

Questions?



Need more information or want to learn more about your benefit options for 2021? In addition to the enclosed documents, please visit our updated website at www.rochester.edu/totalrewards or call (585) 275-2084. If you have questions related to plan details, coverage of services, and continuation of care - contact the Excellus Dedicated Care Team at 1-800-659-2808 or 585-232-2632.

Still have questions? View our live webinar or attend one of our virtual Q&A sessions to speak with a representative individually. Due to the COVID-19 pandemic, the Total Rewards Corporate Woods office location is not receiving visitors and is only holding virtual sessions and webinars. Review the below virtual options and follow the instructions to get registered.

Retiree Open Enrollment Webinar - Representatives from the University of Rochester will be presenting the webinar.

- Monday, November 2 - from 12p.m. – 1 p.m.

Virtual Q&A Sessions - Excellus representatives will be in attendance in addition to University of Rochester representatives.

- Thursday, November 5 from 11 a.m. – 1 p.m.
- Monday, November 9 from 11 a.m. – 1 p.m.
- Thursday, November 12 from 5 p.m. – 6:30 p.m.

How To Register for Sessions and Webinars

1. Locate the session or webinar on the University Calendar. You can search by date or by title "Retiree Open Enrollment – Q&A Session" or "Retiree Open Enrollment – Webinar"
2. Click on the event you would like to attend
3. Once the event is open, click on "Register"
4. The register button will take you to a Zoom page to fill in your contact information

TOTAL REWARDS
HUMAN RESOURCES
UNIVERSITY OF ROCHESTER

University of Rochester 2021 Retiree 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. Explore our frequently asked questions, take a look at the helpful tips, visit our website, and consider attending one of our virtual Q&A sessions to help navigate your 2021 benefit options and deadlines.

New and Noteworthy

1. Be Informed:

Excellus BlueCross BlueShield will be the sole administrator of the University of Rochester non-Medicare eligible health care plans.

2. Please Note:

The University subsidy structure for retiree benefits is changing for 2021.

3. Good News!

We are excited to announce that Lifetime Benefit Solutions (LBS) will be handling retiree dental billing beginning January 1, 2021.

4. Did You Know?

Beginning January 1, 2021, we will be introducing a University-sponsored Medicare Marketplace through Via Benefits (a Willis Towers Watson Company) for retirees over 65.

We're Here to Remind You

During open enrollment you will have the opportunity to:

- Change your current health and/or dental plan, and remember Excellus is the sole administrator of your health care coverage
- Elect health and/or dental coverage
- Add or remove eligible dependents from your coverage
- Log into YOURBenefitsExtras.com for information regarding VSP Vision Care and MetLife Legal Plan coverage

Health Plan Premiums

There may have been changes to your premiums for 2021. Please review the enclosed health care plan rate sheet for details before making your 2021 benefit elections. For more information pertaining to the University contribution, please see the end of this newsletter.

Dental Plan Premiums

Your share of dental premiums may have changed for 2021. Please see the dental rate sheet included. Eligibility rules apply – contact retireebenefits@ur.rochester.edu for more information.

Happy with Your Current Health and/or Dental Plan?

No action is required! Your benefits will continue uninterrupted. If you currently have Aetna as your Third-Party Administrator, that will be switched to Excellus effective January 1, 2021 unless you waive coverage.

What You Need to Know

2021 Non-Medicare Eligible Health Plan Administrator

Effective January 1, 2021, Excellus Blue Cross Blue Shield will be the exclusive administrator of the University health and dental plans. For many years, the University has offered two options for health plan administration - Excellus and Aetna - that retirees could choose between. This change will allow the University to continue to offer first-rate health care with the least amount of disruption. 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. Read more on the Total Rewards website for additional details on your transition of care.

SaveOn Program

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

Retiree Subsidy Structure

Effective January 1, 2021, the University of Rochester will be changing how it provides contributions towards retiree health care. Please visit rochester.edu/totalrewards and click on Retiree Benefits for more information.

Retiree Dental Billing

We are excited to announce that Lifetime Benefit Solutions (LBS) will partner with Excellus, your dental plan administrator, to handle retiree dental billing beginning January 1, 2021. LBS brings many new enhancements that should greatly simplify and improve the billing and collection experience. Below are some of the benefits you will see:

- Pay by Automatic Recurring Debit – You can authorize LBS to automatically debit your account on a quarterly basis for your dental premiums. There is no need to remember to send a check each quarter though you can still pay by check if you want to.
- Pay by Credit Card – You will have two options to pay by credit card. You can pay via the online member portal (convenience fee does apply) or pay by credit card over the phone with the customer service team (no fee applies).
- New Access to Your Account – You can view the status of your account on the LBS member portal or mobile app. Both systems allow you to make payments, view your payment history, verify enrollment, access all previous bills and correspondence and set up automatic debit.

What does this mean for you?

1. Your last quarter (October, November, December 2020) invoice for UR will be mailed to you from UR. You should expect to receive this in mid-December. This bill is due by January 15, 2021.
2. Your first quarter (January, February, March 2021) invoice for LBS will be mailed to you from LBS with a Welcome Notice. You should also expect to receive this in mid-December. Recognizing, that during the billing crossover, you will receive two bills simultaneously, the first bill due to LBS will have a 60-day grace period. Going forward, this quarterly bill will be due 30 days from receipt. A Welcome Notice will include the information you need to access your online portal account and the LBS mobile app.
3. You should continue to pay any remaining 2020 dental premiums due to the University of Rochester Office of Total Rewards. All 2021 dental premiums should be directed to LBS.
4. All medical premiums will be billed separately as of 2021, either through UR for your under-65 retiree health care plans or through Via Benefits for your over-65 Medicare plans.

We recognize this may be an inconvenience this year, but we want to assure you this change will improve the billing and collection experience. If you have any questions or need any additional information, please contact the Retiree Benefits team at retireebenefits@ur.rochester.edu.

Medicare Eligible Retiree Health Benefits

Beginning January 1, 2021, we will be introducing a University-sponsored Medicare Marketplace through Via Benefits (a Willis Towers Watson Company) for retirees over 65. Via Benefits will offer a greater number of personalized health plans from multiple insurance companies in the geographic areas of our retirees. This approach comes with several advantages including a Health Reimbursement Arrangement (HRA) fund, more individualized coverage, and expert advice from licensed Medicare specialists year-round.

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, retirees will see a lower rate of \$18.25/mo. for the MetLife Legal Plan. The total annual premium must be paid up-front.

FAQs

I don't want to make any changes to my plan(s); what do I need to do?

No action will be required from those who do not wish to make a change. Your health, dental, VSP Vision Care, and MetLife Legal coverage will continue uninterrupted.

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

If you are happy with your plan type (PPO/HSA) and have no changes to any covered dependents, we will make the update to Excellus for you.

If you wish to make any type of change, including waiving coverage, please contact the Office of Total Rewards at (585)275-2084 or retireebenefits@ur.rochester.edu to request a form.

What plans are available to me as a non-Medicare eligible retiree?

The plans options will remain the same as last year. There are two health care plans available to you:

- YOUR HSA-Eligible Plan
- YOUR PPO Plan

What happens if I am not Medicare eligible but my dependent is?

Retirees and their dependents will have the option to remain covered through the University. You or your dependent, whoever is Medicare eligible, will be able to enroll in a Medicare-eligible plan offered through Via Benefits, while the other will select a non-Medicare eligible plan through the University of Rochester. Please email the Retiree Benefits team at retireebenefits@ur.rochester.edu with any questions.

How do I calculate my health care rate?

Please see the rate sheet included in the folder. Divide the UR annual contribution amount by twelve months, then subtract that amount from the total health plan premium to calculate your total monthly cost.

What dental plans are available to me?

There are two dental plans available to eligible retirees:

- Traditional Dental Plan
- Medallion Dental Plan

Who can I contact if I wish to make a change and need a form?

You can call the Office of Total Rewards at (585) 275-2084 or email retireebenefits@ur.rochester.edu. Please leave your name, six-digit employee ID number and a brief message about your request.

When are enrollment forms due?

In order for your plan change to be processed for 2021, all forms must be received by close of business, November 16, 2020. Due to the COVID-19 pandemic, representatives from the Office of Total Rewards remain in a remote work status. For faster processing, forms can be returned via email to retireebenefits@ur.rochester.edu.

How do I enroll or make a change to VSP Vision or MetLife Legal Plan coverage?

To enroll or make changes to VSP Vision or MetLife Legal Plan coverage for 2021, go to www.YOURBenefitsExtras.com or call Corestream at 1-888-935-9595. To cancel coverage, please call Corestream by November 16, 2020.

When will my new election(s) go into effect?

Your new elections will be effective January 1, 2021. You will receive a bill for your elections in March of 2021 for health care plans. You will receive a bill for your dental elections in December of 2020.

My Information

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