Open Enrollment is the annual opportunity to evaluate benefit options and make your elections. We encourage you to thoroughly review this brief summary of important information and visit go.osu.edu/oe22 to learn more about the benefits offered and changes for 2022. 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 medical coverage options, all of which include prescription drug benefits. Both provider networks offered in 2022 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 does not allow for enrollment in short-term disability without completing evidence of insurability (EOI). However, Open Enrollment is the only opportunity to cancel coverage.
- **Life Insurance** – Enroll or increase coverage in Voluntary Group Term Life Insurance (VGTLI) for dependent children with no EOI required. All other VGTLI enrollments or increases in coverage require EOI.

All elections made during Open Enrollment become effective **January 1, 2022**.
What’s Changing in 2022

Employee Contributions

With health care expenses continuing to rise nationally, Ohio State’s Faculty and Staff Health Plan has also experienced an increase in the total cost of coverage per member. However, we are fortunate to be able to help lessen the impact on employees by minimizing the amount of the cost increase that has been included in employee contributions in 2022. See rate chart at right.

Medical Benefits

The following changes to the medical plan will be implemented January 1, 2022:

- As a result of a new federal requirement relating to information that must be included on health care ID cards, new medical ID cards will be reissued and mailed to your home address. The changes will include the following:
  - Network and out-of-network deductibles
  - Network and out-of-network out-of-pocket limits
  - Phone number and web address for a member to get assistance, including help finding a network provider

- Medical coverage will no longer exclude labial frenectomy, which is a procedure to correct a condition commonly referred to as “tongue-tied” or “lip-tied.” Prior authorization will be required to ensure claims are not paid under both the medical and dental plans.

Enhanced Dental Coverage Option

A new dental benefit plan option, Dental Plus, will be available for 2022. This option provides certain enhanced benefits, including a lower deductible, a higher annual benefit maximum and a higher lifetime orthodontia maximum with no age limit. The employee contributions for Dental Plus will be higher than the contributions for Dental Basic. The Dental Basic and Plus benefits will both provide network and non-network coverage.

Change to Vision Premier Name

To provide consistency between the dental and vision plan options, Vision Premier will be renamed to Vision Plus. No vision benefits have changed; this change is to the name only.

Enhanced Employee Wellness Programming and Incentives

Your Plan for Health (YP4H) is Ohio State’s employee wellness program. Tracking your participation can help you earn rewards. New for 2022, employees and enrolled spouses can earn a bonus incentive by participating in new or enhanced program offerings. The enhanced programming includes resources to support emotional wellbeing, weight management and preventive care. The bonus incentives include credits to members’ Health Reimbursement Account (HRA) or additional Pulse Cash for participants not enrolled in our medical plan. Watch for additional information about these program offerings later this year.

Confirmation of Enrollment

With the ability to now review and print benefit elections any time through Workday (workday.osu.edu), printed confirmation statements will no longer be mailed to home addresses. If you need to make a change to your 2022 elections after Open Enrollment ends on November 15, you will need to submit a printed election form to HR Connection no later than 11:59 p.m. December 31, 2021. Electronic submission via hrconnection.osu.edu is recommended. Delivery via fax (614-292-7813) or in person (1590 N. High St., Suite 300) are also options.

NOTE: University offices are closed for the holiday on Friday, December 31, 2021. If you need to submit changes to your Open Enrollment elections on December 31, 2021, upload the election form to hrconnection.osu.edu or fax it to 614-292-7813.

Learn more at go.osu.edu/oe22
Employee Monthly Contribution Rates

Below are 2022 monthly medical plan employee contribution rates for full-time employees. To calculate rates for biweekly-paid employees, divide by two. These rates reflect the amount you pay before receiving any premium credit for completing the PHA and verified biometric health screening through YP4H. Additional rate information is available online.

### 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. If you do not use all your HRA credits during the year, your funds roll over to the following year and are available for expenses after the prior plan year’s reimbursement grace period, usually by the end of April. You must be enrolled in the Ohio State medical plan on the rollover date the following plan year to have HRA funds rolled over. See all eligibility requirements in the Specific Plan Details document at go.osu.edu/oe22-medical.

**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/oe22-medical.

**Privacy.** The Notice of Privacy Practices is online at go.osu.edu/oe22-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/oe22-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.
2022 Benefits Open Enrollment
November 1-15, 2021

OPEN ENROLLMENT WEBSITE — Even if you don’t plan to make changes to your current 2021 elections, we strongly encourage you to review the 2022 benefit information to see how any changes may affect you and your covered dependents. The Open Enrollment website at go.osu.edu/oe22 offers complete information on 2022 benefits and enrollment. Enrollment is required to participate in a Flexible Spending Account (FSA) for 2022.

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/oe22.

ATTENTION NEW HIRES — Newly hired and newly eligible employees have two important enrollment opportunities: 2021 benefits and 2022 benefits. You must enroll first in 2021 benefits before making 2022 benefit elections. Go to go.osu.edu/oe22 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/oe22-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