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
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 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 – 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
  • 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
  - 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

- Contact the UI Benefits Center – 208-885-3697

- Contact Corestream for Voluntary Benefits
  - 855-952-1600
  - 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).