What's Changing in 2024

• Increases in 2024 employee contributions for medical and dental plans
• Enhancements to the Dental Plan
• Expected increase in Health Care Flexible Spending Account (FSA) limit; final limits on website
• Name change of Trustmark, the medical claims administrator, to Luminare Health

If You Don’t Make New Elections

• For most plans, you will be enrolled in the same plan for 2024 at your current coverage level if you still meet eligibility requirements. If you are not enrolled in Ohio State medical coverage in 2023, you will not be enrolled in 2024.
• Your Health Care and Dependent Care FSA elections cannot carry over, per IRS rules, and you will not have an FSA in 2024.

Enrollment Opportunities

✓ Medical coverage – A choice of coverage options, all of which include prescription drug benefits. Both Premier and Standard provider networks are available in all Prime Care coverage options.
✓ Dental and Vision – A choice of two plan options under each coverage type with different levels of benefits and employee contributions.
✓ Flexible Spending Accounts – Health Care and Dependent Care accounts.

All elections made during Open Enrollment become effective January 1, 2024.
Health Plan Options to Meet Your Needs

Medical Plan
Choosing the right plan option based on your health care needs will help you manage your costs.

- **Prime Care Advantage**: For those who are willing to pay a higher employee contribution to have lower out-of-pocket costs at the time of service (deductible and annual maximum). You must receive services from providers you select in either the Premier or Standard Network.

- **Prime Care Choice**: For those who prefer a lower employee contribution and can plan for potentially higher out-of-pocket cost through their deductible and annual maximum, depending on health care use. Premier and Standard in-network providers are available, as well as out-of-network providers.

- **Prime Care Connect**: For full-time employees with lower household income that meets certain requirements. This option has the same employee contribution as Prime Care Advantage, but you'll pay less for medical care and prescriptions.

For all plans, the OSU Health Plan's Premier Network provides the best value because the plan pays for more of the cost than when you select a Standard Network or out-of-network provider.

Dental Care and Orthodontia
Ohio State's basic and plus dental plan options each cover preventive services at 100%. You'll save money if you visit a network dentist.

- **Dental Basic**: Coverage that meets the needs of most people.

- **Dental Plus**: Higher employee contribution with an opportunity for less out-of-pocket cost through a lower deductible and higher annual maximum paid by the plan, including a higher orthodontic maximum.

Vision Care and Eyewear
Ohio State's basic and plus vision plan options each cover an annual WellVision exam at 100%.

- **Vision Basic**: Lower employee contribution and a lower plan payment allowance for glasses available only every other plan year.

- **Vision Plus**: Higher employee contribution with a greater plan payment allowance for frames and contacts. Provides frames every plan year with choice of upgrades through EasyOptions.

Ways to Save on Health Care Costs

Use pre-tax dollars to pay for health care
By using pre-tax dollars, you are taxed on a lower gross salary, saving money that would otherwise be spent on federal and state taxes. This increases your take-home pay. Your medical, dental and vision contributions are already deducted before taxes, and you may also elect:

- **Health Care FSA**: Pay for eligible health care expenses for you and your eligible dependents.

- **Dependent Care FSA**: Pay for expenses related to the care of your dependents, allowing you to work. Eligible dependents include children under the age of 13 or elderly dependents who reside with you. No health care costs are covered by the Dependent Care FSA.

Participate in Your Plan for Health
Reduce your medical employee contributions and get funds to pay for health care by Participating in Your Plan For Health (YP4H).

- **Premium Credit** of up to $480 per year if you and your enrolled spouse take your annual Personal Health & Wellbeing Assessment with biometrics.

- **Health Reimbursement Account (HRA)** available to you and your spouse if you participate in the YP4H Incentive Program to earn money which you can be reimbursed, tax-free for eligible health care expenses.

Read about more ways to save at go.osu.edu/oe24

See Specific Plan Details documents online for more about medical, dental and vision plans.

Learn more at go.osu.edu/oe24
Employee Monthly Contribution Rates

Below are 2024 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.

<table>
<thead>
<tr>
<th>Compensation Tiers</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Children</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $40,000</td>
<td>$82.96</td>
<td>$233.90</td>
<td>$174.72</td>
<td>$344.56</td>
</tr>
<tr>
<td>$40,000 to $79,999</td>
<td>$95.18</td>
<td>$249.28</td>
<td>$188.20</td>
<td>$361.46</td>
</tr>
<tr>
<td>$80,000 to $109,999</td>
<td>$115.22</td>
<td>$281.22</td>
<td>$223.03</td>
<td>$411.20</td>
</tr>
<tr>
<td>$110,000 to $199,999</td>
<td>$125.52</td>
<td>$309.28</td>
<td>$242.22</td>
<td>$449.98</td>
</tr>
<tr>
<td>$200,000 to $399,999</td>
<td>$143.78</td>
<td>$355.24</td>
<td>$276.12</td>
<td>$514.82</td>
</tr>
<tr>
<td>$400,000 and Above</td>
<td>$160.14</td>
<td>$397.28</td>
<td>$306.56</td>
<td>$573.84</td>
</tr>
</tbody>
</table>

1. Deduct $25 from the monthly rate to determine your employee contribution amount with the PHA premium credit applied. Deduct an additional $15 for the spouse PHA premium credit, if applicable. 2 Must meet additional eligibility criteria. Review at go.osu.edu/oe24

My Enrollment Checklist

- Review benefit details at go.osu.edu/oe24.
- Join a benefits webinar. Registration information at go.osu.edu/oe24.
- Review enrolled dependents, update beneficiaries and update your personal information, including emergency contacts, at workday.osu.edu.
- Full- and part-time faculty and staff in regular, term or seasonal positions can enroll November 1-15 at workday.osu.edu. Click “I accept” and “Submit” to confirm elections.
- To use paper forms, download forms at go.osu.edu/oe24, and upload your form to hrconnection.osu.edu.

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/oe24-medical.

Privacy. The Notice of Privacy Practices is online at go.osu.edu/oe24-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 eligible dependents in The Ohio State University Faculty and Staff Health Plan at a later date if any of you lose eligibility for that other coverage (or if the employer stops contributing toward that other coverage). However, you must request enrollment in our Plan 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/oe24-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.

Learn more at go.osu.edu/oe24
2024 Benefits Open Enrollment
November 1-15, 2023

OPEN ENROLLMENT WEBSITE — We strongly encourage you to review the 2024 benefit information. The Open Enrollment website at go.osu.edu/oe24 offers complete information. Enrollment is required to participate in a Flexible Spending Account (FSA) in 2024.

WEBINARS — Human Resources offers live webinars and recordings about Open Enrollment. See more information at go.osu.edu/oe24.

ATTENTION NEW HIRES — Newly hired and newly eligible employees have two important enrollment opportunities: 2023 benefits and 2024 benefits. You must enroll first in 2023 benefits before making 2024 benefit elections. Go to go.osu.edu/oe24 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/oe24-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