

# 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.

Start by using the 2021 ALEX tool found at [rochester.edu/totalrewards/video](http://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.

Have more questions about your benefit options? Visit the Total Rewards website at [rochester.edu/totalrewards/](http://rochester.edu/totalrewards/)!

## **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.

### **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).

# 3 Easy Steps

## 1 Review your benefits

- Read the materials in this open enrollment folder and attend a Q&A session or webinar to get your questions answered.
- Utilize the resources on the Total Rewards website ([rochester.edu/totalrewards](http://rochester.edu/totalrewards)), including the interactive and easy-to-use 2021 ALEX 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 2021. See the Total Rewards website for the eligibility requirements.

## 2 Choose your plan

### Health Care

Plan to keep the same coverage? No action is needed! Your health elections from 2020 will roll over to 2021 if no action is taken.

Action is required if you would like to

- Change Your Health Care Plan - PPO or HSA-Eligible
- Change Your Dependents
- Waive Coverage

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

## 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?*

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 [Totalrewards@rochester.edu](mailto:Totalrewards@rochester.edu) to request a form.

### *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/](http://www.ahpnetwork.com/search-provider/).

### *Who can I contact if I have problems enrolling?*

Contact ASK-URHR at (585) 275-8747 or [ask-urhr@rochester.edu](mailto:ask-urhr@rochester.edu)

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

## Questions?

All resources can be found on the Total Rewards Website ([www.rochester.edu/benefits](http://www.rochester.edu/benefits)).

- Contact Ask-URHR at (585) 275-8747 or [ask-urhr@rochester.edu](mailto:ask-urhr@rochester.edu)
- Attend a virtual Q&A session or webinar

