

Office of Human Resources

Open Enrollment 2024

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 12th – October 31

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.**



80%

EMPLOYER COST

20%

EMPLOYEE COST

Medical Plan Administration

SELF-FUNDED PLAN

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



HUMAN
RESOURCES

THE UNIVERSITY OF ALABAMA IN HUNTSVILLE



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, 2024

Both Plans: PPO & HDHP

- UAH will no longer opt-out of the Mental Health Parity Act. Age banded annual maximums for Applied Behavior Analysis (ABA) Therapy will be removed. ABA therapy is provided to help children on the autism spectrum.

	PPO	HDHP
Applied Behavioral Analysis (ABA) therapy for children ages 0-18	In-Network: Covered at 100% of the allowed amount, subject to \$55.00 copay and subject to calendar year deductible	In-Network: Covered at 80% of the allowed amount, subject to calendar year deductible
	Out of Network: 80% coinsurance, subject to calendar year deductible	Out of Network: Covered at 60% of the allowed amount, subject to calendar year deductible
Unlimited occupational therapy, physical therapy and speech therapy visits for children ages 0-18 with an Autism Spectrum Disorders diagnosis.	In-Network: 80% coinsurance, subject to calendar year deductible	In-Network: 80% coinsurance, subject to calendar year deductible
	Out of Network: 80% coinsurance, subject to calendar year deductible	Out of Network: 60% coinsurance, subject to calendar year deductible

PPO

- Removal of salary banded premiums
- Grandfathering current enrollees in existing (low salary band) premium
- Offering a premium assistance program for qualified non-grandfathered enrollees
- FSA limit increase: **\$3,050**

HDHP

Deductible Increase

- Individual Plans: **\$1,600**
- Family Plans: **\$3,200**

HSA limit increase

- Individual Plans: **\$4,150**
- Family Plans: **\$8,300**

Pharmacy Benefit Changes

Effective

January 1, 2024

**MedsYourWay
Rx Savings Solutions**

MedsYourWay

Blue Cross' new MedsYourWay will be added to your current pharmacy benefit. This program delivers the best available medication pricing with a breakthrough integrated shopping experience.

Members do not have to take any action to benefit from this new program, the program works directly with the pharmacy behind the scenes.

- ✓ Present your Blue Cross ID card at the pharmacy
- ✓ The program automatically compares plan covered benefit pricing to available discount card prices.
- ✓ Reduce your out-of-pocket costs

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.

Grandfather Provision

**Effective
January 1, 2024**

PPO Grandfathered Rates

- PPO premiums are structured in three tiers according to the enrolled employee's base annual salary.
- Employees who earn a base annual salary of \$40,000 or less receive an increased employer cost share towards the overall rate, thus reducing the employee portion of total health insurance premium.
- UAH will discontinue the salary banded premium structure effective January 1, 2024.
- Employees who are actively enrolled in the PPO Plan on December 31, 2023, with a base annual salary of \$40,000 or below, will be "Grandfathered" into the existing rate structure, per the terms of the Grandfather Provision.
- Grandfathered employees will retain this status, granted the following criteria:
 - ✓ Maintains active employment
 - ✓ Maintains continued benefits eligibility
 - ✓ Maintains continued enrollment in the UAH PPO health plan
 - ✓ Base annual salary remains below \$60,000
- This provision will be in effect for a 10 year period.

Full terms of the Grandfather Provisions are available on the Open Enrollment webpage.

Premium Assistance

**Effective
January 1, 2024**

PPO Premium Assistance Program

- UAH will offer premium assistance to benefit-eligible active employees enrolling in the PPO Plan
- Premium discount is based on (1) family size and (2) total combined household income, set at 1.75x the Federal Poverty Level (FPL). The FPL for 2024 is \$14,580.
- To apply for this discount, employees must submit the Premium Assistance Application and furnish acceptable proof of total annual household income based on their most recently filed Federal Income Tax Return, W-2s and 1099s.
- The amount of the discount provided is equal to the single plan employee premium. For 2024, the maximum amount is **\$100 per month** (up to **\$1,200 per year**).
- **Application Deadlines:**
 - Current Employees – Submit documentation annually during Open Enrollment.
 - Newly Eligible Employees – 30 days from date of hire / start date.

Grandfathered employees will not qualify for the premium assistance program. Benefits from the Grandfathering provision and Premium Assistance Program will not be received concurrently. If a grandfathered employee chooses to enroll into the Premium Assistance Plan, they will voluntarily waive their grandfathered status indefinitely.

PPO Premium Assistance Program

Premium Assistance

**Effective
January 1, 2024**

Apply During Open Enrollment to receive assistance in 2024!

2024 UAH Medical Premium Assistance 1.75 Times Federal Poverty Level

Total Family Size as Reported on Federal Tax Return	Annual Household Income as Reported on Federal Tax Return
1	\$25,515
2	\$34,510
3	\$43,505
4	\$52,500
5	\$61,495
6	\$70,490
7	\$79,485
8	\$88,480

[APPLY HERE: UAH 2024 PPO Premium Assistance Program \(google.com\)](#)

Application is also available on the Open Enrollment webpage and HRConnection

2024 PPO Premium Schedule -12 month

	PPO 2023	PPO 2024	Bi-weekly Change	Annual change
PPO Individual- 12 month				
\$40,000 or less	\$36.25	\$50.00	\$13.75	\$330.00
\$40,001-80,000	\$50.00	\$50.00	\$0.00	\$0.00
over \$80,001	\$59.00	\$50.00	-\$9.00	-\$216.00
PPO EE + Child- 12 month				
\$40,000 or less	\$80.00	\$168.00	\$88.00	\$2,112.00
\$40,001-80,000	\$168.00	\$168.00	\$0.00	\$0.00
over \$80,001	\$210.00	\$168.00	-\$42.00	-\$1,008.00
PPO EE + Fam- 12 month				
\$40,000 or less	\$96.75	\$225.75	\$129.00	\$3,096.00
\$40,001-80,000	\$225.75	\$225.75	\$0.00	\$0.00
over \$80,001	\$290.25	\$225.75	-\$64.50	-\$1,548.00

2024 PPO Premium Schedule- 9 month

	PPO 2023	PPO 2024	Bi-weekly Change	Annual change
PPO Individual- 9 month				
\$40,000 or less	\$48.33	\$66.67	\$18.33	\$330.00
\$40,001-80,000	\$66.67	\$66.67	\$0.00	\$0.00
over \$80,001	\$78.67	\$66.67	-\$12.00	-\$216.00
PPO EE + Child- 9 month				
\$40,000 or less	\$106.67	\$224.00	\$117.33	\$2,112.00
\$40,001-80,000	\$224.00	\$224.00	\$0.00	\$0.00
over \$80,001	\$280.00	\$224.00	-\$56.00	-\$1,008.00
PPO EE + Fam- 9month				
\$40,000 or less	\$129.00	\$301.00	\$172.00	\$3,096.00
\$40,001-80,000	\$301.00	\$301.00	\$0.00	\$0.00
over \$80,001	\$387.00	\$301.00	-\$86.00	-\$1,548.00

2024 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.

** **IMPORTANT NOTE** for faculty 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.**

2024 HDHP – Vision – Dental – **NO RATE CHANGE**

HDHP	12 month	9 month
Employee Only	\$30.00	\$40.00
Employee Plus Child(ren)	\$100.00	\$133.33
Employee Plus Family	\$150.00	\$200.00
Dental	12 month	9 month
Employee Only	\$14.67	\$19.56
Employee plus One	\$28.75	\$38.33
Family	\$36.73	\$48.97
Vision	12 month	9 month
Employee Only	\$4.04	\$5.39
Employee plus One	\$8.79	\$11.72
Family	\$14.15	\$18.87

<https://www.uah.edu/hr/benefits/insurance/premiums>

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 \$1,600 Family \$3,200 (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

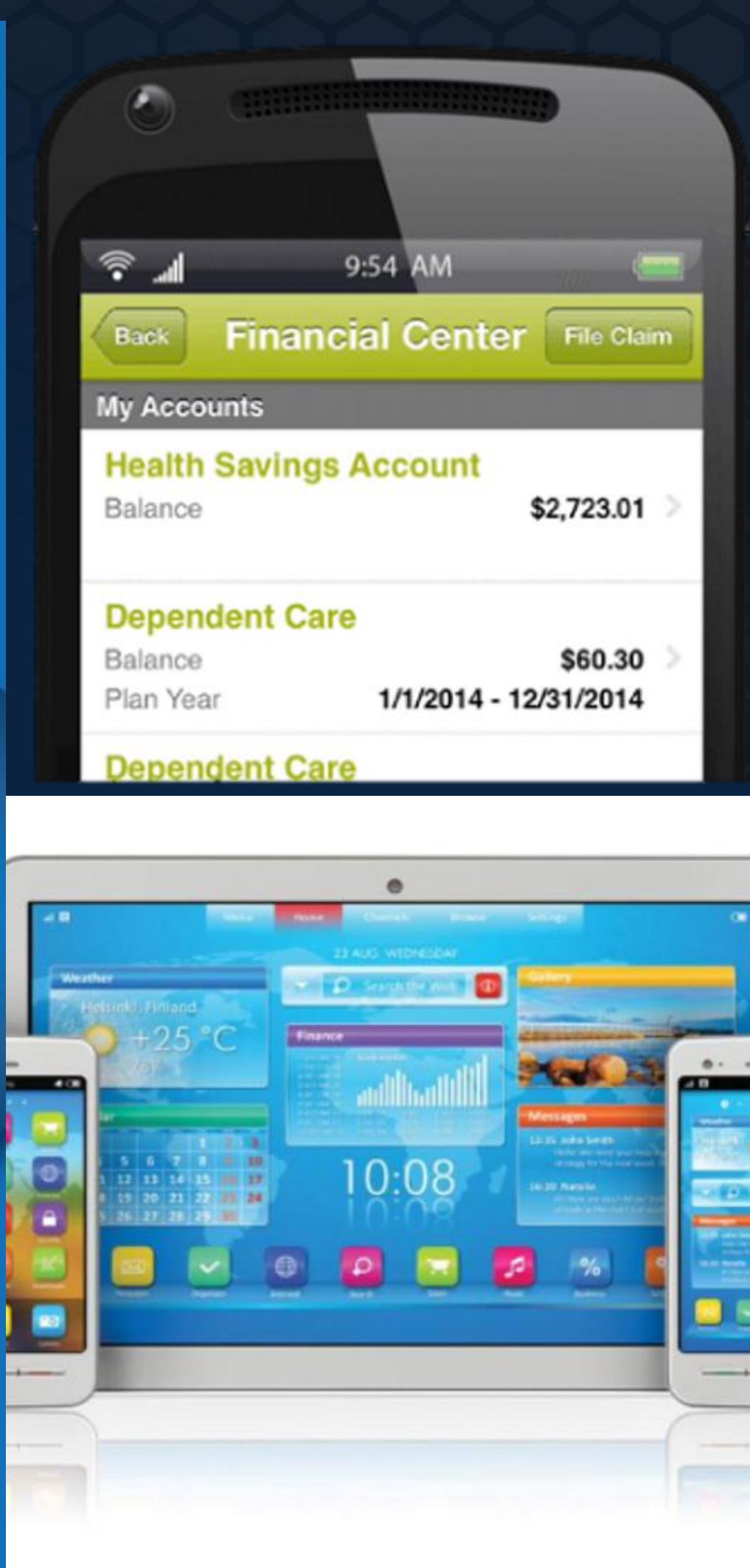
- Do you have a chronic condition?
- Are you planning for a hospital stay?
- What is your disposable income?



Download Now!
Available at

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GET IT ON
Google play



ACCESS YOUR BENEFITS!

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

PayFlex Flexible Spending Accounts

- Access your account online and mobile app
- All accounts subject to **use-it-or-lose-it rule**. Incur expenses before December 31st or forfeit remaining funds.
- **FSA Store NOW AVAILABLE!**
 - Access to exclusive discounts.
 - Provides a comprehensive selection of FSA eligible services and products.
 - 100% eligibility guarantee with no substantiation or receipt requirement.

Flexible Spending Accounts	Annual Contribution Limit	Plan Features
Healthcare FSA Video Link	\$3,050	<ul style="list-style-type: none">• Contriubte pre-tax dollars for eligible medical, dental, and vision expenses• Pay with debit care, direct deposit, or manual resimbursement
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

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.

Comparison in Tax- Favored Accounts

* Members who are no longer employed or participating in the HDHP will incur a monthly HSA account 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	\$3,050 Regardless of single/family coverage	Individual: \$4,150 Family: \$8,300 \$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

Dental Plan BCBS

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	Plan coverage
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 Insurance

- VSP is offering enhanced vision insurance coverage for 2024 for the same low premium!
- In addition to the same great vision benefits below, plan participants will now receive enhanced benefits:
 - Standard frame allowance of \$190, or;
 - Contact lenses allowance \$150
- These benefits can be used once per calendar year.

Vision Plan VSP

Effective
January 1, 2024

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
YOUR COVERAGE WITH A VSP PROVIDER			
WELLVISION EXAM	• Focuses on your eyes and overall wellness	\$15	Every calendar year
PRESCRIPTION GLASSES		\$25	See frame and lenses
FRAME	• \$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	• Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children	Included in Prescription Glasses	Every calendar year
LENS ENHANCEMENTS	• 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)	• \$120 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation)	Up to \$60	Every calendar year

Short-Term Disability

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

OPTION 1

14-Day Elimination Period
Maximum Benefit Duration:
76 days

OPTION 2

29-Day Elimination Period
Maximum Benefit Duration:
61 days

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

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

CHARGER FIT



WELLNESS PROGRAMS

- 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

Important links

www.myGilsbar.com

www.uah.edu/hr/wellness



NEW! ComPsych EAP

ComPsych Guidance Resources Program available to eligible employees and their dependents at no cost!

Confidential Emotional Support

- Trained, caring clinicians are available by phone or online 24/7
- 5 in-person sessions per issue, per year
- Stress, anxiety or depression
- Marital and family conflicts
- Grief, loss, and life adjustments

Work-Life Solutions

- Financial resources
- Child, elder and pet care
- Legal guidance (family law, bankruptcy, real estate, wills)

More information coming soon!



**Effective
January 1, 2024**

NEW! Lark Digital Health Coach

- BCBS has teamed up with Lark to offer Diabetes Prevention, Diabetes Care, and Hypertension Care programs.
- The Lark app is a friendly digital health coach available 24/7 on your smart phone
- Included in your medical plan at no additional cost.
- Available to participants with diabetes, pre-diabetes, or hypertension.
- All programs include a free wireless scale

Ready to get started?

Don't waste any time. Get started for FREE today and claim your free devices.
Enroll your way—it's simple!

Scan this QR code
with your smartphone
camera to get started.



Online visit
enroll.lark.com/bcbsalabama

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!

Eligible employees who complete program requirements will receive an **increased \$150 annual incentive** on the last payroll check of the year.



Must complete requirements by **October 31st**

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

Open Enrollment Resources

Website

- Benefits Guide
- Presentation
- Plan Summaries
- Premium Rates
- FAQ Documents
- Plan enhancement flyers

Benefits Guide



myBlueCross Resources

- WellBeacon
- BlueCare Advocacy
- Access Medical Claims
- Access Treatment Cost Estimator
- Access insurance card
- Access claims data/EOB

AlabamaBlue.com/myWellBeacon
AlabamaBlue.com

Open Enrollment Timeline



KNOW YOUR BENEFITS

- ✓ Review your 2024 Benefits Guide
- ✓ Visit our website for all Open Enrollment resources



VISIT HR CONNECTION

Access HR Connection to elect your 2024 benefits



DEADLINE OCTOBER 31

Remember Health FSA
Dependent Care FSA
HSA contributions
Active Enrollment

How to Enroll



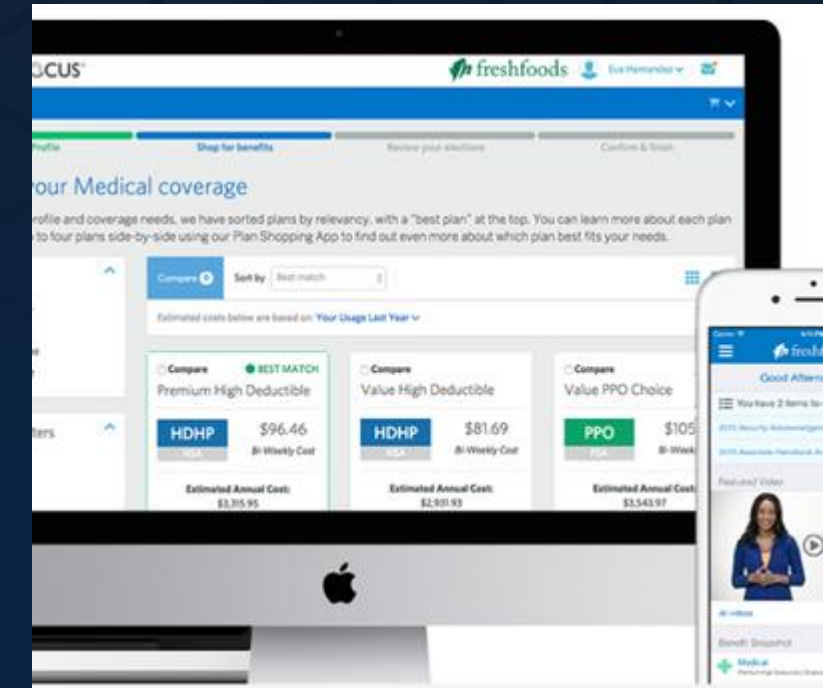
STEP ONE

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

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:

Contact Us

EMAIL

benefits@uah.edu

PHONE

256.824.6640 or 256.824.6545

VISIT US

Shelbie King Hall Room 102

FOLLOW US ON FACEBOOK

UAH Human Resources & UAH ChargerFit

