Open Enrollment 2022 Overview

• Open Enrollment Overview
• Enrollment Opportunities during Open Enrollment
• Review of Changes for 2022
• How to Enroll
2022 Open Enrollment Timeline

- Open Enrollment
  November 1 – November 15, 2021
- Submit Elections or Changes in Workday
  November 1 – November 15, 2021
- Submit Elections or Changes on Paper
  November 16 – December 31, 2021
- Open Enrollment Elections Start Date
  January 1, 2022
Review Personal Information

- Dependents names, dates of birth, and social security numbers
- Employee and dependent contact information
- Beneficiaries
- Mailing address
**Important Communications**

**Dependent Eligibility Verification (DEV)**

- Proof of eligibility is required for all newly enrolled dependents
- Alight will mail a verification packet to your home address
- Failure to submit complete dependent eligibility verification documentation will result in termination of dependent’s coverage

**Coordination of Benefits (COB)**

- Requests information about other medical coverage in which your dependents may be enrolled
- Trustmark will mail a request to your home address
Open Enrollment is your annual chance to change your benefits

- Enroll in or change elections for Medical, Dental, and Vision
- Add, drop or change coverage for your eligible dependents
- Enroll in Health Care FSA or Dependent Care FSA
- Enroll Voluntary Group Term Life Insurance (VGTLI) Child
- Cancel Short-Term Disability coverage
- Elect Short-Term Disability evidence of insurability (EOI) will be required
- Elect or Increase Voluntary Group Term Life (VGTLI) you or your spouse evidence of insurability (EOI) will be required
**Health Care FSA**
Eligible health care expenses incurred by you, your spouse, or your eligible dependents

**Dependent Care FSA**
Care for dependent children under 13 or adult dependents incapable of self-care

<table>
<thead>
<tr>
<th></th>
<th>Minimum Contribution</th>
<th>Maximum Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care FSA</td>
<td>$ 100</td>
<td>$ 2,750</td>
</tr>
<tr>
<td>Dependent Care FSA</td>
<td>$ 250</td>
<td>$ 5,000</td>
</tr>
</tbody>
</table>
What’s New for 2022?

Limited Benefits Changes

• Enhanced Dental Coverage Option

• Slight Increase to Medical, Dental, Vision Premiums

• Medical Card Reissue- Additional information on cards

• Change to Premier Vision Name to Plus

• Enhanced Employee Wellness Programming and Incentives

• Change to Confirmation of Enrollment
### New Dental Plan Option

**Dental Plus**

Detailed table can be found on website: hr.osu.edu/oe

<table>
<thead>
<tr>
<th>Covered Services</th>
<th>Delta Dental PPO Network (includes OSU Student Dental Clinic)</th>
<th>Delta Dental Premier Network</th>
<th>Out-of-Network</th>
<th>Delta Dental PPO Network (includes OSU Student Dental Clinic)</th>
<th>Delta Dental Premier Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$0</td>
<td>$50 per person</td>
<td>$100 per person</td>
<td>$0</td>
<td>$25 per person</td>
<td>$50 per person</td>
</tr>
<tr>
<td>Annual Maximum Benefit</td>
<td>$1,500 per person</td>
<td>$1,200 per person</td>
<td>$2,500 per person</td>
<td>$2,000 per person</td>
<td>$2,000 per person</td>
<td>$2,000 per person</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>100% of allowed amount; no deductible</td>
<td>100% of allowed amount; no deductible</td>
<td>100% of allowed amount; no deductible</td>
<td>100% of allowed amount; no deductible</td>
<td>100% of allowed amount; no deductible</td>
<td>100% of allowed amount; no deductible; subject to balance billing</td>
</tr>
<tr>
<td>Restorative Services – Minor (includes fillings)</td>
<td>80% of allowed amount, no deductible</td>
<td>75% of allowed amount; after deductible</td>
<td>70% of allowed amount; after deductible; subject to balance billing</td>
<td>80% of allowed amount, no deductible</td>
<td>75% of allowed amount; after deductible; subject to balance billing</td>
<td>70% of allowed amount; after deductible; subject to balance billing</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>100% of allowed amount, up to $1,200 lifetime maximum; no deductible</td>
<td>50% of allowed amount, up to $1,200 lifetime maximum; no deductible</td>
<td>50% of allowed amount, up to $2,000 lifetime maximum; no deductible</td>
<td>100% of allowed amount, up to $2,000 lifetime maximum; no deductible</td>
<td>50% of allowed amount, up to $2,000 lifetime maximum; no deductible</td>
<td>50% of allowed amount, up to $2,000 lifetime maximum; no deductible</td>
</tr>
</tbody>
</table>

Coverage is only available for **children up to age 19**. Benefits are pro-rated and paid over the course of the treatment.

Coverage is available for **children and adults** with no age limit. Benefits are pro-rated and paid over the course of the treatment.

Orthodontics

Restorative Services – Major (includes cast restorations and crowns)

| 55% of allowed amount, no deductible | 50% of allowed amount, after deductible | 50% of allowed amount, after deductible; subject to balance billing |
| 55% of allowed amount, no deductible | 50% of allowed amount, after deductible; subject to balance billing | 50% of allowed amount, after deductible; subject to balance billing | 50% of allowed amount, after deductible; subject to balance billing | 50% of allowed amount, after deductible; subject to balance billing | 50% of allowed amount, after deductible; subject to balance billing | 50% of allowed amount, after deductible; subject to balance billing | 50% of allowed amount, after deductible; subject to balance billing |
Employee contribution increases

Health care expenses continue to rise nationally, and Ohio State’s Faculty and Staff Health Plan has also experienced an increase in the total cost per member.

We are fortunate to be able to help lessen the impact on employees by minimizing employee contribution increases in 2022 for our health care benefits.

Use the interactive tool at hr.osu.edu/oe/rates to view 2022 rates
**Medical Card Reissue**

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.

- 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 Change**

Medical coverage will no longer exclude labial frenectomy.
Premier Vision renamed Vision Plus

To provide consistency between the dental and vision plan options, we will rename the Vision Premier benefit option to Vision Plus.

No vision benefits have changed; this change is to the name only
**Enhanced Employee Wellness Programming and Incentives**

Earn a bonus incentive in addition to the incentives that are already available through the YP4H Incentive Program with the completion of two of the following activities during the year:

- My Care Checklist
- Whil evidence-based digital training
- Virgin Pulse Transform
- myStrength
**Prime Care Connect Eligibility**

- Maximum Household Income threshold is **225%** of federal poverty level
- Must be a Full-Time employee
- Adjusted Gross is line 11 on 2020 federal 1040 tax returns

**Costs**

- Premium is the same as Prime Care Advantage
- Lower out-of-pocket costs at the point of service

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Call the Health Plan @ **614-292-4700** to apply for Prime Care Connect

<table>
<thead>
<tr>
<th>Persons in Family</th>
<th>Maximum Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$28,980</td>
</tr>
<tr>
<td>2</td>
<td>$39,195</td>
</tr>
<tr>
<td>3</td>
<td>$49,410</td>
</tr>
<tr>
<td>4</td>
<td>$59,625</td>
</tr>
<tr>
<td>5</td>
<td>$69,840</td>
</tr>
<tr>
<td>6</td>
<td>$80,055</td>
</tr>
<tr>
<td>7</td>
<td>$90,270</td>
</tr>
<tr>
<td>8</td>
<td>$100,485</td>
</tr>
<tr>
<td>9 and up</td>
<td>Add $10,215 per person</td>
</tr>
</tbody>
</table>
What’s New for 2022?

myTrustmarkBenefits Mobile

Express Scripts

Delta Dental Mobile

VSP On the Go App
Change to the 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.
To make or change Open Enrollment elections

- Log into Workday at Workday.osu.edu

- From November 1-15th make elections via the open enrollment event in your workday inbox or via the announcements section on your workday home screen

- Upon completion print/save your benefits summary

- 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
To View your Elected Benefits for the 2022 Plan Year

• Save/print the benefits summary after completion of your online open enrollment event

To view your Elected Benefits for the 2022 Plan Year after November 15, 2021

• Log into workday on or after November 29, 2021
• Select the benefits shield on the applications menu, then on the view menu select “Benefit Elections as of Date”
• Enter January 1, 2022 in the “View As Of” field and select “OK”
• You will then see a summary of your benefits that will be effective January 1, 2022
Answers to your questions:

- Visit our web site: hr.osu.edu/oe
- HR Connection Portal: HRConnection.osu.edu
- Email: HRConnection@osu.edu
- Phone: 614-247-6947