Think Positive

“What you do makes a difference, and you have to decide what kind of difference you want to make.”

— Jane Goodall

2023 Annual Enrollment Is Here!

This issue of Benefit Me! is all about annual enrollment — a time of year that’s important for you and your family. Inside, you’ll find information about changes to your benefits, resources to learn more about your benefits, instructions on how to enroll, and where to go if you need help enrolling.

Enroll in Benefits Oct. 17 - Nov. 1

Annual enrollment: This is your once-a-year opportunity to change your benefit elections for the coming year, unless you have a qualifying life event during the year, like getting married or having a child.

It’s important that you carefully review all enrollment materials before electing your benefits for 2023. We’ve made a few changes to your benefits and coverage costs. Before you enroll, make sure you understand how your benefits will be different next year.
Virtual Benefits Fair: Bring Your Questions

Benefits can be complicated, but don’t settle for remaining confused. We’re holding our second annual Virtual Benefits Fair Oct. 10-14. Attend live or watch recordings of sessions at your convenience.

At the Virtual Benefits Fair, learn more from our benefit providers about new and continuing benefits. This year, sessions will feature presentations by:

- **AbilitiCBT**: Learn about effective online mental health therapy.
- **NEW! Blue Cross of Idaho**: Learn about how to reduce your risk of developing diabetes by participating in a new Diabetes Prevention Program.
- **Corestream**: Find out about discounts on everything from electronics to home and pet insurance.
- **Employee Assistance Program**: Hear a recap about your free mental health, legal and financial services resources.
- **Genomic Life (formerly Cancer Guardian)**: Learn about genetic testing for insight into inherited health risks.
- **LegalGUARD**: Get connected to legal insurance at a preferred price for family law, estate planning, real estate transactions and more.
- **NEW! MASA Medical Transport Solutions**: Hear about insurance for emergency ground and air ambulance transportation.
- **Willamette Dental**: Make sure you’re maximizing your dental care and insurance.
- **Wondr Health™**: Find out if this science-based digital wellness program is right for you.

No Registration Is Required!

All presentations will be via Zoom. Check [online](#) for a current schedule and details about how to join sessions. We’ll record and post selected sessions [online](#) in case you’re not able to attend live.

Spouses and domestic partners are welcome to join too!
Your Enrollment Checklist

Use this checklist to help guide you through the enrollment process.

✅ Enroll for your 2023 benefits
Oct. 17 - Nov. 1. Here’s how:
> Log in to VandalWeb and click the Employee tab.
> Click myBenefits.
> When you’re ready, select Enroll to complete the enrollment process.
> On the landing page, you’ll see a summary of your current elections to help you decide what to choose for 2023.
> Your choices will be effective Jan. 1, 2023.

✅ Consider how your household’s needs may have changed over the year and plan ahead for health expenses in 2023. Expecting a baby? Planning an outpatient surgery? Need a new pair of prescription glasses? It all adds up.

✅ Decide whether to enroll in a health spending account. Remember, you must re-enroll every year to participate. Your medical plan choice affects the type of spending account you’re eligible for.
> Health Savings Account (HSA). The HDHP offers a companion HSA that lets you set aside pretax money to pay for current eligible health care expenses or to save for future health care expenses. The money in the HSA belongs to you, even if you leave the university. Any unused money in your account rolls over year to year.
> Flexible Spending Accounts (FSAs). If you choose the Standard PPO plan or waived coverage, you can enroll in an FSA to set aside pretax money to pay for eligible health and dependent care expenses. Contributions must be used in the year you make them (the money does not roll over).

If you have questions, please contact UI Benefit Services at 208-885-3697 (within Idaho), 800-646-6174 (outside Idaho), or benefits@uidaho.edu.
Annual Enrollment Office Hours

Need assistance or don’t have access to a computer to complete enrollment? Benefit Services provides office hours where you can drop in to ask questions and use available laptops to enroll for benefits, with guided support available if needed.

Location: Human Resources, 415 W. 6th Street, Moscow
- **Tuesday, Oct. 25:** 1-2 p.m.
- **Wednesday, Oct. 26:** 10-11 a.m.
- **Thursday, Oct. 27:** 3-4 p.m.

Waiving Coverage in 2023?

If you don’t want university-sponsored medical and prescription drug coverage for 2023, you must provide proof of other coverage — **even if you waived coverage in 2022 and provided that proof last year!**

Provide proof of other coverage by uploading it to myBenefits by Jan. 31, 2023. **This is a requirement EVERY year.** Proof includes a copy of your medical ID card from the other plan that covers you, or a letter from your spouse’s employer or insurance carrier stating that you’re covered.

If you’re a part-time or non-Board-appointed employee, or if you’re an employee who becomes eligible for medical and prescription drug coverage under the Affordable Care Act, you aren’t required to prove other coverage to the university.

If your spouse is also a university employee and you want to be covered under your spouse’s plan, complete your annual enrollment event by selecting “Waive Coverage.” Then, let us know by email at 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 are a full-time employee, and you don’t waive coverage and provide proof of other coverage for 2023, **you’ll automatically be enrolled in employee-only coverage under the High Deductible Health Plan.**

Life Happens!

If you have a major life event, like marriage or the birth of your child, you can change your benefits in the middle of the year. This video explains how to make a midyear change to your benefits.
New in 2023

The following benefit changes will take effect Jan. 1, 2023:

- A new supplemental insurance for air and ground ambulance transportation through MASA Medical Transport Solutions
- A new Diabetes Prevention Program
- A new online physical therapy and treatment option for musculoskeletal conditions through the Blue Cross of Idaho MSK+ Program
- Modest rate increases in medical and Willamette Dental rates (no changes to Delta Dental or vision plan rates)
- An increase in IRS annual maximum HSA contributions to $3,850 (employee-only coverage) and $7,750 (employee plus dependent coverage), plus an additional $1,000 catch-up contribution if you will be age 55 or older in 2023
A Closer Look at Your New Options

The university continually strives to provide you with benefits and programs to help you live as healthfully as possible. For 2023, we’re pleased to introduce a new Diabetes Prevention Program (DPP) and a new treatment option for musculoskeletal conditions, both available to you and your dependents covered on a Blue Cross of Idaho medical plan, as well as new supplemental emergency transportation insurance through MASA Medical Transport Solutions.

Comprehensive Diabetes Support Through the DPP

Beginning Jan. 1, 2023, if you elect coverage through the Blue Cross of Idaho High Deductible Health Plan (HDHP) or the Standard PPO, you may have access to a 16-week health program at no cost through the new Diabetes Prevention Program, or DPP. Choose from an array of programs and from online or in-person formats. Most programs include lifestyle health coaching, weekly activities and a small support group to help you make lasting lifestyle changes that significantly reduce your risk of developing diabetes.

You're eligible to participate in the DPP if you’ve received a prediabetes diagnosis or if you're at higher risk of diabetes. To sign up, log in to your Blue Cross of Idaho account and take the DPP quiz. If the quiz determines that you're eligible, follow the prompts to enroll.

Comprehensive Treatment for Musculoskeletal Conditions

Get convenient treatment for both chronic and acute musculoskeletal conditions with MSK+ through Blue Cross of Idaho. Connect online with a clinician or physical therapist who will guide you through virtual physical therapy and helpful lifestyle changes in the comfort of your home. If your condition requires surgery or another in-person intervention, MSK+ will provide referrals and help connect you with resources.

Comprehensive Emergency Transportation Insurance through MASA

MASA Medical Transport Solutions is a supplemental insurance program that covers emergency ground or air ambulance transportation anywhere in the United States or while traveling in Canada. MASA covers out-of-pocket expenses* for emergency transportation, hospital to hospital transfers, and transfers to a hospital near home if you are hospitalized while traveling—all by any transportation provider, even out-of-network providers.

*If you contribute to a Health Savings Account (HSA) as part of your university High Deductible Health Plan (HDHP), to meet federal requirements you must have met $1,400 of the $1,900 single or $3,800 family deductible before MASA benefits apply. If you have the Standard PPO Plan, or if you have a HDHP but do not contribute to an HSA, MASA benefits apply immediately.
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UI Benefits Website
uidaho.edu/benefits
• View plan documents for core benefits
• Find retirement resources, information and links
• Register for orientation events
• Access wellness and employee assistance resources
• Understand leave and time-away-from-work benefits
• Find frequently used forms and FAQs
• Learn about voluntary benefits, perks and discounts