Open Enrollment 2023
November 1-15, 2022
HR Connection
Open Enrollment 2023 Overview

- Open Enrollment Overview
- Enrollment Opportunities during Open Enrollment
- Review of Changes for 2023
- How to Enroll
2023 Open Enrollment Timeline

- Open Enrollment:
  November 1 – November 15, 2022

- Submit Elections or Changes in Workday:
  November 1 – November 15, 2022

- Submit Elections or Changes on Paper:
  November 16 – December 31, 2022

- Open Enrollment Elections Start Date:
  January 1, 2023
Review Personal Information

- Dependents names and dates of birth
- Employee and dependent contact information
- Beneficiaries
- Mailing address
**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
- Elect or cancel Short-Term Disability
- Elect, Waive or Change Voluntary Group Term Life Insurance (VGTLI) Child
- Elect, Waive or Change Voluntary Group Term Life (VGTLI) for you or your spouse
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>$ 2,850</td>
</tr>
<tr>
<td>Dependent Care FSA</td>
<td>$ 250</td>
<td>$ 5,000</td>
</tr>
</tbody>
</table>
What's New for 2023?

Benefit Changes

- Family and Caregiving Benefits
- Medical Plan Design Changes
- Employee Medical Plan Contribution Changes
- Prime Care Connect Eligibility
- Mass Re-Issue of Medical ID Cards
- New FSA/HRA Vendor and Card Reissue
- Addition of a Lifestyle Spending Account (LSA)
- Vision & Dental Plan Enhancements
- Wellness Plan Design Enhancements
- Open Enrollment Opportunity for Short-Term Disability and VGTLI Employee and Spouse
Enhanced Fertility Medical Coverage

- Fertility benefits will be fully integrated into the both the medical and pharmacy plan designs

- Additional clinical criteria beyond age will be used when defining who is a “birthing person” eligible for benefits

- Gender criteria will be removed from the cryopreservation benefit

- Short-term cryopreservation storage length will be expanded from 90 days to 12 months.
Adoption and Surrogacy Benefit Enhancements

- The surrogacy and adoption benefits will be combined to allow up to $10,000 of reimbursement per lifetime, per employee/family.

Adoption Benefit:

- Will change to allow for a lifetime maximum of $10,000 regardless of the number of adoptions

Surrogacy Benefit:

- Surrogacy benefits will allow for a lifetime maximum of $10,000 for those that choose to utilize a surrogate for family building

Please note that surrogacy assistance is a taxable benefit, per IRS regulations
Caregiving Benefits

This new caregiving benefit will provide a subsidy and help eligible faculty and staff find high-quality temporary care for children or adults. The benefit will be available for the following situations:

- Your regular caregiver is ill or temporarily unavailable.
- You are between child/elder care arrangements.
- Your child’s school or senior day care center is closed.
- You transition back into a regular work schedule when returning from leave.
- You need to accommodate changes in flexible work arrangements.

*More details about this benefit will be available by early 2023*
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 federal 1040 tax returns

Costs

- Premium is the same as Prime Care Advantage
- Lower out-of-pocket costs at the point of service
- For application download at osuhealthplan.com/prime-care-connect or call the Health Plan 614-292-4700

### What’s New for 2023?

<table>
<thead>
<tr>
<th>Persons in Family</th>
<th>Maximum Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$30,578</td>
</tr>
<tr>
<td>2</td>
<td>$41,198</td>
</tr>
<tr>
<td>3</td>
<td>$51,818</td>
</tr>
<tr>
<td>4</td>
<td>$62,438</td>
</tr>
<tr>
<td>5</td>
<td>$73,058</td>
</tr>
<tr>
<td>6</td>
<td>$83,678</td>
</tr>
<tr>
<td>7</td>
<td>$94,298</td>
</tr>
<tr>
<td>8</td>
<td>$104,918</td>
</tr>
<tr>
<td>9 and up</td>
<td>Add $10,620 per person</td>
</tr>
</tbody>
</table>
What’s New for 2023?

**Medical Benefits**

**Medical Plan Design Changes**

- Increase to medical plan deductibles and annual out-of-pocket maximum

- To offset an increase in out-of-pocket costs, you will have the ability to earn greater Health Reimbursement Account (HRA) dollars through the Your Plan for Health (YP4H)

### Plan Element

<table>
<thead>
<tr>
<th></th>
<th>Prime Care Advantage</th>
<th>Prime Care Choice</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Current</td>
<td>2023</td>
</tr>
<tr>
<td>Deductible (Employee Only/Family)</td>
<td>$450/$900</td>
<td>$550/$1,100</td>
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<tr>
<td>Annual Out-of-Pocket Maximum (Employee Only/Family)</td>
<td>$2,600/$5,200</td>
<td>$3,000/$6,000</td>
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</tbody>
</table>
What’s New for 2023?

Medical Benefits

**Employee Premium Contributions**

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 2023 for our health care benefits.

Use the interactive tool at [hr.osu.edu/oe/rates](http://hr.osu.edu/oe/rates) to view 2023 rates
Lifestyle Spending Account (LSA)

- Eligibility: full-time and part-time (at least 50% FTE) regular/term position
- Reimbursement of eligible expenses up to $125/quarter (January 1, April 1, July 1 and October 1)

Examples of eligible expenses:
- Gym memberships and exercise equipment
- Healthy meal delivery
- Museum or park passes/membership
- Fitness trackers or apparel
- Personal development classes (art, music, cooking, etc.)
- Financial services (advising/planning)
- Sleep support

Ineligible expenses:
- Expenses eligible for reimbursement under your FSA or HRA
- Reimburse your employee benefit contributions.

*Additional details about the LSA, including the complete list of eligible expenses, will be available soon.*
Lifestyle Spending Account (LSA) Key Points

To be reimbursed from your LSA:

- Submit a claim to the administrator with documentation of the eligible expense, such as receipts.
- You have until the last day of each calendar quarter to submit a reimbursement request for eligible expenses incurred in that quarter.
- Unused LSA funds remaining at the end of each calendar quarter do not carry over to the following quarter.
- You may submit multiple claims each quarter, but you will only be reimbursed up to the benefit maximum of $125 each quarter.

Taxation:

- Payments made to you from your LSA are considered taxable income at the time of reimbursement.
- Ohio State will receive a record of reimbursements and process the taxes in your pay shortly after reimbursement.
- You will not pay taxes on LSA funds that you do not use.

*Additional details about the LSA, including the complete list of eligible expenses, will be available soon.
Mass Re-Issue of Medical ID Cards

- Deductibles and Out of Pocket Maximums are changing so need to ensure cards have that new information on them
- Ohio Department of Insurance information will be added to card
- Updated cards will arrive in mid-January
Additional Incentives

- Increase in HRA Credits available to enrolled employees and spouse to **$500/year in HRA credits or $1,000/year combined**

- Pulse cash removed as award for medical plan enrolled participants

- HRA Credit rollover maximum of $3,900

<table>
<thead>
<tr>
<th>Activity</th>
<th>Incentive</th>
<th>Amounts for Enrolled Faculty/Staff &amp; Spouse</th>
<th>Amounts for Faculty/Staff Not Enrolled*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complete PHA and Biometric Health Screening</td>
<td>Premium Credit</td>
<td>Employee: $25/month</td>
<td>N/A</td>
</tr>
<tr>
<td>Achieve Level 1 (2,500 points)</td>
<td>Quarterly Reward</td>
<td>$10 HRA</td>
<td>$5 PulseCash</td>
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<tr>
<td>Achieve Level 2 (5,000 points)</td>
<td>Quarterly Reward</td>
<td>$25 HRA</td>
<td>$5 PulseCash</td>
</tr>
<tr>
<td>Achieve Level 3 (10,000 points)</td>
<td>Quarterly Reward</td>
<td>$40</td>
<td>$5 PulseCash</td>
</tr>
<tr>
<td>Achieve Level 4 (25,000 points)</td>
<td>Quarterly Reward</td>
<td>$50 HRA</td>
<td>$10 PulseCash</td>
</tr>
<tr>
<td>Complete 2 qualifying activities</td>
<td>Bonus</td>
<td>$100 HRA</td>
<td>$20 PulseCash</td>
</tr>
</tbody>
</table>
New Vendor for FSA and HRA

Health Equity will replace TASC as FSA/HRA claims administrator

- Mass re-issue of cards to FSA/HRA Participants
- Retain your HealthEquity/WageWorks Health Care card each year to pay for eligible HRA/FSA expenses
**Vision Plan Enhancements**

Enhanced Frame Allowance for both plans of an Additional $50 to spend on featured frame brands (in-network only)

**VSP LightCare**

After an annual eye exam, you may choose either prescription eyewear coverage or use your frame and lens allowance toward:

- Non-prescription sunglasses
- Non-prescription blue light filtering glasses
Enhanced Benefits

Both dental plan options will offer enhanced benefits for individuals with intellectual or developmental disabilities.

Coverage will include:

- Consultations prior to the first treatment
- Additional visits to the dentist’s office
- Four total dental cleanings annually for qualified individuals
VGTLI Employee – Special Enrollment Opportunity

- Employees can elect an additional two times their annual salary, not to exceed $300,000, without EOI.

- If an additional two times your annual salary exceeds $300,000, coverage will automatically be reduced to one time your salary. Additional coverage elections will be subject to EOI.

- Total VGTLI employee coverage may not exceed the lesser of eight times annual salary or $1 million, subject to applicable age reduction rules.
**VGTLI Spouse – Special Enrollment Opportunity**

Employees **not currently** participating:
- Can elect $25,000 without EOI
- Additional coverage elections will be subject to EOI

Employees **currently** participating:
- Can increase current coverage by $25,000 without EOI
- Additional coverage elections will be subject to EOI

Total VGTLI spouse coverage may not exceed $300,000, subject to applicable age reduction.
Voluntary Group Term Life Insurance (VGTLI) Child

- Enroll in or increase or waive VGTLI child coverage
- VGTLI child coverage for eligible dependent children up to age 26, with no EOI required.
- Only opportunity outside of a qualified status change for you to enroll in or increase this coverage

<table>
<thead>
<tr>
<th>Coverage Amount</th>
<th>Monthly Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000</td>
<td>$0.40</td>
</tr>
<tr>
<td>$10,000</td>
<td>$0.80</td>
</tr>
<tr>
<td>$15,000</td>
<td>$1.20</td>
</tr>
<tr>
<td>$20,000</td>
<td>$1.60</td>
</tr>
</tbody>
</table>
What’s New for 2023?

Short-Term Disability Insurance

**Special Enrollment Opportunity Short-Term Disability Insurance**

- Employee can elect Short-Term Disability coverage with no evidence of insurability (EOI) required.
- Enrollment outside of this special opportunity may require evidence of insurability (EOI) and must be approved by Unum.
- Open Enrollment is also the only opportunity to cancel short-term disability coverage.

**Short-Term Disability Insurance Benefit Summary:**

If you become disabled, STD coverage provides you with income replacement after 30 calendar days for up to 90 calendar days, after which you may be eligible for long-term disability benefits.

- With an approved disability claim and after a 30 calendar-day waiting period, your weekly, non-taxable STD benefit is paid at 60% of your gross eligible base earnings, up to a maximum benefit of $1,154 per week.
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 by clicking your workday inbox or by clicking the event in your Awaiting Your Action box on your workday home screen

- Upon completion print/save your benefits summary

- To make a change to your 2023 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, 2022
Questions?

HR Connection Portal: HRConnection.osu.edu

Phone: 614-247-myHR(6947)

Email: HRConnection@osu.edu