

OPEN ENROLLMENT CHANGES FOR 2023

Medical Benefit Changes

<p>Expanded Teladoc Services PPO & HDHP</p>	<p>Addition of mental and behavioral health coverage to diagnose, treat, and prescribe medication for certain behavioral health conditions.</p> <p>PPO In-network: Covered at 100% of the allowed, \$55.00 initial consult fee and subject to the calendar year deductible with MD. \$55.00 ongoing consult fee and subject to the calendar year deductible with MD. \$35.00 consult fee and subject to the calendar year deductible with non-MD provider.</p> <p>HDHP In-Network: covered at 80% of the allowed amount, subject to calendar year deductible</p>
<p>Expanded Teladoc Services PPO & HDHP</p>	<p>Addition of dermatology coverage to diagnose, treat, and prescribe medication for certain dermatology issues.</p> <p>PPO In-network: Covered at 100% of the allowed amount subject to a \$55.00 copay.</p> <p>HDHP In-network: Covered at 80% of the allowed amount, subject to calendar year deductible.</p>
<p>Increased Therapy Services PPO & HDHP</p>	<p>Increased number of visits for Rehabilitative Occupational, Physical and Speech Therapy to a maximum of 35 visits per person per therapy each calendar year.</p> <p>PPO In-network: Covered at 80% of the allowed amount, subject to calendar year deductible</p> <p>PPO Out-of-Network: Covered at 80% of the allowed amount, subject to the calendar year deductible.</p> <p>HDHP In-network: Covered at 80% of the allowed amount subject to the deductible</p> <p>HDHP Out-of-Network: Covered at 60% of the allowed amount subject to the deductible</p>
<p>Deductible Increase HDHP</p>	<p>Increased calendar year deductible. Government required increase remain in compliance with Health Savings Account (HSA) Qualified Plan terms.</p> <p>Individual deductible: \$1,500</p> <p>Family deductible: \$3,000</p>

Pharmacy Benefits

RX SAVINGS SOLUTION PROGRAM

Available to all BCBS members. Rx Savings Solutions in an online tool through your MyBlueCross account that can help you save money on your prescription drugs. The tool analyses drug claims in real-time and identifies savings opportunities based on eligibility, formulary, network, and benefit information. The RxSavings Solutions team can work with providers to obtain a new prescription for a lower cost if one is identified.

SMART RX ASSIST PROGRAM

Available to members using Infusion treatment for a specialty drug. Smart Rx Assist will help to reduce out-of-pocket costs associated with specialty drugs. Patient Advocates will help get the care you need while reducing or eliminating high out-of-pocket expenses.

- Applies to more than 200 widely prescribed specialty drugs.
- Copay Assistance through available manufacturer coupons and copay assistance programs to capture maximum savings.
- A patient advocate will contact you if you qualify for this program and guide you through the mandatory application process.

Tax savings Account Changes

Health Savings Account (HSA)	IRS Annual Limit Increase: <ul style="list-style-type: none">• Individual Plans: \$3,850• Family Plans: \$7,750• \$1,000 catch-up contribution for age 55+ Increased Employer Contribution: <ul style="list-style-type: none">• Individual Plans: \$500 Annual contribution• Family Plans: \$1,000 Annual contribution
Flexible Savings Account (FSA)	IRS Annual limit increase to \$2,850

CHARGER FIT WELLNESS PROGRAM

WELLNESS INCENTIVE INCREASE

Eligible employees who complete the program requirements by October 31, 2023 will receive an increased wellness incentive of **\$150** on the December 22, 2023 payroll check.

- ✓ Complete the biometric screening
- ✓ Complete the health assessment
- ✓ Earn 400 total points

BURNALONG

BURNALONG offers flexible, on-demand health and wellness video classes, spanning physical, mental, and financial wellness available through your Gilsbar/Health Comp Wellness account. All eligible employees have up to 4 free family accounts!

- 14,000+ live and on-demand classes
- 2,000 + nationally certified instructors representing all body types, ages, races, and levels of fitness
- 3 minutes to 2 hours duration to fit any schedule

GILSBAR REBRAND TO HEALTHCOMP

UAH Wellness Vendor Gilsbar is rebranding to Health Comp in fall 2022. You may notice some changes in the material and websites provided to you by Gilsbar. Website navigation and functionality will remain the same. Key changes include:

- All materials will now display the HealthComp logo.
- Update of Gilsbar's member-facing technology, myGilsbar.com to HCHealthBenefits.com.
- Gilsbar Wellness app will be changing to HealthComplete. If you already have the app downloaded, it will change when you update the apps on your mobile device.

Mental Health Parity Opt- Notice

UAH will continue to opt-out of the Mental Health Parity Act in order to provide benefits for ABA Therapy subject to dollar limitations. Below is a summary of the ABA Therapy benefits and the Notice to Enrollees.

Applied Behavior Analysis (ABA) therapy is provided to help children on the autism spectrum improve specific behaviors, such as language and communication, improve attention, focus, social skills, memory, and academics, and decrease problem behaviors.

Covered at 80% of the allowed amount, subject to calendar year deductible.

- Limited to ages 0-18 for autism spectrum disorder.
- Ages 0-9 limited to an annual maximum of \$20,000,
- Ages 10-13 limited to an annual maximum of \$15,000
- Ages 14-18 limited to an annual maximum of \$10,000.

Note: Home based therapy is included.

Health Notices

[Health Insurance Model Notices](#)

Notice to Enrollees in A Self-Funded Nonfederal Governmental Group Health Plan

Group health plans sponsored by State and local governmental employers must generally comply with Federal law requirements in Title XXVII of the Public Health Service Act. However, these employers are permitted to elect to exempt a plan from the requirements listed below for any part of the plan that is "self-funded" by the employer, rather than provided through a health insurance policy. The University of Alabama has elected to exempt The University of Alabama in Huntsville group health plans from the following requirement:

Protections against having benefits for mental health and substance use disorders be subject to more restrictions than apply to medical and surgical benefits covered by the plan.

The exemption from these Federal requirements will be in effect for the 2023 plan year beginning January 1, 2023 and ending December 31, 2023. The election may be renewed for subsequent plan years.

The exemption will not impact any current mental health and substance use disorder benefits. The exemption only applies to the Applied Behavior Analysis (ABA) therapy benefit for children ages 0 - 18 with an Autism Spectrum Disorder diagnosis. The University of Alabama in Huntsville must be exempt from this Title XXVII requirement in order to offer ABA therapy with age-banded annual financial maximums.

Web and Mobile App Features

[Getting Started](#) | [Online Tools](#) | [Mobile App](#)

Blue Cross Blue Shield of Alabama offers a variety of features through their web and mobile app tools. *MyBlue* Cross and the mobile app contain a Virtual ID card feature. They also allow members to find participating providers and compare or estimate costs for medical treatments by using the Treatment Cost Estimator.

Well Beacon: A better way to manage your health

Available January 1, 2023 through your Blue Cross Blue Shield Account.

- Define your health goals
- Access programs matched to you based on your goals
- Keep track of the go-to providers for your family
- See how your health plan works and what it covers
- Read articles and content picked for you based on your interests
- Get estimates for healthcare services before you go to the doctor
- Schedule an appointment for care through the app

Website: AlabamaBlue.com/myWellBeacon

Download to your mobile device: WellBeacon mobile app

Savi Student Loan Forgiveness Program

COMING SOON! Available January 1, 2023.

UAH employees working in public service may be eligible for Public Service Loan Forgiveness (PSLF). PSLF is a federal program that can provide financial relief to eligible borrowers by forgiving the balance of your loan tax free after 120 qualifying payments. TIAA and Savi can help you with federal forgiveness programs. Despite the potentially huge benefits of this program, the rules and requirements are complex, and the loan forgiveness success rate has been relatively low. That's why UAH and TIAA have joined forces with Savi, a social impact tech company, to offer a service that can help you successfully take advantage of programs like PSLF.

Who is eligible?

The PSLF program requirements are summarized below. Eligibility is based on these and several other factors, including income, debt amount, number of dependents and other personal information. Even if your income is high, you may still be eligible. Savi can help determine your eligibility and assist in the enrollment process.

- Employment in public service
- Loans through the federal Direct Loan Program
- Enrollment in an income-driven repayment (IDR) plan
- 10 years of monthly payments

Program Options

OPTION 1: DO IT YOURSELF SERVICE.

Cost: Free to all UAH employees.

Benefits: Leverage Savi's calculator and review repayment options. Manually apply for repayment and forgiveness programs through Department of Education. Access custom onboarding sessions and bi-monthly webinars.

OPTION 2: ESSENTIAL SERVICE.

Cost: Total Annual application cost: \$60. UAH will pay for ½ of the annual application cost. Employees will be responsible for \$30 each year you are enrolled in the essential service program.

Benefits: All of the benefits from option 1, plus fully digitized forgiveness and savings plans forms. One on one support with student loans. Access custom onboarding and bi-monthly webinars.

More information on how to enroll coming soon!