Open Enrollment 2022 Overview
November 1-15, 2021

(the following is a transcript of the video located at https://youtu.be/VjAWj0f6DAc)

[Narrator] Welcome to Open Enrollment, presented by HR Connection. Open Enrollment is your annual opportunity to evaluate benefit options and make your elections. We encourage you to review this summary of important information and visit hr.osu.edu/oe to learn more about the benefits offered and any changes for the 2022 plan year. These resources can help explain the benefits and coverage options that best fit your needs.

During this presentation, we will provide general information about Open Enrollment, discuss the elections you can make during the two-week Open Enrollment period, review the major changes for the upcoming plan year and explain how to enroll in your benefits.

Next let’s review some important dates for this year’s open enrollment.

An Open Enrollment mailer is scheduled to be mailed to the homes of eligible employees in late October. The open enrollment window will open on November 1 and will remain open until November 15, during this period elections can be completed online via Workday at workday.osu.edu.

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. Please note the 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.

Any benefit changes or elections made during the Open Enrollment period will be effective at the start of the next plan year, January 1.

Open Enrollment provides employees an opportunity to verify all employee and dependent demographic information is up-to-date and correct. It is important to keep your address and contact information up-to-date to insure you receive communications in a timely manner. Keeping this information up-to-date also helps to ensure the accuracy of Affordable Care Act (ACA) reporting to the IRS, please verify that the names and date of birth on file for each covered dependent identically matches the IRS records. If you need to correct any dependent information, you may do so by logging into Workday at workday.osu.edu, clicking the benefits shield and selecting “dependents” on the change menu.

If you enroll a dependent in health coverage, you will receive two information requests that require your response.

The first is a Dependent Eligibility Verification packet that will be mailed to your home address. As part of the enrollment process, Ohio State requires verification of eligibility for any dependent enrolled in Ohio State’s benefits. Failure to provide proof of eligibility for covered dependents when requested will result in termination of their coverage. In order to prepare for this verification process, please make sure your dependents meet the university’s eligibility requirements, as well as any dependents that you
intend to add during Open Enrollment period. For newly added dependents on your health coverage, a Dependent Eligibility Verification packet will be mailed to your home address. Watch out for your packet to arrive in the mail and follow the steps to submit the required documentation by the deadline stated in the packet.

Separately, a Coordination of Benefits request will also be mailed to your home address from Trustmark Health Benefits. It requires information about other medical coverage in which your dependents may be enrolled. It is important you respond to this request, even if you and/or your covered dependents do not have additional coverage, to ensure your claims can be processed in a timely and accurate manner.

Next, we will review your enrollment opportunities during this Open Enrollment period. You may add, drop, or change your current medical, dental, and vision coverage. If you make no changes to your current elections for medical, dental and vision, they will carry over to the following plan year. The exception is Prime Care Connect, which requires an annual reapplication. Open Enrollment is also your opportunity to review and add or drop dependents from your coverage. Please review your dependents' information carefully.

If you wish to have a Flexible Spending Account (FSA), you must actively enroll in an FSA during Open Enrollment. Flexible Spending Accounts do NOT carry over to the following plan year.

You may also enroll in or increase Voluntary Group Term Life Insurance plan (VGTLI) for dependent children up to the age of 26.

Short-term disability coverage may be waived during this open enrollment, however if you wish to elect short-term disability you will be subject to evidence of insurability or EOI.

Additionally if you wish to increase Voluntary Group Term Life Insurance (VGTLI) coverage for you or your spouse evidence of insurability (EOI) will be required.

An EOI request will be mailed to your home address following Open Enrollment. The effective date of VGTLI or short term disability coverage will be determined following EOI approval.

EOI is documented proof of good health as determined by the insurance carrier.

The university offers two types of flexible spending accounts: A Health Care FSA and a Dependent Care FSA. With an FSA, you can set aside pre-tax dollars from your pay to be used for eligible expenses. It is important to note that you must enroll in the FSA each plan year.

The Health Care FSA can be used to reimburse yourself for eligible out-of-pocket health care expenses incurred by you or your eligible dependents. Your contributions can range from $100 to the plan maximum each year.

The Dependent Care FSA can be used to reimburse yourself for expenses that you incur for the care of eligible dependents to enable you and your spouse to be gainfully employed. Eligible expenses under this program must be for the care of a dependent child who lives with you and is under the age of 13 or an adult dependent incapable of selfcare. Your contributions can range from $250 to $5,000 per year per household.

For both of these spending accounts, you must incur eligible expenses from January 1 through March 15 of the following plan year and reimbursement requests must be submitted by March 31 of the following
plan year. Funds that are not reimbursed from your FSA by March 31, will be forfeited. The funds that you contribute cannot roll over from year to year.

Next, we will review the limited benefit changes effective January 1, 2022. For the 2022 plan year, Ohio State will offer a new Enhanced Dental Coverage Option, Dental Plus. There will be a slight Increase to Medical, Dental and Vision Premiums, there will be a Medical Card Reissue, Premier Vision will be renamed Vision Plus, Your Plan for Health (YP4H) will offer an Enhanced Employee Wellness Programming and Incentives, and there will be a change to the Confirmation of Enrollment.

The Ohio State University Faculty and Staff Dental Plan provides both in-network and out-of-network benefit coverage for dental services. Delta Dental, the plan administrator, provides network coverage through two networks: Delta Dental PPO and Delta Dental Premier. Your out-of-pocket costs are less when you use a provider who participates in the Delta Dental PPO network.

New for 2022, you will have two coverage options. The Dental Plus benefit option will be added alongside the Dental Basic benefit option. While the Dental Plus benefit has higher employee payroll contribution, it provides a greater level of benefit coverage, including a lower deductible, higher annual benefit maximum and a higher lifetime orthodontia maximum with no age limit.

Ohio State strives to offer a comprehensive benefits package that meets the needs of you and your family. 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 the 2022 rates for each of the university’s medical/prescription, dental, vision, life insurance and short-term disability benefits for which you are eligible. Please note that benefit rates may vary based on your compensation, full-time equivalency (FTE) and classification.

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.

Change to Premier Vision Name: 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.
Your Plan for Health (YP4H) will offer Enhanced Employee Wellness Programming and Incentives including an opportunity to earn a bonus incentive in addition to the incentives that were already available through the YP4H Incentive Program. Employees and spouses who are enrolled in an Ohio State medical benefit can earn an additional $100 in HRA credits and Benefits-eligible employees who are not enrolled can earn an additional $20 PulseCash with the completion of two of the following activities during the year:

- **My Care Checklist** – Report preventive care that you receive during the year.
- **Enhanced in 2022 – Whil** is an evidence-based digital training that provides on-demand access to mini-courses with audio and video sessions, tips, articles and exercises that help build personalized daily skills. Available topics have been expanded to include seven new areas, which now provide more than 1,000 sessions.
- **New in 2022 – Virgin Pulse Transform** is a digital therapeutic program that utilizes devices, such as WiFi-enabled scales and a smartphone app, tailored to provide support for weight management and prediabetes. Support for high blood pressure is coming soon.
- **New in 2022 – myStrength** provides 24/7 emotional well-being support through a private and secure digital platform, with resources ranging from digital self-guided care to dedicated clinical coaching or counseling services. Watch for additional information about these program offerings later this year.

The Prime Care Connect Benefit Option is designed for those with limited household income and intended to eliminate some of the financial barriers to obtaining necessary health care. The premium rate is the same as Prime Care Advantage. Savings are realized through lower out-of-pocket costs due to reduced copayments and coinsurance. In order to be eligible for Prime Care Connect, you must be a full-time Ohio State employee with an FTE of 75% to 100% who is eligible for the full-time medical contribution rates, and your household income cannot exceed 225% percent of the federal poverty guidelines.

A special application is required to participate in Prime Care Connect, and current enrollees must reapply each year. To get your application, contact the OSU Health Plan at 614-292-4700 or download the Prime Care Connect Application available at [osuhealthplan.com/prime-care-connect](http://osuhealthplan.com/prime-care-connect). If you want to ensure medical plan coverage through Ohio State, you should enroll in one of the other medical plan options while your application for Prime Care Connect is being processed. Enrollment into Prime Care Connect will automatically be updated if your application is approved.

Many of our vendors no longer send member ID cards. Access to electronic ID cards are available on our vendor websites and mobile apps.

With the Express Scripts mobile app, you can manage your prescriptions on-the-go. Features include, access to an electronic version of your prescription ID card, the ability to refill and track the status of home delivery prescriptions, find lower-cost medications options and compare a medications out of pocket cost.

The myTrustmarkBenefits Mobile App allows employees to view all account balances, view medical claim history, and access to an electronic medical ID card.
The VSP on the Go App allows employees to find in-network VSP doctors, view their member vision card, view past services, and see frame and contact lens brands prior to their office visit.

The Delta Dental Mobile App allows employees to find a network dentist, search and compare dental offices, save preferred dentists to their account for quick access, check claims, and view their member ID card.

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 online open enrollment elections, log into Workday at workday.osu.edu, between November 1-15 and click your Workday inbox. You will then open your Open Enrollment event, make elections, then upon completion print/save your benefits summary.

Once you have submitted the Open Enrollment event from your Workday inbox you can make changes to your online elections from November 1-15 by clicking Open Enrollment in the announcements section of your Workday home screen.

If you need to make a change to your 2022 elections after Open Enrollment ends on November 15, you will need to submit printed election forms 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.

Please 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.

No changes can be made to your Open Enrollment benefit elections after 11:59 p.m. December 31, 2021 without a qualified event or job status change.

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 the start of the next plan year. The summary includes Benefit Plan for which you will be enrolled, the Coverage Begin Date, the Deduction Begin Date, Coverage (employee only, employee + children, Employee + spouse, or family), Calculated Coverage which indicates the coverage levels for life and disability plans, a list of dependents covered under each plan, Life Insurance Beneficiaries, the Employee contribution rate, the Employer Contribution rate, and any Benefit Credits.

Remember, Open Enrollment takes place November 1 through 15. The Open Enrollment Mailer and Open Enrollment website at hr.osu.edu/oe can help you assess and choose your coverage for the next plan year. These resources contain more information on HRAs, FSAs, plan comparison charts, webinars, specific plan information and premium rates. If you have questions, you can submit a ticket through the “Submit a Request” link on the HR Connection Portal at HRConnection.osu.edu, email HRConnection at HRConnection@osu.edu, or call HRConnection at 614-247-6947.