

Overview

The annual Open Enrollment period for 2022 benefits is Monday, November 1–Monday, November 15, 2021.

Choosing the right benefit plan is an important decision, so we've gathered some resources on the Open Enrollment website at rochester.edu/benefits/openenrollment to help you through this process.

The website includes your 2022 plan rates (which will not be mailed to you this year), ALEX, webinars, Q&A sessions, and steps to complete your benefit elections and answers to common questions.

Need additional help? Contact the Office of Total Rewards at totalrewards@rochester.edu.

Highlights

1. The University is increasing the current fertility benefit in 2022.

This means that there will be a new lifetime maximum of \$60,000 (up from \$30,000 previously) for fertility treatment (medical and Rx). For more details, contact the Excellus Dedicated Care team for plan information at EROC.SelectDedicated@excellus.com or (800) 659-2808.

NEW THIS YEAR—contact the UR Specialty Pharmacy dedicated call line at (585) 273-4767 or email specialtypharmacy@urmc.rochester.edu for assistance with fertility-related Rx questions and pharmacy options.

2. A new benefit, Allstate Identity Protection, will be available for 2022.

Full-time and part-time faculty and staff, residents, and fellows will be eligible for Allstate Identity Protection Pro Plus that provides identity monitoring of credit cards, loans, and financial accounts, as well as provides real-time alerts and identity restoration to give you peace of mind that your identity is protected. Enrollment in this new benefit must be done during the Open Enrollment period. Please log on to YOURBenefitsExtras.com for more information or to enroll.

3. The University has adopted Dental Grid+ through Excellus.

The Excellus National Dental Network gives you access to significantly more dental providers nationwide through the new National Dental GRID+ network. This expansion will allow for more providers to be in-network and may provide lower out-of-pocket costs. This enhanced benefit will not impact rates which will remain unchanged for 2022. For more information on the new expanded network, please contact the Excellus Dedicated Care team at EROC.SelectDedicated@excellus.com or (800) 659-2808.

4. HSA contribution limits have increased and FSA contribution limits have remained the same for 2022.

Health Savings Account (HSA)*

- \$3,650 for single/\$7,300 for plans with dependents
- Additional \$1,000 contribution if the account holder is age 55 or older

Flexible Spending Accounts (FSA)*

- Health Care or Limited Purpose FSA—\$2,750 limit
- Dependent Care FSA—\$5,000 per household**

* Eligibility rules apply

**Federal non-discrimination guidelines require the University to test the Dependent Care FSA to ensure that highly compensated employees, as defined under IRS guidelines, do not disproportionately contribute to the Dependent Care FSA. Highly compensated employees may have their FSA maximum contribution amount reduced if the test results do not meet federal guidelines.



5. FSA plans have temporary changes for 2022 due to the passing of the Consolidated Appropriations Act.

All unused Health Care or Limited Purpose FSA account balances from 2021 will be carried over to 2022 for use on eligible expenses for 2022. To be eligible for the rollover, you must elect a Health Care or Limited Purpose FSA account during Open Enrollment for 2022.

All unused 2021 Dependent Care FSA funds are eligible to be carried over into your 2022 Dependent Care FSA account. You do not need to elect a Dependent Care FSA account for 2022 during Open Enrollment in order to be eligible for the rollover of unused funds from 2021. Additional details can be found at rochester.edu/totalrewards/fsa.

6. University-funded HSA funding will continue in 2022.

Eligible full-time faculty, staff, residents and fellows earning less than \$64,000 (salary band 1) who are enrolled in the YOUR HSA-Eligible Plan will receive \$200 (for single) or \$400 (for plans with dependents) of University funding into your HSA by certifying your eligibility during Open Enrollment.

7. A program involving diabetic prescription medications will be implemented for 2022.

In partnership with Excellus, the University Health Plan has implemented a Diabetic Utilization Management program to ensure that medications are used in the safest, most effective way while also helping control drug plan costs. For newly diagnosed conditions, certain medications may require prior authorization and step therapy. Current utilizers of diabetic supplies will not be impacted by this update. For more information on how this may impact you or your covered dependent(s), please contact the Excellus Dedicated Care team at ERO.SelectDedicated@excellus.com or (800) 659-2808.

8. Excellus BCBS will allow claims to cross accumulate for deductibles and out-of-pocket maximums across AHP and Excellus In-Network tiers but not the Out-of-Network tier.

The University health care plan offers you the option to use providers that are in-network (Tiers 1 and 2) or out-of-network (Tier 3). As of 1/1/2022, your Tier 3 deductible may only be met through receiving services from Tier 3 providers. The cost of services received from Tier 1 and Tier 2 providers will continue to accrue together.

9. The University is implementing two new salary bands, 3 and 6.

If your salary band has changed, you may have a health care rate impact in alignment with your new band:

Salary Band 1	Full-Time Employees Earning <\$64,000 and Residents & Fellows
Salary Band 2	Full-Time Employees Earning \$64,000 to <\$95,000
Salary Band 3	Full-Time Employees Earning \$95,000 to <\$136,500 and Part-Time Employees Earning <\$136,500 with more than 5 years of service
Salary Band 4	Part-Time Employees earning <\$136,500 with less than 5 years of service
Salary Band 5	Employees Earning \$136,500 to <\$225,000
Salary Band 6	Employees Earning >\$225,000

10. The embedded out-of-pocket maximum has increased for the HSA-Eligible family-level coverage.

The embedded out-of-pocket maximum for HSA-Eligible In-Network health plans has been increased to \$7,550. This only applies to you if you are enrolled in plans covering dependent(s) with claims paid in the Tier 2 network. For more information, view the Health Program Guide located at rochester.edu/totalrewards/openenrollment.

The benefit plans offered by the University of Rochester cover a wide range of benefits.

Since eligibility varies and rules apply, be sure to review our website: rochester.edu/human-resources/benefits/eligibility-enrollment.