



## SAVE THE DATE: 2021 Annual Enrollment is October 19 – November 3!

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 2021, there are a few changes to your benefits and coverage costs. Take the time to review your enrollment materials **before** making your 2021 coverage decisions.



## Attend an Annual Enrollment Meeting

We encourage you to attend an Annual Enrollment meeting to learn about the 2021 changes and your coverage options. All meetings are only available via Zoom sessions. Zoom information will be posted on the [benefits webpage](#).

- *Tuesday, October 13, 2020, 2:00 p.m.–3:00 p.m. (PT)*
- *Thursday, October 15, 2020, 10:00 a.m.–11:00 a.m. (PT)*



## 2021 Benefit Changes

Here's an overview of changes starting January 1, 2021:

- The annual deductible will increase for the Standard PPO with Health Care FSA and for the High Deductible Health Plan (HDHP) with HSA.
- Rates for all medical plans will increase.
- Rates for the Willamette Dental Plan will increase.
- The vision plan's frame allowance benefit will increase to \$150 (from \$120).

## Your Annual Enrollment Resources



Visit the [Annual Enrollment section of the benefits webpage](#) starting **October 19, 2020**. You'll find valuable information about 2021 benefit changes, new benefit offerings, 2021 rates, and other useful information to help you make your 2021 benefit election decisions.

Even if you weren't planning to make changes for 2021, plan to review all of your options, as your lifestyle or medical needs for the coming year may not be what they are today. And, review what's new for 2021.

While you can't enroll until October 19, consider reviewing your 2021 benefit options today so you'll know the coverage you want to elect as soon as enrollment starts.

## Enroll on VandalWeb Starting October 19!

Annual Enrollment through **VandalWeb** will be available starting October 19. To access and save or print your current (2020) elections, prior to completing your 2021 Annual Enrollment:

- Sign in to **VandalWeb** and click/tap the **Employee Menu** tab.
- Click/tap **myBenefits**.
- On the landing page, you'll 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.



### **Enroll Early for Chances to Win a Gift Card!**

You'll have a chance at winning a gift card for the VandalStore if you enroll during the first two weeks of Annual Enrollment! If you enroll the first week (October 19–25), you will be entered into

the first drawing. The second drawing will include all employees who enroll during the first or second week (October 19–November 1). This means that if you enroll the first week of Annual Enrollment, you will have **TWO** chances of winning a gift card!

If you have questions, please contact UI Benefit Services at 1-208-885-3697 (within Idaho), 1 800-646-6174 (outside Idaho), or [benefits@uidaho.edu](mailto:benefits@uidaho.edu).



## Waiving Coverage for 2021? Here's What You Need to Know

If you're waiving University-sponsored medical and prescription drug coverage for 2021, you must waive coverage during Annual Enrollment—even if you waived coverage for 2020!

You **must** also provide proof of other coverage by uploading it to the **myBenefits portal** by January 31, 2021. Proof includes a copy of your medical ID card from the other plan or a letter from your spouse's employer or insurance carrier stating that you're covered.

Proof of coverage is not required if you're a part-time or non-Board-appointed employee, or if you're

an employee who becomes eligible for medical/prescription drug coverage under the Affordable Care Act.

If your spouse is also a University employee and you want to be covered under his/her plan, let us know by email at [benefits@uidaho.edu](mailto:benefits@uidaho.edu). Include your spouse's full name, your Vandal ID, and your spouse's Vandal ID in the email. No other documentation is needed.

**If you don't waive coverage and provide proof of other coverage for 2021, you'll be enrolled automatically in Employee Only coverage under the High Deductible Health Plan with HSA.**

## 2021 HSA and FSA Contributions

The amount you can contribute to your Health Savings Account (HSA) is increasing for 2021:

- **Employee Only coverage:** \$3,600 (\$50 increase from 2020)
- **Family coverage:** \$7,200 (\$100 increase from 2020)

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 2021. If you will be age 55 or older in 2021, you can also make an additional \$1,000 catch-up contribution to your HSA (this is in addition to the IRS HSA maximum contribution amount).

If you don't contribute to an HSA, you can contribute up to \$2,750\* to your Health Care Flexible Spending Account (FSA). You can also contribute up to \$5,000\* to your Dependent Care FSA—and that's regardless of whether you contribute to an HSA.

**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.

\*These are 2020 maximum amounts set by the IRS. The IRS will release 2021 maximums later this year. Visit [www.irs.gov](http://www.irs.gov) to learn more.

## Beware Prescription Discount Cards, Manufacturer's Coupons, and Rebates!

Please beware if you plan to use a discount prescription drug card, a manufacturer's prescription drug coupon, or a prescription drug rebate at your local pharmacy or for the mail order pharmacy. By doing so, you may receive improper benefits and potentially commit fraud if you accumulate expenses toward your deductible or out-of-pocket maximum that you didn't actually pay out of pocket when using the University of Idaho Medical Program.

It's your responsibility to advise Blue Cross of Idaho if you're using a drug card, coupon or rebate so that necessary adjustments can be made to your deductible and/or cost-share accumulators. Call the customer service number on the back of your member ID card. All applicable claims will be reviewed, and you'll be responsible to pay amounts that were incorrectly applied toward your deductible and/or out-of-pocket maximum.

## New Employee Benefits Orientation Schedule

If you're a new employee, you're encouraged to attend a benefits orientation, hosted by Benefit Services. Orientation provides an overview of medical, dental, vision, life insurance, and disability insurance coverage. You'll also learn about the University's retirement plans and other University of Idaho perks. Use what you learn in orientation to make better-educated decisions about your benefit options and understand the benefit resources available to you.

**To attend an orientation, you must register.** All meetings are held online through Zoom from 1:30 to 2:30 p.m. (PT).

### Upcoming sessions (Zoom only):

- Monday, October 12, 2020
- Monday, October 26, 2020
- Monday, November 9, 2020
- Monday, November 23, 2020
- Monday, December 14, 2020
- Monday, December 28, 2020

Visit our website for more [new hire information](#), including an [online orientation](#), details for accessing the Zoom meeting, and handouts.

## Voluntary Benefits Could Be an Added Benefits Bonus

The University offers employee-pay-all voluntary benefits at discounted rates. To enroll online in any of the plans described below, visit the [MyBenefits portal](#). Your coverage costs will be deducted from your paycheck.

And, new for 2021, we're introducing a low-cost loan program, available through Kashable. You can find more information about the voluntary benefits at [www.uidaho.edu/human-resources/benefits](http://www.uidaho.edu/human-resources/benefits).

Benefit	Description
ACCIDENT INSURANCE	Covers unexpected costs following an accident, including emergency care, transportation and lodging
CRITICAL ILLNESS INSURANCE	Covers you for treatment costs related to a serious illness
HOSPITAL INDEMNITY PLAN	Covers you for unexpected hospital expenses not covered by your medical plan
IDENTITY THEFT PLAN	Safeguards your finances from a data breach
LEGAL PLAN	Offers affordable and convenient access to a network of qualified attorneys
PET INSURANCE	Protects you from large or unexpected vet bills
AUTO AND HOMEOWNERS INSURANCE	Offers discounted insurance rates for your auto and home
PAYROLL PURCHASING POWER PROGRAM	Helps you pay for large purchases over time, with fixed payments
<b>NEW!</b> KASHABLE	Offers a low-cost loan to help you pay off debt or unexpected expenses



### *The Nurse Advice Line: For Help with Important Health Care Decisions*

If you're enrolled in a University-sponsored medical plan, you have 24/7 access to the Nurse Advice Line. It connects you to a registered nurse who can help you make informed decisions about your family's health. Ask questions about a symptom, get help making an appointment, or learn how to manage a new chronic condition. And, you have access to hundreds of audio recordings about a wide variety of health topics.

The toll-free Nurse Advice Line is available 24/7 (even holidays). Contact a registered nurse at 1-888-993-7120 or chat online at [www.bcidaho.com](http://www.bcidaho.com).



## Your Benefit Resources

University Benefit Services Center  
[uidahobenefits@hroffice.com](mailto:uidahobenefits@hroffice.com)  
1-800-646-6174  
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## Benefits Website

[www.uidaho.edu/benefits](http://www.uidaho.edu/benefits)

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