2021 Benefits Open Enrollment

November 1-15, 2020

Open Enrollment is the annual opportunity for you to evaluate your benefit options and make your elections. You are strongly encouraged to review this brief summary of important information and visit go.osu.edu/oe21 to learn more about any changes to the benefits offered. These resources can help you select the benefits and coverage options that best fit your needs.

ENROLLMENT OPPORTUNITIES:
✓ Medical coverage – A choice of medical plan options, all of which include prescription drug benefits and employee wellness benefits. Providers in both the Premier and Standard networks are available in all Prime Care plan options.
✓ Dental and Vision – A dental plan with a choice of two networks; two vision plan options
✓ Flexible Spending Accounts – Health Care and Dependent Care accounts
✓ Short-Term Disability – This year’s Open Enrollment period does not provide a special enrollment opportunity for short-term disability. However, Open Enrollment is the only opportunity to cancel coverage.
✓ Life Insurance– Enroll or increase coverage in Voluntary Group Term Life Insurance (VGT LI) plan for eligible dependent children up to age 26, with no EOI required.

All elections made during Open Enrollment become effective January 1, 2021.
What’s Changing in 2021

Compensation Tiers

The lowest three compensation tiers used to determine full-time medical contributions will be expanded in 2021. The tiers have not changed since originally implemented in 2016; however, the adjustments being made next year will allow a greater number of individuals to be covered by the lowest tiers. The compensation tiers for 2021 are as follows:

- Less than $40,000
- $40,000 to $79,999
- $80,000 to $109,999
- $110,000 to $199,999
- $200,000 to $399,999
- $400,000 or higher

Medical Plan

The following changes to The Ohio State University Faculty and Staff Health Plan will be implemented January 1, 2021:

- Eligibility for Prime Care Connect is being expanded. Individuals whose household family income does not exceed 225% of the federal poverty level (up from 175%) will now qualify for this plan to help reduce financial barriers with obtaining medical care.
- Hearing aid coverage is increasing from a benefit level of $1,200 every four plan years to $1,400 per hearing-impaired ear ($2,800 for both ears) every three plan years.
- Exercise is Medicine™ is a physical activity program offered through Wexner Medical Center and will be available to faculty, staff and dependents enrolled in the medical plan. The program provides physical activity resources, one-on-one sessions with a health coach and 16 group exercise sessions over eight weeks. Exercise is Medicine™ will cost $200 when you enroll. However, the medical plan will reimburse you 50% after you attend three one-on-one sessions and at least 12 group sessions. You can also receive incentive points for Your Plan for Health (YP4H).

Prescription Drug Card

Express Scripts (ESI) will no longer send member ID cards starting in 2021. Access to an electronic ID card is available on the ESI website and mobile app. Visit express-scripts.com or download the Express Scripts mobile app in Apple App Store or Google Play to access your ID card, check the status of your prescriptions, order refills and find a preferred pharmacy.

Health Care Flexible Spending Account

For 2021, the Health Care Flexible Spending Account maximum will increase to $2,750.

Effective Date for Benefit Coverage Terminations

Beginning in 2021, if you experience an event that ends your eligibility for any benefit, the coverage for that benefit will end on the date of the event. For example, an employee whose last day of employment is on March 15 will have benefit coverage terminate at the end of the day on March 15.

Confirmation Statements

Confirmation statements will be sent to home addresses and available online starting on November 23, 2020. If you need to make a change to your 2021 elections after your confirmation statement has been sent, write the change on a copy of the statement, sign it, and upload it to HR Connection (go.osu.edu/benefits-inquiry, login required) no later than December 31, 2020. Otherwise, your benefit elections as indicated on the statement will be in place for 2021 unless you experience an eligible qualifying status change.

Learn more at go.osu.edu/oe21
Employee Monthly Contribution Rates

Below are 2021 monthly medical employee contribution rates for full-time employees. For biweekly rates, divide by two. These rates reflect the amount you pay before receiving any monthly premium credit for completing a PHA through YP4H. Although the cost of providing health care has increased, which would typically result in an increase to employee contributions, a decision was made by the university for 2021 to keep employee contribution rates the same as they are currently to assist employees during a time of economic uncertainty. Additional rate information is available online.

<table>
<thead>
<tr>
<th>Compensation Tiers</th>
<th>Employee Only</th>
<th>Employee + Children</th>
<th>Employee + Spouse</th>
<th>Family</th>
<th>Employee Only</th>
<th>Employee + Children</th>
<th>Employee + Spouse</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $40,000</td>
<td>$72.50</td>
<td>$149.20</td>
<td>$199.38</td>
<td>$291.88</td>
<td>$56.78</td>
<td>$120.12</td>
<td>$166.36</td>
<td>$242.76</td>
</tr>
<tr>
<td>$40,000 to $79,999</td>
<td>$82.44</td>
<td>$159.64</td>
<td>$210.52</td>
<td>$303.60</td>
<td>$66.72</td>
<td>$130.56</td>
<td>$177.50</td>
<td>$254.48</td>
</tr>
<tr>
<td>$80,000 to $109,999</td>
<td>$98.74</td>
<td>$187.80</td>
<td>$235.00</td>
<td>$342.40</td>
<td>$83.02</td>
<td>$158.72</td>
<td>$201.98</td>
<td>$293.28</td>
</tr>
<tr>
<td>$110,000 to $199,999</td>
<td>$106.34</td>
<td>$201.86</td>
<td>$254.98</td>
<td>$370.18</td>
<td>$90.62</td>
<td>$172.78</td>
<td>$221.96</td>
<td>$321.06</td>
</tr>
<tr>
<td>$200,000 to $399,999</td>
<td>$118.88</td>
<td>$225.08</td>
<td>$284.20</td>
<td>$412.24</td>
<td>$103.16</td>
<td>$196.00</td>
<td>$251.18</td>
<td>$363.12</td>
</tr>
<tr>
<td>$400,000 and Above</td>
<td>$129.84</td>
<td>$245.34</td>
<td>$310.06</td>
<td>$449.34</td>
<td>$114.12</td>
<td>$216.26</td>
<td>$277.04</td>
<td>$400.22</td>
</tr>
</tbody>
</table>

**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/oe21-medical](http://go.osu.edu/oe21-medical).

**Privacy.** The Notice of Privacy Practices is online at [go.osu.edu/oe21-notices](http://go.osu.edu/oe21-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 HRCconnection@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/oe21-notices](http://go.osu.edu/oe21-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 HRCconnection@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.
2021 Benefits Open Enrollment
November 1-15, 2020

OPEN ENROLLMENT WEBSITE — Even if you don’t plan to make changes to your current 2020 elections, we strongly encourage you to review the 2021 benefit information to see how any changes may affect you and your covered dependents. The Open Enrollment website at go.osu.edu/oe21 offers complete information on benefits enrollment.

WEBINARS — The Office of Human Resources offers live webinars and a recorded presentation to help you prepare for Open Enrollment. See more information at go.osu.edu/oe21.

ATTENTION NEW HIRES — Newly hired and newly eligible employees have two important enrollment opportunities: 2020 benefits and 2021 benefits. You must enroll first in 2020 benefits before enrolling in 2021 benefits. Go to go.osu.edu/oe21 for more information.

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/oe20-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, 訪問代碼 # 80014189