



University  
of Idaho

**OCTOBER 19 – NOVEMBER 3, 2020**  
**ANNUAL ENROLLMENT**

UNIVERSITY OF IDAHO

2021 ANNUAL ENROLLMENT MEETING



# What We Will Cover Today

- Benefit Election Considerations
- 2021 Key Health Plan Changes
- Annual Enrollment Reminders
- How to Enroll
- Documentation Requirements
- Employee Assistance Program
- Voluntary Benefits
- Other Medical Plan Features
- Benefit Resources

# 2021 Benefit Elections – Take an active role in choosing the right coverage for you and your family



When making your 2021 benefits elections, please consider these questions:

- Are you expecting major life changes or health care expenses in 2021?
- Are you planning to enroll in a Flexible Spending Account or Health Savings Account?
- Will one or more of the University's voluntary benefit plans give you added protection in the year ahead?
- Good time to review your personal information and beneficiaries in the myBenefits portal.
  - Make address, telephone, emergency contact, email, etc. changes in VandalWeb. It will automatically update the myBenefits portal.
- Review and update your beneficiaries for other life insurance, HSA, PERSI, and other retirement vendors.



# Key Plan Changes

- Plan rate increases for medical and Willamette Dental Plans
- Standard PPO plan changes
- High Deductible Health Plan (HDHP) changes
- HSA employee contribution limit increase
- VSP vision benefit increase for eyeglass frames

# Plan Rate Increases

- Medical Plans - increase in rates
  - Rate increases vary between \$4.74 - \$29.09 **per pay** depending on the plan and coverage level you choose.
    - High Deductible Health Plan (HDHP)
    - Standard PPO Plan
- Willamette Dental Plan – increase in rates
  - Rate increases vary between \$0.81 - \$3.27 **per pay** depending on the coverage level you choose.



# Standard PPO Plan Changes

- Medical in-network deductible increases
  - Employee-only coverage - \$200 increase from \$600 to \$800
  - Family coverage - \$400 increase from \$1,200 to \$1,600
- Prescription Drug cost-share maximum increase
  - Employee-only coverage - \$200 increase from \$3,775 to \$3,975
  - Family coverage - \$400 increase from \$7,550 to \$7,950



# High Deductible Health Plan Changes

- In-network deductible increases
  - Employee-only coverage - \$400 increase from \$1,500 to \$1,900
  - Family coverage - \$800 increase from \$3,000 to \$3,800
- Cost-share maximum
  - No increases for 2021

# HSA Contribution Increase

- \$50 increase for employee-only coverage
  - \$3,600 maximum employee & UI
- \$100 increase for family coverage
  - \$7,200 maximum employee & UI
- UI matching contribution remains the same
- \$1,000 catch-up funds if you are over 55 years of age
- Your election amount is your annual contribution amount – not your per-pay amount. The system will automatically adjust to reflect your per-pay amount.



# VSP Vision Plan Changes

- In-network benefit increase for eyeglass frames
  - \$30 increase from \$120 to \$150
- All other vision benefits remain the same



# Enrollment Reminders

- Dental and/or Vision Elections
- Less than Full-Time Employees
- Full-Time Employees Electing to Waive Coverage
- Comp Time
- HSA, FSA & DCSA Elections
- Special Notes



# Dental and/or Vision Elections

- Only available if you elect medical coverage
- You cannot enroll for dental and/or vision coverage only



# Less Than Full-Time Employees

- Employees who are less than full-time (1 FTE) **must** make an active election during annual enrollment or you will be **defaulted into waived coverage.**
- This requirement is to ensure compliance with Health Care Reform. You will not be able to make changes outside of a qualified life event.



# Full-Time Employees on Waived Coverage

- Full-time employees on waived coverage should review elections during annual enrollment and provide proof of other coverage if waiving coverage for 2021.
- You are required to provide proof of other coverage **every** year.
- You are required to provide proof of other coverage by Jan. 31, 2021 to **avoid being defaulted** into the **High Deductible Health Plan for employee only**.
- A tip sheet on how to upload documentation into the MyBenefits portal is available on the 2021 Annual Enrollment webpage.
- If your other coverage is through a spouse who is **also a University employee**, email your name and vandal ID # along with the full name and vandal ID # of your spouse to Benefit Services in lieu of additional documentation.

[benefits@uidaho.edu](mailto:benefits@uidaho.edu)



# Comp-Time

- Applies to classified (hourly) employees
- Comp-Time elections must be made EVERY year during annual enrollment through VandalWeb
- If you do not actively elect to accrue your overtime hours into a comp-time bank, you will automatically be defaulted to paid as earned
- Comp-Time elections CANNOT be changed during the year. Changes are only allowed during annual enrollment for the next calendar year.



# HSA, FSA & DCSA Elections

- **Annual election is required** for you to participate in a Health Savings Account (HSA), Flexible Spending Account (FSA) or the Dependent Care Spending Account (DCSA)
- Prior elections DO NOT roll over, you must re-elect to contribute
- Your election amount is your annual contribution amount – not your per-pay amount. The system will automatically adjust to reflect your per-pay amount.
- HSA, FSA & DCSA will default to \$0.00 if an election is not made
- Your 2021 election must be entered in the Annual Enrollment event. Do not open a “Change HSA” event, it will not carry over to 2021.



## Please Note:

- ITS has scheduled system maintenance for VandalWeb beginning 6:00 pm Friday, Oct. 23 through Sunday, Oct. 25. Your ability to complete Annual Enrollment may be impacted during this outage.
- If you experience a qualified life event from Oct. 19 to the end of the year, you **MUST** contact benefit services so your Annual Enrollment will process correctly.
- If you are thinking of retiring during 2021, please remember you must be enrolled in a UI health plan at the time of retirement in order to be eligible for the retiree health plan.



# How to Enroll – Annual Enrollment

- Log into VandalWeb; click/tap the Employee Menu tab, click/tap myBenefits.
- Detailed step-by-step enrollment screenshots and instructions are available in the benefit guide located on the 2021 Annual Enrollment webpage.
- **Print your finalized benefit elections.** Review your elections during the first pay period of 2021. Contact [benefits@uidaho.edu](mailto:benefits@uidaho.edu) immediately to report errors.
- If you finalize your benefit elections and then **go back into the myBenefits portal** to review and/or change your elections, you **MUST** re-finalize your 2021 Annual Enrollment. If you don't, your benefit elections will revert to incomplete.



# Documentation Requirements

- If you are adding a dependent who is not currently covered on the plan, you will be required to provide proof of relationship to verify eligibility for coverage.
- Required documentation must be received AND approved no later than Jan. 31, 2021.
- An outline of acceptable forms of documentation is available on the 2021 Annual Enrollment webpage, examples are:
  - marriage license, birth certificates, adoption papers, tax records, etc.
- A tip sheet on how to upload documentation into the MyBenefits portal is available on the 2021 Annual Enrollment webpage.
- If you elect to increase life insurance to a level requiring Evidence of Insurability (EOI), please complete the form on-line or print and mail **directly to The Standard** for processing.



# Enroll Early for a Chance to Win!

- Complete your enrollment during the first week (Oct. 19-25) to be entered into the first drawing.
- The second drawing will include employees who enroll during the first or second week (Oct. 19 – Nov. 1).
- Enrollment must be completed through the finalization step to qualify.
- Prizes include a gift card to the VandalStore and a wireless activity tracker.

# Employee Assistance Program (EAP)



- EAP is a free, confidential service that provides access to professional counselors.
- Benefit-eligible employees and their family members are allowed eight no-cost sessions, per person, per issue.
- EAP is available even if you waive the medical plan.
- Maximize your medical benefits by accessing your EAP services before using the behavioral health benefits of your medical plan, which requires you to pay a share of the cost.
- Manager Resources are also available
- Available 24/7, call 1-800-999-1077 or [www.EAPHelplink.com](http://www.EAPHelplink.com) – University of Idaho Company code is UI1



# Voluntary Benefits – Plan Options

- Identity Theft Plan
- Legal Plan
- Pet Insurance
- Automobile and Home Insurance
- AFLAC – Accident, Critical Illness & Hospital Indemnity Plans
- Payroll Purchasing Power Program
- Kashable Loan Program
- Discount Shopping

*The University's inclusion of a voluntary benefit company is NOT a University endorsement of the company. Employees need to do their own research into each company and the applicability of the company's products to their needs.*

# Voluntary Benefits – Enrollment Periods



- Enrollment allowed at anytime:
  - Identity Theft Plan
  - Pet Insurance
  - Automobile and Home Insurance
  - Payroll Purchasing Power Program
  - Kashable Loan Program
  - Discount Shopping
- Enrollment allowed during annual enrollment period only:
  - AFLAC – Accident, Critical Illness & Hospital Indemnity Plans
  - Legal Plan
- Cancellation is allowed at anytime for all plans

# Voluntary Benefits – How to Enroll



- Once you finalize your benefit elections in myBenefits portal, a pop-up box will give you the option to review and/or elect voluntary benefits.
- You may also access voluntary benefits in the myBenefits portal by selecting the My Voluntary Benefits tab or the Explore More Benefits tile.
- One consolidated deduction per pay for all voluntary benefits/plans elected. Contact Corestream for a breakdown if needed.
- All deductions are after-tax
- Direct all questions to Corestream customer service:
  - [customerservice@Corestream.com](mailto:customerservice@Corestream.com)
  - 855-952-1600
- Benefit Services staff cannot answer your questions – you must call Corestream

# Other Medical Plan Features



- Blue Cross of Idaho (BCI) offers medical plan participants additional programs to assist with health care decisions and support:
  - Nurse Advice Line
  - Three Medical Management Programs
  - Bright Beginnings – Prenatal Program
- Your medical plan coverage also includes access to the WellConnected portal.
- Setup an online account with BCI. Go to [members.bcidaho.com](https://members.bcidaho.com)
  - Claims, Eligibility, Benefits, & Coverage
- Operational Hub – Specialized Cross-Functional Team
  - Dedicated Team for University of Idaho employees and family members
  - Enrollment, Billing, Claims Processing, Grievances & Appeals, Care Management



# Nurse Advice Line

- Available 24/7 at no additional cost to you
- Registered nurses help with your health care questions and concerns, including treatment risks and options.
- Receive guidance on appropriate care settings, i.e. urgent care, emergency room, healthcare provider office, etc..
- Call 1-888-993-7120 or chat online with a nurse through the live chat link on the Blue Cross of Idaho member home page [www.bcidaho.com](http://www.bcidaho.com)

# Medical Management

- Each medical management program helps you navigate all facets of the healthcare arena at no additional cost to you.
  - Condition Support Management (Formerly Disease Management) – Assistance in managing chronic health conditions to aid in preventing complications.
  - Care Management Outreach (Formerly Case Management) – Assistance with removing medical barriers, coordination of care needs or complex medical issues.
  - Sleep Testing and Therapy & Advanced Imaging – Assists in managing testing and therapy services for sleep disorders like sleep apnea.



# Bright Beginnings

- Prenatal program that provides mothers-to-be resources to promote a healthy pregnancy.
- Enroll or see your prenatal care provider as early as possible.
- Receive and read “Mayo Clinic Guide to a Health Pregnancy”
- Connect to a case manager if you have a high-risk pregnancy.
- Go to all your health care visits
- Complete the entire program to receive a \$100 gift card for diapers, booties, or anything else you and your baby need!
- Receive a bonus book, “What to Expect – The First Year”
- Enroll by calling 208-387-6999 or 800-741-1871

# WellConnected



- Your medical plan coverage includes access to BCI's WellConnected Wellness Portal at no additional cost to you.
  - Personal Health Assessment
  - Wellness Workshops
  - Dedicated Health Coaching & Dietitian Resources
    - Andrew Panatopoulos, MPH, CSCS – Wellness Coach
    - Charlotte Sarge, RD – Registered Dietitian
  - Health Library
  - Exercise and Food Tracking Tools
  - Mobile app
  - Participate in Health Challenges to win prizes and maintain good health!

# Benefit Resources & Contacts



- View the Annual Enrollment section on the Benefits webpage
  - <https://uidaho.edu/human-resources/benefits/annual-enrollment>
  - View the enrollment guide
  - Print sections of the enrollment guide
  - View and/or print this presentation
- Email Benefit Services at [benefits@uidaho.edu](mailto:benefits@uidaho.edu)
- Contact the UI Benefits Center – 208-885-3697
- Contact Corestream for Voluntary Benefits
  - 855-952-1600
  - [customerservice@Corestream.com](mailto:customerservice@Corestream.com)

# Retiree Plan Changes



- Recently communicated changes are the same as announced by President Green in his memos distributed to Faculty and Staff on Feb. 25 and Mar. 31, 2020.
- Retiree plan changes were referenced as Other Post-Employment Benefits (OPEB) in President Green's memos.
- All changes were approved by Faculty Senate in FY 2020
- Tier I benefits remain the same with no changes. Changes apply to **Post-65** benefits in tiers II, III & IV. Pre-65 benefits remain unchanged in all tiers if hired before Jul. 1, 2020.
- Changes are based on **eligibility**, not retirement date. You may retire later, and you will not be subject to the phase out.
- Post-65 phase out **will** apply to employees retiring under tiers II, III or IV if they become eligible for that tier **after** Dec. 31, 2020.
- Please refer to Faculty Staff Handbook 3730.
- Other than those retiring by Dec. 31, 2020, tier requests will be reviewed after annual enrollment has completed (approximately Feb. 1, 2021 or thereafter).

