRMS (rochester.edu/people) and select the YOUR Benefits Extras link to update your VSP Vision Care and/or MetLife Legal Plan coverage.

Plan to keep the same coverage? No action is required. VSP Vision Care and MetLife Legal Plan coverage will roll over to 2021.

Action is required if you want to

- Enroll for the first time
- Change your plan – UR Vision Basic or UR Vision Plus
- Cancel your coverage

Life Insurance Elections

Log in to HRMS (rochester.edu/people) 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 1x your annual salary, if eligible, up to the lesser of 6x your annual salary or \$1,000,000 without submitting proof of good health (elections above this require proof of good health and applicants previously declined coverage must also provide proof of good health).
- Want to change your beneficiaries

3 Watch for your confirmation statement in the mail in December 2020.

FAQs*

My health care plan was with Aetna - what do I need to do during open enrollment?

Current Aetna members should plan to elect their health care plan (PPO Plan or HSA-Eligible) and coverage level (employee only, employee plus spouse, employee plus child(ren) or family) during open enrollment using HRMS. By actively enrolling, this guarantees our Aetna members will have the smoothest transition to Excellus as of January 1, 2021 and receive their new Excellus cards in a timely manner.

Which benefits automatically rollover to 2021? Which do not?

Your 2020 health, dental, vision, legal and life insurance elections will roll over into 2021 if no action is taken during open enrollment. Current Aetna members should plan to actively enroll in a health care plan in HRMS during the open enrollment period to ensure a timely transition to Excellus for January 1, 2021.

Your HSA and all types of FSA's require action if you'd like to contribute in 2021. No action will result in not electing a contribution for the upcoming year.

Where should I start to determine what benefit plan is the best fit for me?

Use the 2021 ALEX tool found at rochester.edu/totalrewards/video to begin reviewing your plan options. ALEX will ask a few questions and will provide a customized cost comparison for each of the plans.

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

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 Excellus national network. To find an AHP Provider, go to www.ahpnetwork.com/search-provider/.

If I had an FSA in 2020, but do nothing during open enrollment, what will happen?

Your 2020 FSA election does not automatically roll over to 2021, so you'll need to elect your 2021 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 2021 (minimum election is \$100), then you will be eligible to have up to \$550 of your remaining 2020 funds roll over to 2021. If you do not make an active election for either type of FSA, then any unused 2020 funds will be forfeited. You will have until April 30, 2021 to submit remaining claims from 2020.

Who can I contact if I have problems enrolling?

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

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).