

Office of Human Resources

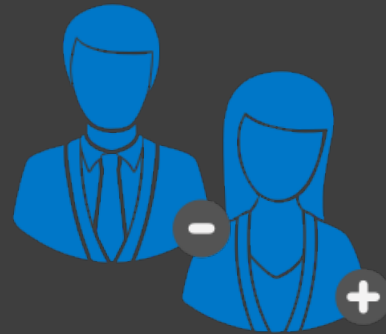
Open Enrollment 2023

YOUR GUIDE **TO BENEFITS**

<https://www.uah.edu/hr/open-enrollment>



Active Enrollment



Drop or Add a
Dependent



Waive Coverage

What is open enrollment?

Annual time of the year to review benefit plans and changes for the next year.

October 13th - November 2nd

NO ACTION IS REQUIRED if you do not want to make changes to health, dental or vision coverage.

Active Enrollment requires that you **enroll** to participate in:

- Dependent Care Account (DCFSA)
- Flexible Spending Account (HCFSA)
- Make contributions to a Health Savings Account (HSA)

NO ACTION = NO COVERAGE



Change Outside of Open Enrollment

QUALIFYING LIFE EVENT

Employees have 31 days to make the change in their benefit elections for life events such as **marriage, divorce, birth/adoption, job change, etc.**



79%

EMPLOYER COST

21%

EMPLOYEE COST

Medical Plan Administration

SELF-FUNDED PLAN

- University cost share
- University pays medical claims and administrative fee
- Premiums based on plan experience



How to Save Health Care Dollars

- Utilize the Faculty & Staff clinic
 - No health claims are filed
- Utilize Urgent Care facilities or Telemedicine (Teladoc) rather than ER
- Have your annual preventive care visit
 - Early detection of medical conditions saves costs in the long-term
- Follow your doctor's orders/recommendations
- Join Charger Fit

Medical Plan Changes

Effective
January 1, 2023

NO PREMIUM INCREASES!

There will be no dental or vision insurance coverage or premium changes in 2023

HDHP

Deductible Increase

- Individual Plans: \$1,500
- Family Plans: \$3,000

HSA limit increase

- Individual Plans: \$3,850
- Family Plans: \$7,750

HSA employer contribution increase

- Individual: \$500
- Family: \$1,000

PPO & HDHP

- Increase in number of visits to 35 annually for Physical Therapy, Occupational Therapy, Speech Therapy
- FSA limit increase: \$2,850
- Teladoc expansion to include Mental & Behavioral Health and Dermatology coverage

Both Plans: PPO & HDHP **Opt-Out MHPA**

ABA Therapy continued with annual dollar limits

UAH opts out of Mental Health Parity to put the following limits in place:

Annual Maximums per Child

- Age 0 – 9 Years \$20,000
- Age 10 – 13 Years \$15,000
- Age 14 – 18 Years \$10,000

Pharmacy Benefit Changes

**Effective
January 1, 2023**

**Rx Savings Solutions
Smart Rx Assist Program**

Smart Rx Assist Program

Available to members using Infusion treatment for specialty drugs. 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
- Learn more: SmartRxAssist.com

Rx Savings Solution

Available to all BCBS Members. Rx Savings Solutions is an online tool through your MyBlueCross that can help you save money on your prescription drugs.

- Analyze drug claims in real-time and identifies savings opportunities based on eligibility, formulary, network, and benefit information.
- Rx Savings Solutions team can work with providers to obtain a new prescription for a lower cost.

2023 Premium Schedule

**NO PREMIUM
INCREASES
FOR 2023!**

Health				
Coverage	PPO Employee Cost		HDHP Employee Cost	
Single	12 Month	9 Month	12 Month	9 Month
\$ 40,000 or less	\$36.25	\$48.33	\$30.00	\$40.00
\$ 40,001 – \$ 80,000	\$50.00	\$66.67		
over \$80,001	\$59.00	\$78.67		
Employee + Dep Children				
\$ 40,000 or less	\$80.00	\$106.67	\$100.00	\$133.33
\$ 40,001 – \$ 80,000	\$168.00	\$224.00		
over \$80,001	\$210.00	\$280.00		
Family				
\$ 40,000 or less	\$96.75	\$129.00	\$150.00	\$200.00
\$ 40,001 – \$ 80,000	\$225.75	\$301.00		
over \$80,001	\$290.25	\$387.00		
Dental			Vision	
Single	\$14.67	\$19.56	\$4.04	\$5.39
Employee + 1	\$28.75	\$38.33	\$8.79	\$11.72
Family	\$36.73	\$48.97	\$14.15	\$18.87

2023 Premium Schedule

- Medical, Dental, and Vision Insurance premiums are withheld from your check on a pre-tax basis
- Premiums are deducted from the first two checks in the month for those paid over 12 months
- Premiums are accelerated and deducted biweekly for faculty paid over 9 months to pay for coverage during the summer.
 - *Consideration for those paid over 9 months: Insurance premium amounts may be adjusted anytime a mid-year change in coverage is made. This includes any cancellations, additions, or changes in coverage tier made during annual open enrollment or as a result of a qualifying life event. The adjustment may result in the employee owing the university an additional premium to be recouped on the following check.*

Comparison in PPO vs HDHP Plans



Service	PPO* Preferred Provider Organization	HDHP* High Deductible Health Plan
Premiums	Higher	Lower
Deductibles	Lower	Higher
Member Cost Share after deductible	Copayments + Coinsurance	Coinsurance Only (20%*)
Annual Deductible	Medical \$150 Pharmacy \$150 (Per Person)	Single \$1,500 Family \$3,000 (Aggregate)
Out of Pocket Maximum	Single \$2,500 Family \$7,150 Applies to both medical and pharmacy	Single\$3,500 Family \$7,000 Applies to in-network medical services
Pharmacy	Copayments	20%*
Tax-Favored Accounts	Healthcare FSA	Health Savings Account (H.S.A)
Third Party Administrator	Both plans are administered by Blue Cross & Blue Shield of Alabama.	
Network Access	Both plans have the same network access and provider discounts.	
Preventive Services	Both plans cover FREE prevent services at no cost share to the member.	
*after deductible has been met		



What plan is right for you?

HDHP

- Are you healthy?
- Can you afford the deductible and coinsurance?
- Are you willing to take risk?
- Are you interested in investing HSA funds?
- Not eligible for the HSA if you: have other insurance, can be claimed as a dependent, your spouse has an FSA

PPO

- Do you have a chronic condition?
- Are you planning for a hospital stay?
- What is your disposable income?

[Access Plan Select](#)
[Interactive Decision](#)
[Support Tool](#)

Teladoc Expansion

Effective
January 1, 2023

Teladoc for Mental & Behavioral Health and Dermatology

Don't wait to get the support you need. In addition to your Teladoc General Medical services, you now have Mental Health and Dermatology.

Mental Health

- Get confidential counseling seven days a week for conditions like depression, anxiety, stress, marital or family issues, and much more by phone or video.
- Choose your therapist or psychiatrist.
- Speak with an expert from wherever you are most comfortable on your time.

Dermatology

- Upload images of your skin condition to a U.S. board-certified dermatologist to provide a diagnosis and customized treatment plan.
- Get a treatment plan in 2 days or less with a prescription if needed.
- Ask follow-up questions through the secure message center.

Visit [Teladoc.com](https://teladoc.com) - Call 1-800-TELADOC (835-2362) | Download the app



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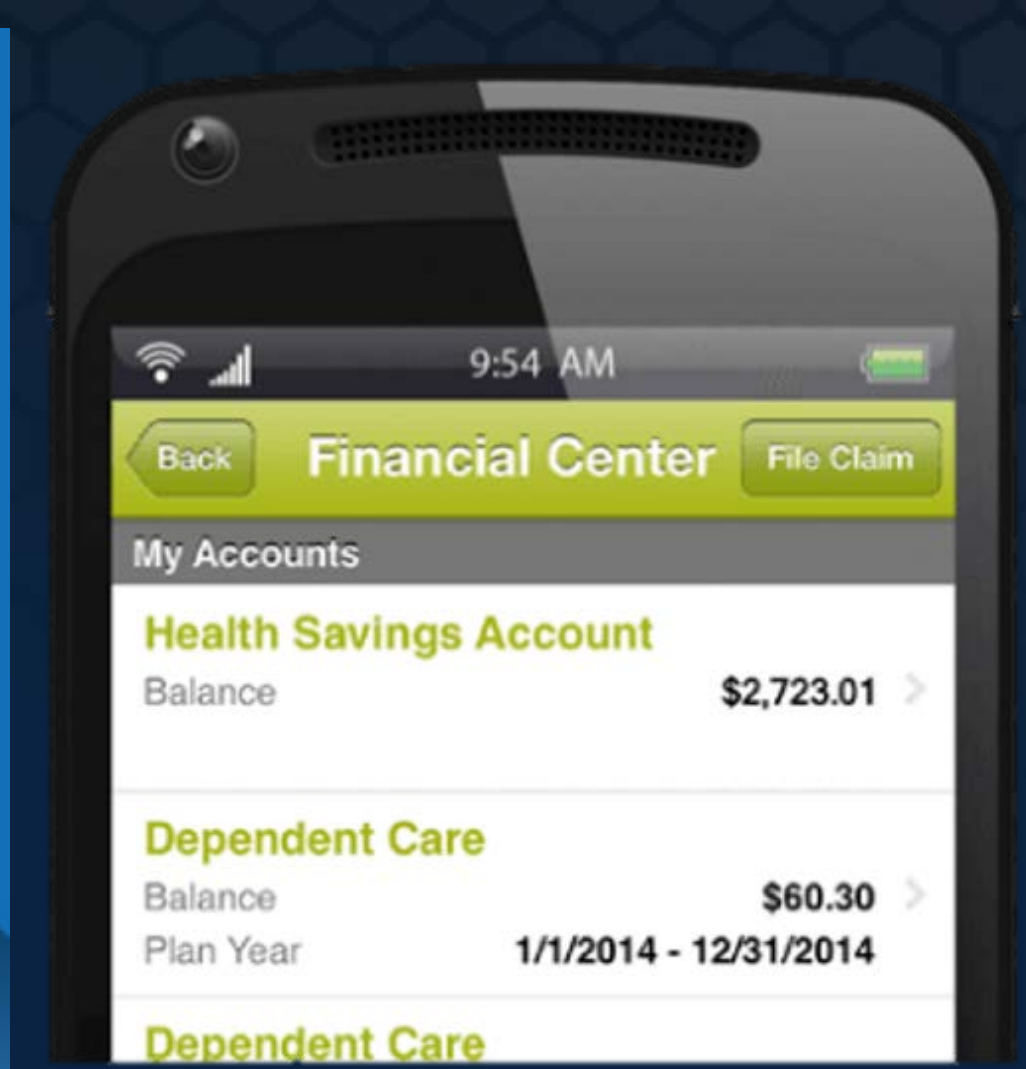
ALABAMA

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9:54 AM

Back Financial Center File Claim

My Accounts

Health Savings Account


Balance \$2,723.01 >

Dependent Care

Balance \$60.30 >

Plan Year 1/1/2014 - 12/31/2014

Dependent Care



23 AUG WEDNESDAY

Weather Helsinki, Finland +25°C

Finance

10:08

ACCESS YOUR BENEFITS!

- Download mobile apps
- Get on-the-go information
- Access tools
- Access virtual ID cards
- Get plan details
- Find a doctor

Flexible Spending Accounts

Flexible Spending Accounts	Annual Contribution Limit	Plan Features
Healthcare FSA Video Link	\$2,850	<ul style="list-style-type: none">• Contribute pre-tax dollars for eligible medical, dental, and vision expenses• Pay with debit card, direct deposit, or manual reimbursement
Dependent Care FSA Video Link	\$5,000	<ul style="list-style-type: none">• Contribute pre-tax dollars for childcare and adult day care• Must have money available• Direct deposit for reimbursement

- Visit payflex.com
- Access account online and mobile app
- All accounts subject to **use-it-or-lose-it rule**. Incur expenses before December 31st or forfeit remaining funds.

Comparison in Tax- Favored Accounts

* Members who are no longer employed or participating in the HDHP and HSA plans will incur a monthly maintenance fee.

Tax-Favored Accounts	Health Care Flexible Spending Account	H.S.A Health Savings Account
Required Insurance	Traditional PPO Plan	Enrolled in High Deductible Health Plan
Account Type	Spending	Savings
Contribution Limits	\$2,850 Regardless of single/family coverage	Individual: \$3,850 Family: \$7,750 \$1,000 catch-up for age 50+
Access to Funds	Up to annual election amount	Funds available as they accumulate in your account
Contributions	Employee only	Employee + Employer (shared limit) Employer contributions: \$500 individual/ \$1,000 family
Investment of funds	No	Yes, balances over \$1,000
Carry-over of funds	No, use-it or lose rule applies	Yes, funds belong to the employee
Portable	No	Yes*
Debit Card Available	Yes	Yes
Substantiation	Yes	No

Health Savings Account Eligibility

- You must be covered by UAH's qualifying HDHP.
- You cannot also be covered by a non-HDHP plan.
 - Example: You cannot be covered secondary on a spouse's PPO plan.
 - Example: You cannot be enrolled in Medicare.
- You cannot be listed as a dependent on another person's tax return.
- IRS considers child dependents up to age 24 if full-time students, but ACA allows children to remain on a parent's plan until age 26.
- You or your spouse cannot be enrolled in an FSA.

Dental Plan BCBS

**Effective
January 1, 2023**

WAITING PERIOD

12 month wait for new entrants for all services except diagnostics and preventive.

NOTE: Waived with proof of prior coverage (no more than 63 day break)

Dental Summary of Benefits	New Plan
Diagnostics & Preventive (no deductible)	100%
Restorative, Supplemental, Periodontics Services	80%
Prosthetic Services	50%
Orthodontics	50%
Calendar Yr. Max: In-network	\$ 1,500
Calendar Yr. Max: Out-of-network	\$ 1,000
Ortho. Lifetime Max.	\$ 1,000 *
Deductible	\$50 per member \$150 family max

Vision Plan VSP

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
YOUR COVERAGE WITH A VSP PROVIDER			
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness 	\$15	Every calendar year
PRESCRIPTION GLASSES		\$25	See frame and lenses
FRAME	<ul style="list-style-type: none"> \$170 allowance for a wide selection of frames \$190 allowance for featured frame brands 20% savings on the amount over your allowance \$95 Walmart®/Sam's Club®/Costco® frame allowance 	Included in Prescription Glasses	Every other calendar year
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every calendar year
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Scratch-resistant coating Anti-glare coating Premium progressive lenses Custom progressive lenses Average savings of 40% on other lens enhancements 	\$0 \$0 \$35 \$80 - \$90 \$120 - \$160	Every calendar year
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$120 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every calendar year
DIABETIC EYECARE PLUS PROGRAM SM	<ul style="list-style-type: none"> Retinal screening for members with diabetes Additional exams and services for members with diabetic eye disease, glaucoma, or age-related macular degeneration. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details. 	\$0 \$20 per exam	As needed
EXTRA SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details. 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam. 		
	Routine Retinal Screening <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 		
	Laser Vision Correction <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor 		



Short-Term Disability

The Standard

- Voluntary Program
 - offered to eligible faculty and staff
- Pays 60% of weekly salary up to \$1,000 per week

OPTION 1

14-Day Elimination Period
Maximum Benefit Duration:
76 days

OPTION 2

29-Day Elimination Period
Maximum Benefit Duration:
61 days

Note: Long-Term Disability is University Provided. Benefits begin after 90 days of disability



Short-Term Disability

The Standard

- No Evidence of Insurability requirement if application is made during open enrollment
- Application outside initial eligibility period will result in a longer elimination period for the first 12 months of coverage

[Access The Standard
Voluntary Benefits
Decision Tool!](#)

CHARGER FIT

WELLNESS PROGRAMS

- **NEW for 2023!** Burnalong Fitness Application. Free to participants + 3 free subscriptions for friends and family.
- Workout with Charger Fit
- Wellness Incentive Program
- Wondr Health
- Employee Assistance Program (EAP)
- Livongo Diabetes Management
- Virta Health Diabetes Management
- Wellness Wednesdays
- Monthly Newsletters
- Activity Challenges

CHARGER



Important links

www.myGilsbar.com

www.uah.edu/hr/wellness

WELLNESS INCENTIVE

Partnered with Gilsbar/Health Comp to provide wellness resources and tracking information for the program.

Gilsbar is rebranding to HealthComp in 2023. New look, but the site and mobile app will remain and function the same.

- Telephonic Health Coaching
- Online Coaching
- Online Portal and Mobile App
- Earn points for completing preventive screenings, activity challenges, UAH Wellness events, biometric screening, health assessment, and much more!

NEW for 2023! Eligible employees who complete program requirements will receive an **increased \$150 annual incentive** on the December 22, 2023 payroll check.



Must complete requirements by **October 31st**

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



FACULTY AND STAFF CLINIC

Provides on-site supplemental health care for faculty and staff.

Office Visit: \$10.00 PPO
\$40.00 HDHP*

Other fees may apply depending on the service.

*Because the HSA (Health Savings Account) is a tax-favored benefit, it is subject to IRS rules and regulations. You may use your HSA card and funds are applied towards your calendar year deductible.

Contact

301 Sparkman Drive
Wilson Hall, 3rd floor,
Room 327
Huntsville, AL 35899

[Charger Health Portal](#) 

☎ 256.824.2100

☎ 256.824.4635 (Fax)

Hours of Operation

Mon - Fri: 7:30 am - 4:30 pm

Savi Student Loan Forgiveness Program

Effective
January 1, 2023



Student Loan Forgiveness: Available January 1, 2023

Public Service Loan Forgiveness (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.

UAH employees working in public service may be eligible for PSLF.

UAH and TIAA have joined forces with Savi to help alleviate the complex rules and requirements with federal forgiveness programs.

Option 1:

Do it yourself service. FREE to all UAH employees!

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

Option 2:

Essential Service. Total Annual application cost: \$60.

UAH will cover ½ the cost each year.

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



Review Your Beneficiary Designations!

- Life Insurance
- Teachers Retirement System (TRS)
- Voluntary Retirement Plans: 403(b)/457(b)
- HSA

Life is uncertain and changes will occur resulting in the need for your beneficiary choices to be updated. It is very important to ensure beneficiary information is current - giving you the peace of mind of knowing that your assets will be distributed to the person(s) of your choosing.

Act now and review your beneficiaries for your Basic Life Insurance, Voluntary Life Insurance, TRS 401(a) Pension benefits, TIAA 403(b) and 457(b) plans, and Health Savings Account (HSA) if applicable.

Life Services Toolkit

The Standard offers all benefit-eligible employees free resources and tools to support you and your beneficiary. Online tools walk you through the steps to prepare a will and create other documents, such as living wills, power of attorney, and advance directives, plus much more.

Additional information regarding how to designate beneficiaries, who to contact with questions and Life Services Toolkit can be found here:

Open Enrollment Resources

Website

- Plan Summaries
- Premium Rates
- FAQ Documents

Plan Select Decision Support Tool

- Web-based tool helps determine the best medical plan
- Includes an HSA Advantage

myBlueCross Resources

- Access Medical Claims
- Access Treatment Cost Estimator

<https://www.uah.edu/hr/open-enrollment>

Open Enrollment Timeline



KNOW YOUR BENEFITS

Review your 2023 Benefits
Guide
Visit our website
Utilize decision tools



VISIT HR CONNECTION

Access HR Connection to
elect your 2023 benefits



DEADLINE NOVEMBER 2

Remember Health FSA
Dependent Care FSA
HSA contributions
Active Enrollment

How to Enroll



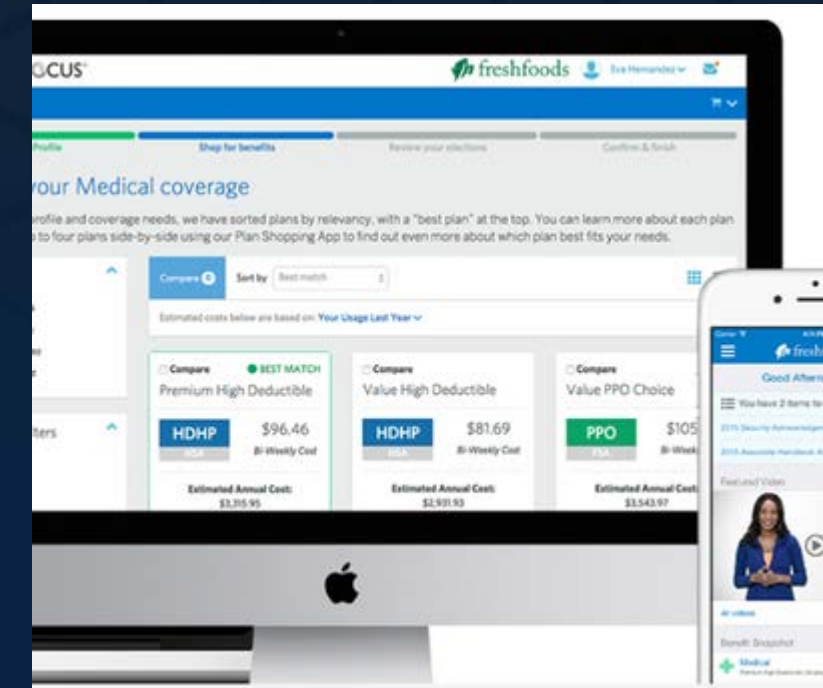
STEP ONE

Visit the Open Enrollment site for step-by-step instructions
Log into my.uah.edu
Select HR Connection from the HR Services menu



STEP TWO

Enter portal to **actively** elect your coverage



STEP THREE

Upload required documentation
Complete Enrollment
Print Summary Confirmation Email

Contact Us

EMAIL

benefits@uah.edu

PHONE

256.824.6640 or 256.824.6545

VISIT US

Shelbie King Hall Room 102

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UAH Human Resources & UAH ChargerFit

