

## Overview

## Highlights

**The University of Rochester's annual Open Enrollment period will take place Monday, November 1–Monday, November 15, 2021.** This is the time to enroll, make a change, or waive coverage for your 2022 benefits.

**1. A new benefit, Allstate Identity Protection, will be available for 2022.**

Retirees will be eligible for Allstate Identity Protection Pro Plus that provides identity monitoring of credit cards, loans, and financial accounts, as well as provides real-time alerts and identity restoration to give you peace of mind that your identity is protected. Enrollment in this new benefit must be done during the Open Enrollment period. Log on to [YOURBenefitsExtras.com](https://yourbenefitsextras.com) for more information or to enroll.

**2. The University has adopted Dental Grid+ through Excellus.**

The Excellus National Dental Network gives you access to significantly more dental providers nationwide through the new National Dental GRID+ network. This expansion will allow for more providers to be in-network and may provide lower out-of-pocket costs. This enhanced benefit will not impact rates which will remain unchanged for 2022. For more information on the new expanded network, please contact the Excellus Dedicated Care team at [EROC.SelectDedicated@excellus.com](mailto:EROC.SelectDedicated@excellus.com) or (800) 659-2808.

**3. A program involving diabetic medications will be implemented for 2022.**

In partnership with Excellus, the University Health Plan has implemented a Diabetic Utilization Management program to ensure that medications are used in the safest, most effective way while also helping control drug plan costs. For newly diagnosed conditions, certain medications may require prior authorization and step therapy. Current utilizers of diabetic supplies will not be impacted by this update. For more information on how this may impact you or your covered dependent, please contact the Excellus Dedicated Care team at [EROC.SelectDedicated@excellus.com](mailto:EROC.SelectDedicated@excellus.com) or (800) 659-2808.

**4. Excellus BCBS will allow claims to cross accumulate for deductibles and out-of-pocket maximums across AHP and Excellus In-Network tiers but not the Out-of-Network tier.**

The University health care plan offers you the option to use providers that are in-network (Tiers 1 and 2) or out-of-network (Tier 3). As of 1/1/2022, your Tier 3 deductible may only be met through receiving services from Tier 3 providers. The cost of services received from Tier 1 and Tier 2 providers will continue to accrue together.

**5. The embedded out-of-pocket maximum has increased for the HSA-Eligible family-level plans.**

The embedded out-of-pocket maximum for HSA-Eligible In-Network health plans has been increased to \$7,550. This only applies to you if you are enrolled in plans covering dependent(s) with claims paid in the Tier 2 network. For more information, view the Health Program Guide located on [rochester.edu/totalrewards/openenrollment](https://rochester.edu/totalrewards/openenrollment).

**6. The University will increase the current fertility benefit in 2022.**

This means that there will be a new lifetime maximum of \$60,000 (up from \$30,000 previously) for fertility treatment (medical and Rx). For more details, contact the Excellus Dedicated Care team for plan information at [EROC.SelectDedicated@excellus.com](mailto:EROC.SelectDedicated@excellus.com) or (800) 659-2808.

**NEW THIS YEAR**—contact the UR Specialty Pharmacy dedicated call line at (585) 273-4767 or email [specialtypharmacy@urmc.rochester.edu](mailto:specialtypharmacy@urmc.rochester.edu) for assistance with fertility-related Rx questions and pharmacy options.



## Plan Information

### 2022 Non-Medicare Eligible Health Plans

You have the following plan options through our plan administrator, Excellus:

- YOUR PPO Plan
- YOUR HSA-Eligible Plan

**There may have been changes to your premiums for 2022.** See enclosed Premium Sheet including contribution amounts prior to making your 2022 benefit elections.

### 2022 Retiree Dental Plans

You have the following options through our plan administrator, Excellus:

- Traditional Dental Plan
- Medallion Dental Plan

*Lifetime Benefit Solutions is the billing administrator for retiree dental plans.*

See enclosed Premium Sheet prior to making your 2022 benefit elections. Eligibility rules apply.

## Making Changes

### How to Elect, Waive, or Make a Change

**If you do not wish to make a change to your benefits, there is no action required. Your coverage will continue uninterrupted.**

If you wish to make any change, including waiving coverage, please contact the Office of Total Rewards by phone at (585) 275-2084 or email at [retireebenefits@ur.rochester.edu](mailto:retireebenefits@ur.rochester.edu). In order for your changes to be processed for 2022, forms must be received by November 15, 2021.

## Reminders

- Changes to coverage made during Open Enrollment will be effective January 1, 2022.
- As of January 1, 2021, the University transitioned to a University-sponsored Medicare Marketplace through Via Benefits for retirees over age 65. Visit [rochester.edu/totalrewards/retiree](http://rochester.edu/totalrewards/retiree) for more details.
- If you are enrolled in MetLife Legal coverage, your time frame to make changes or cancel is November 1 through November 15. Visit [YOURBenefitsExtras.com](http://YOURBenefitsExtras.com) or call Corestream at (888) 835-9595. If you are enrolled in a private policy with VSP Direct and would like to make changes to your current plan, call VSP Member Services at (800) 785-0699.

## Resources

### Contact Us

- In addition to the enclosed documents, visit [rochester.edu/totalrewards](http://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 (800) 659-2808.

### Attend a Webinar or Q&A Session

Access our online live webinar or attend a virtual Q&A session to speak with a representative individually. Review the below virtual options and follow the instructions to get registered.

Event	Date	Time	Available Representative
Retiree Webinar	October 27	Noon–1 p.m.	Total Rewards
Retiree Q&A Session	November 4	11 a.m.–1 p.m.	Total Rewards, Excellus
Retiree Q&A Session	November 8	11 a.m.–1 p.m.	Total Rewards, Excellus
Retiree Q&A Session	November 11	5 p.m.–6:30 p.m.	Total Rewards, Excellus

### How to Register for Sessions and Webinars

1. Locate the session or webinar on the University Calendar at [rochester.edu/calendar](http://rochester.edu/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