Save the Date for 2020 Annual Enrollment: Important Changes Coming January!

2020 Annual Enrollment: October 21 – November 5, 2019

Annual Enrollment is your once-a-year opportunity to review and make changes to your benefit elections for the coming year. It’s the only time you can change your coverage outside of having a qualifying life event during the year.

For 2020, there are some important changes to your benefits plans and coverage costs. Take the time to review your enrollment materials before making 2020 coverage decisions.

2020 Benefit Changes

Here’s an overview of changes starting January 1, 2020:

- **Dental and/or vision coverage** will be available only if you elect medical coverage—you can’t enroll for dental and/or vision coverage only
- Standard PPO with Health Care Flexible Spending Account (FSA) Option changes:
  - In-network office visit and urgent care copays will increase to $35 ($10 increase)
  - Emergency room copay will be introduced: $100 per emergency room visit
  - Medical in-network deductibles will increase:
    - Employee-only coverage: $600 ($200 increase)
    - Family coverage: $1,200 ($400 increase)
  - Medical in-network cost-share maximum will increase:
    - Employee-only coverage: $3,650 ($50 increase)
    - Family coverage: $7,300 ($100 increase).

Plan Rates

- Medical and Willamette Dental plan rates will increase
- The vision plan rate will not change for 2020.

A Changing Financial Environment

For the past two years, the amount you pay to have University medical plan coverage has stayed the same, while medical plan rates for most employers in our area have gone up. Unfortunately, several forces have come together this year that will mean higher health care rates for 2020—particularly, for medical coverage.

The increase in rates is due, in large part, to a total projected University budget deficit of $14 million for 2020. Employee benefit expenses are expected to be $5.9 million higher than last year, and the State of Idaho reduced health insurance funding to the University by $1.2 million.

It’s very important to learn about your 2020 coverage options and their costs; the coverage you have now may not be the coverage you want or need for the coming year.
Attend an Annual Enrollment Meeting

We encourage you to attend an Annual Enrollment meeting to learn about 2020 changes and coverage options. All meetings are only available via Zoom sessions:

- **Tuesday, October 22, 1:00–2:00 p.m. (PT)**
  - Zoom meeting: [uidaho.zoom.us/j/813371412](https://uidaho.zoom.us/j/813371412)
  - Dial in: 669-900-6833 or 646-876-9923
  - Meeting ID: 813 371 412

- **Thursday, October 24, 10:00–11:00 a.m. (PT)**
  - Zoom meeting: [uidaho.zoom.us/j/476877892](https://uidaho.zoom.us/j/476877892)
  - Dial in: 669-900-6833 or 646-876-9923
  - Meeting ID: 476 877 892

- **Wednesday, October 30, 1:30–2:30 p.m. (PT)**
  - Zoom meeting: [uidaho.zoom.us/j/323532278](https://uidaho.zoom.us/j/323532278)
  - Dial in: 669-900-6833 or 646-876-9923
  - Meeting ID: 323 532 278.

Health Savings Account Contribution Increase

The Health Savings Account (HSA) contribution maximums are increasing for 2020:

- Employee-only coverage: $3,550 ($50 increase)
- Family coverage: $7,100 ($100 increase).

The contribution maximums, set by the IRS, include your contributions and the University’s matching contributions. The University’s matching contributions will **not** change for 2020. If you will be age 55 or older in 2020, you can make an additional $1,000 catch-up contribution to your HSA (not subject to the IRS HSA maximum contribution).

**Important! When you enroll, elect the amount you want to contribute for the entire year, not a per-pay amount.** The system will automatically convert the annual amount you elect to your per-pay amount.
New Employee Benefits Orientation Schedule

**Dates:** Monday, October 14; Monday, November 11; Monday, December 9  
**Time:** 1 p.m. – 2 p.m. (PT)  
**Location:** Zoom information provided after registration

Register now! Visit [uidaho.edu/benefits](http://uidaho.edu/benefits) > Orientation Events.

Annual Enrollment Resources

Visit the [Annual Enrollment page](http://uidaho.edu/benefits) starting October 21, 2019. It will contain valuable information about 2020 benefit changes, offerings and rates, legal notices, and other useful information to help you make your 2020 benefit election decisions.

While you cannot complete enrollment until October 21, start thinking about what changes you want to make. Consider what’s coming in 2020. Are you having a baby? Will an enrolled dependent reach age 26 (and therefore not be eligible for medical coverage)? Taking the time to think about these life changes now will ensure you have the right coverage when the time comes. And it could save you money!

Enroll on VandalWeb, Starting October 21!

Access to Annual Enrollment through VandalWeb will be available starting October 21. Begin thinking now about the benefit changes you may want to make for 2020. Have your 2019 benefit elections handy when making your 2020 elections.

To access and save or print your current elections:
- Log in to [VandalWeb](http://uidaho.edu/benefits): click/tap the **Employee Menu** tab
- Click/tap **myBenefits**
- On the landing page, you can see a summary of your current elections
  - Click/tap **View all** for details or click/tap **Quick actions** for a list of shortcuts
  - Click/tap **View My Elections** for your elections history
- From the **MyElections History** page, click **print** or **save** for a copy of your current elections.

If you have questions, please contact UI Benefit Services at 1-208-885-3697 or benefits@uidaho.edu.

Is Your Contact Information Correct?

Annual Enrollment is a great time to review your contact information on file with the University and make any necessary updates. It’s essential the University has your correct information so you don’t miss important updates or communications mailed to your home.

To check your information, log in to VandalWeb. Select Personal Information and then update your Mailing Address and Phone.

Contact Human Resources if you have questions or need assistance: 1-208-885-3638 or [hr@uidaho.edu](mailto:hr@uidaho.edu).
Preparing for 2020 Life Events

Think carefully about your coverage decisions during Annual Enrollment. It’s your only chance to change your coverage, unless you have a qualifying life event during the year.

Here are some important things to think about before enrolling:

- **Major life events.** Getting married, divorced, legally separated or adding an eligible dependent? This can affect your medical and dental coverage level choices. Keep in mind that covering a spouse who already has medical benefits may be more costly than necessary.

- **Anticipated health care expenses.** Having a baby? Will you or your covered family members need surgery or dental care? Take these expenses into account when choosing your medical and dental plans, and deciding whether—and how much—to contribute to an HSA or FSA, depending on the medical plan you choose.

- **Changing child care needs.** Will your child start day care, or move on to kindergarten in 2020? Take this into account when deciding whether to enroll in a Dependent Care FSA and how much to contribute.

- **Turning age 65 and/or retiring in 2020?** Contact a benefits specialist to find out how this will affect your benefit choices.

Your Benefits Resources

University Benefits Center
uidahobenefits@hroffice.com
1-800-646-6174
1-208-885-3697

University of Idaho Benefits Services Staff

- Brandi Terwilliger, Director, Human Resources branditi@uidaho.edu, 1-208-885-3008
- Judy Colbeck, Benefits & Retirement Specialist judyc@uidaho.edu, 1-208-885-3608
- Shelby Hurn, Benefits Specialist shelby@uidaho.edu, 1-208-885-3012
- Arlette Jameson, Benefits Specialist ajameson@uidaho.edu, 1-208-885-3100
- Kim Ridle, Benefits Specialist kridle@uidaho.edu, 1-208-885-3616

Benefits Webpage

www.uidaho.edu/benefits

- Plan documents for core benefits
- UI education benefit for employees, spouses & dependents
- Retirement resources, information & links
- Register for orientation events
- Access wellness program and employee assistance resources
- Understand leave & time away from work benefits
- Find frequently used forms and FAQs