Annual enrollment for 2019 begins on October 15th and runs through November 6th.

The University is committed to offering competitive, affordable benefit programs that give you the choice, protection and security you and your family need. We are focused more than ever on ensuring our benefits work for you! We are excited to announce several new voluntary benefits to enhance your core coverage!

We encourage you to attend one of the Annual Enrollment meetings listed below to learn about the new and changed benefit options in 2019.

*Space is limited and registration is required for all meetings. Go to the benefits webpage to register.*

- **In-Person Meeting Opportunities in the HR Main Conference Room**
  - Thursday, October 11, 2018 (10:30 – 11:30)
  - Monday, October 15, 2018 (1:00 – 2:00)

- **Zoom Only Meeting Opportunities (all times are Pacific) **
  - Thursday, October 11, 2018 (8:30 – 9:30)
  - Tuesday, October 16, 2018 (1:00 – 2:00)
  - Wednesday, October 24, 2018 (10:00 – 11:00)
  - Monday, October 29, 2018 (2:00 – 3:00)

**Zoom Information will be emailed to you after you register **

**Q4 New Employee Benefits Orientation Schedule**

**Dates**
- October 15, 2018
- November 5, 2018
- November 19, 2018
- December 3, 2018
- December 17, 2018

**Time**
- 8:30 a.m. – 10:00 a.m. (PST)

**Location**
- Room 040A – Bruce M. Pitman Center

**Register Now!**
- Go to uidaho.edu/benefits > Orientations Events
- Employees in off-campus locations can register for these orientations and attend via zoom. The registration confirmation will contain the zoom meeting information.
What’s New for 2019 Benefits?

Here is an overview of your 2019 plan year changes:

- No rate changes to medical plans
- New Vendor for Flexible Spending Account and Dependent Care Spending Account Administration effective January 1, 2019.
- Removal of the 2-year Dental Lock
- No rate changes to Delta Dental Plans
- Slight rate increase for Willamette Dental
- Increased PPO Plan Prescription Drug Cost-Share
- Expanded Medical Plan Coverage To Include:
  - 3D Mammography
  - Wigs (certain limitations apply)
- Increased contribution maximums for the Health Savings Account (HSA) as per IRS limits
- Increased contribution maximums for the Flexible Spending Accounts (FSAs) as per IRS limits
- Enhanced Suite of Voluntary Benefits
  - Identity Theft Plan
  - Legal Plan
  - Pet Insurance
  - Payroll Purchasing Power Program
  - Automobile and Home Insurance
  - AFLAC Insurance Plans

Plan Rate Changes

- Medical plans – no rate increases
- Vision plan – no rate increase
- Delta Dental plans – no rate increase
- Willamette dental plan – slight rate increase
  - Employee Only - $2.41 per pay
  - Employee and Spouse - $4.27 per pay
  - Employee and Child - $4.48 per pay
  - Employee and Children - $8.60 per pay
  - Employee and Family - $9.31 per pay

PPO Plan Prescription Drug Cost Share Increase

- Employee only plan RX cost-share maximum increase
  - $550 Increase from $3,225 to $3,775
- Family plan RX cost-share maximum Increase
  - $1,100 increase from $6,450 to $7,550
- Increases are required to maintain compliance with Health Care Reform.
Making Changes During Annual Enrollment

The Annual Enrollment webpage will be live and available on October 15, 2018. It will contain valuable information about changes, benefit offerings, rates, legal notices, and other useful information to assist you in making your 2019 benefit election decisions.

You will not be able to complete the Annual Enrollment Event accessed through VandalWeb until October 15, but you should be thinking about what changes you wish to make to your benefits for 2019.

How Do I View My 2018 Elections?

We encourage you to have your 2018 benefits elections handy when making your elections for 2019. To access and save or print your current elections:

1. Log into VandalWeb; click/tap the Employee Menu tab.
3. 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 short cuts. Click/tap View My Elections for your elections history.
4. From the MyElections History page, click print for a copy of your current elections.

If you have any questions, please feel free to contact Benefits at 208-885-3697 or benefits@uidaho.edu
Benefits Newsletter, Quarter 4, 2018

Benefits Vendor Forum 2018

Thank you to all who attended our 2nd Annual Benefits Vendor Forum on September 18th! This was another successful year of bringing our employees information about all of the benefits available to them at the University of Idaho as well as administering over 200 free flu shots to all those who were interested.

Our major participating providers, Blue Cross of Idaho, Delta Dental, Willamette Dental, VSP, Health Equity, CVS, KEPRO, TIAA, Valic, The Standard and PERSI were all valuable contributors bringing their subject matter expertise to employees either through formal forum presentations or at their vendor participant booths.

In addition to our primary vendors, we also had voluntary benefits vendor, CoreStream, who presented information in the forum about our new voluntary benefits system that will be available for 2019 annual enrollment. Lifeflight, AFLAC, Liberty Mutual, Gritman Medical and Vandal Athletics all attended, answering questions and providing valuable information regarding memberships, discounts, and other available services.

Thank you to all of our participating vendors, volunteers, and contributors who made it possible to provide our employees with all of the tools for success and the wonderful prizes! Go Vandals!

Voluntary Benefits Basics - Provided through Corestream

Benefit & Plan Options:

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

Enroll through the myBenefits portal (detailed information available in the portal):

- VandalWeb > Employees > Benefits > myBenefits
- One consolidated deduction per pay for all benefits/plans elected
- All deductions are after-tax
- Direct all questions to Corestream customer service (800) 952-1600
- customerservice@corestream.com

** Benefit Services cannot answer your questions - you must call Corestream **
Your Benefits Resources

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

University of Idaho Benefits Services Staff
Brandi Terwilliger, Director, Human Resources
brantit@uidaho.edu, 208-885-3008

Judy Colbeck, Benefits & Retirement Specialist
judyc@uidaho.edu, 208-885-3608

Angela Harley, Benefits Specialist
aharley@uidaho.edu, 208-885-3080

Shelby Hurn, Benefits Specialist
shelby@uidaho.edu, 208-885-3012

Arlette Jameson, Benefits Specialist
ajameson@uidaho.edu, 208-885-3100

Kim Ridle, Benefits Specialist
kridle@uidaho.edu, 208-885-3616

Benefits Webpage
www.uidaho.edu/benefits

- Plan Documents for Core Benefits
- Links to UI Education Benefit for Employees, Spouses & Dependents
- Retirement Resources, Information & Links
- Access Wellness Program Resources and Employee Assistance Resources
- Understand Leave & Time Away from Work Benefits
- Find Frequently Used Forms

HSA Contribution Increase 2019

- $50 increase for employee only coverage ($3,500 maximum employee & UI)
- $100 increase for family coverage ($7,000 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.

FSA Contribution Increase 2019

- IRS is considering a $50 increase for 2019 from $2,650 to $2,700
- myBenefits portal set to allow election of $2,700
- Automatic reduction if not approved by IRS
- No UI matching contribution
- Your election amount is your annual contribution amount – not your per-pay amount. The system will automatically adjust to reflect your per-pay amount.