



2023 Benefits Open Enrollment

November 1-15, 2022

Open Enrollment is the annual opportunity to evaluate benefit options and make your elections. We encourage you to thoroughly review this summary of important information and visit go.osu.edu/oe23 to learn more about the benefits offered and changes for 2023. These resources can help explain the benefits and coverage options as you consider what will best meet your needs.

ENROLLMENT OPPORTUNITIES:

- ✓ **Medical coverage** – A choice of coverage options, all of which include prescription drug benefits. Both provider networks are available in all Prime Care coverage options.
- ✓ **Dental and Vision** – A choice of two plan options with different levels of benefit coverage and employee contributions.
- ✓ **Flexible Spending Accounts** – Health Care and Dependent Care accounts.
- ✓ **Short-Term Disability** – This year's Open Enrollment period offers enrollment in short-term disability without completing evidence of insurability (EOI). In addition, Open Enrollment is the only opportunity to cancel coverage.
- ✓ **Life Insurance** – Eligible faculty and staff may elect to purchase additional Voluntary Group Term Life Insurance (VGTLI) for themselves, spouse and/or children with no EOI required.

All elections made during Open Enrollment become effective **January 1, 2023**.



[GO.OSU.EDU / OE23](https://go.osu.edu/oe23)

1590 N. High Street, Suite 300 | Columbus, OH 43201 | 614-247-myHR (6947)

New and Changing in 2023


Medical Plan Costs

The university has kept medical plan deductibles and out-of-pocket maximums (the amounts you pay for health care services) unchanged since 2018. For 2023, incremental changes help the university keep pace with the continuing rise in health care costs. To offset an increase in out-of-pocket costs, you'll have the ability to earn greater Health Reimbursement Account (HRA) dollars through the Your Plan for Health (YP4H) incentive program (see below).

HRA and FSA Savings Options


- Your Plan for Health (YP4H) participants can earn an additional \$100 in Health Reimbursement Account (HRA) credits in 2023. Up to \$500 will be available to be earned by both employees and their enrolled spouse.
- HRA funds earned through participation in YP4H can be rolled over from year to year if not used. Beginning in 2023, the maximum allowable amount of accumulated contributions in your HRA will be \$3,900. You must be enrolled in the Ohio State medical plan on the rollover date the following plan year, usually by the end of April.
- For 2023, the maximum annual amount that you can contribute to a Health Care Flexible Spending Account (FSA) will increase to \$2,850.
- Ohio State has selected Health Equity/Wage Works as the new administrator (replacing TASC) for HRAs and FSAs. As a result, all 2023 Health Care FSA and HRA participants will receive a new Health Equity/Wage Works Debit Card.


Lifestyle Spending Account

 New in 2023, Ohio State will offer employees a Lifestyle Spending Account (LSA) funded by the university. This personalized benefit provides you flexibility to choose what is meaningful to you from a variety of eligible expenses that support overall well-being. You can get reimbursed up to \$500 per year when you incur those costs. No enrollment is needed to receive the funds or participate in the LSA.

Enhanced Family and Caregiving Benefits


Ohio State continues to evaluate opportunities that expand existing family-friendly benefits in more inclusive ways to support multiple paths to parenthood. For 2023, enhancements will be made to the Faculty and Staff Health Plan for fertility preservation, fertility benefit plan coverage and eligibility.

 A new benefit for surrogacy assistance has also been added along with adoption reimbursement, subject to a combined lifetime maximum.

 In addition, Ohio State will offer a new back-up care benefit to assist eligible individuals in balancing life and work. In early 2023, the university will share details about subsidized child and adult back-up care.

Dental and Vision Plan Updates

- Both dental plan options will offer enhanced benefits for individuals with intellectual or developmental disabilities. Coverage will include additional visits to the dentist's office and/or consultations prior to the first treatment. Coverage will also include up to four total dental cleanings annually for qualified individuals.
- Both vision plan options will offer an additional \$50 frame allowance for certain featured frame brands. In addition, new VSP Light Care will be introduced, allowing you to use your frame and lens benefit toward ready-to-wear, non-prescription sunglasses or blue light-filtering glasses.
- Employees will see no increase in employee payroll contributions for dental or vision plans in 2023.

 *The buckeye leaf indicates a new benefit coming in 2023.*

Employee Monthly Contribution Rates

Below are 2023 monthly medical plan employee contribution rates for full-time employees. To calculate rates for employees paid biweekly, divide by two. These rates reflect the amount you pay **before** receiving premium credit for completing the PHA and verified biometric health screening through YP4H. Additional rate detail is available online.

PREMIUM CREDIT NOT APPLIED ¹	Prime Care Advantage				Prime Care Choice			
	Out-of-Area ²							
	Prime Care Connect ²							
Compensation Tiers	Employee Only	Employee + Spouse	Employee + Children	Family	Employee Only	Employee + Spouse	Employee + Children	Family
Less than \$40,000	\$76.66	\$214.00	\$159.26	\$313.60	\$55.74	\$170.08	\$120.56	\$248.22
\$40,000 to \$79,999	\$87.66	\$227.84	\$171.38	\$328.80	\$66.74	\$183.92	\$132.68	\$263.42
\$80,000 to \$109,999	\$105.70	\$256.60	\$202.70	\$373.58	\$84.78	\$212.68	\$164.00	\$308.20
\$110,000 to \$199,999	\$114.96	\$281.84	\$219.98	\$408.48	\$94.04	\$237.92	\$181.28	\$343.10
\$200,000 to \$399,999	\$131.40	\$323.20	\$250.50	\$466.82	\$110.48	\$279.28	\$211.80	\$401.11
\$400,000 and Above	\$146.12	\$361.04	\$277.90	\$519.94	\$125.20	\$317.12	\$239.20	\$454.56

1 Deduct \$25 from the monthly rate to determine your contribution with the employee premium credit applied. Deduct additional \$15 for the spouse premium credit. 2 Must meet additional eligibility criteria. Review at go.osu.edu/oe23

Helpful Reminders

HRA credits: A Health Reimbursement Account (HRA) is an employer-funded account which employees enrolled in Ohio State's medical plan can use to reimburse their health care expenses with tax-free credits. See all eligibility requirements in the Specific Plan Details document at go.osu.edu/oe23-medical.

HR office closure: University offices are closed on Saturday, December 31, 2022. To submit changes to your Open Enrollment elections when the office is closed, upload the election form to hrconnection.osu.edu or fax it to 614-292-7813 by 11:59 p.m. on December 31, 2022.

Required Notices

Summary of Benefits and Coverage (SBC). SBCs provide individuals with standard information so they can compare medical plans. The SBCs and Uniform Glossary are online at go.osu.edu/oe23-medical.

Privacy. The Notice of Privacy Practices is online at go.osu.edu/oe23-notices.

Special Enrollment Rights. If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in The Ohio State University Faculty and Staff Health Plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. To request special enrollment or obtain more information, contact HR Connection at HRConnection@osu.edu or 614-247-myHR(6947) / (800)678-6010.

YP4H Reasonable Alternative Standard. Rewards for participating in YP4H may be earned by benefits-eligible employees and enrolled spouses. If you think you might be unable to meet a standard for a reward under YP4H, you may qualify for an opportunity to earn the same reward by different means. Contact YP4H at yp4h@osu.edu and YP4H will work with you (and, if you wish, your doctor) to find a wellness activity with the same reward that is right for you in light of your health status.

Other Required Notices. See full text of legal and other required notices at go.osu.edu/oe23-notices. You have the right to request a paper copy of any of these notices, at any time and free of charge, by contacting HR Connection at HRConnection@osu.edu or 614-247-myHR(6947) / (800)678-6010. This enrollment communication is intended to be a summary of certain employee benefits. Refer to the applicable plan, program and/or policy online for additional information. In the event the information in this document differs from the plan, program or policy, the plan, program or policy will govern.

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Suite 300
Columbus OH 43201-2190

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OPEN ENROLLMENT WEBSITE — We strongly encourage you to review the 2023 benefit information to see how any changes may affect you. The Open Enrollment website at go.osu.edu/oe23 offers complete information. Enrollment is required to have a Flexible Spending Account (FSA) in 2023.

WEBINARS — Human Resources offers live webinars and recordings about Open Enrollment. See more information at go.osu.edu/oe23.

ATTENTION NEW HIRES — Newly hired and newly eligible employees have two important enrollment opportunities: 2022 benefits and 2023 benefits. You must enroll first in 2022 benefits before making 2023 benefit elections. Go to go.osu.edu/oe23 for more information.



Scan the code with your mobile device to visit the Open Enrollment website

Nondiscrimination and Language Assistance. The Ohio State University complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Full text of the Notice of Nondiscrimination is available online at go.osu.edu/oe23-notices.

- **ATTENTION:** If you speak another language, language assistance services, free of charge, are available to you. Call 1-800-264-1552, Access Code# 80014189.
- **ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-264-1552, Código de acceso # 80014189.
- **注意:** 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-800-264-1552，访问代码 # 80014189