



**OCTOBER 18 – NOVEMBER 2, 2021**  
**ANNUAL ENROLLMENT**

UNIVERSITY OF IDAHO  
2022 ANNUAL ENROLLMENT MEETING

*The meeting will begin momentarily*



# What We Will Cover Today

- Virtual Benefits Fair
- Benefit Resources & Contacts
- Things to Consider
- Health Plan Changes
- Annual Enrollment Reminders
- How to Enroll & Documentation Requirements
- Employee Assistance Program - Review
- New Benefits for 2022
- Review of Current Voluntary Benefits
- Questions



# Virtual Benefits Fair

- Virtual meetings throughout the week (Oct. 11 – 15)
  - General Meetings – Hosted by Benefit Services
  - AbilitiCBT – Hosted by Vendor Representatives
  - Wondr Health – Hosted by Vendor Representatives
  - Cancer Guardian – Hosted by Vendor Representatives
- Review the [Virtual Benefits Fair](#) on the Annual Enrollment webpage
- Download the [full schedule](#) of events
- Mark your calendars to learn about the new benefits coming in 2022

# Benefit Resources & Contacts



- Review the Annual Enrollment section on the Benefits webpage
  - <https://uidaho.edu/human-resources/benefits/annual-enrollment>
  - View the [2022 Benefits Guide](#)
  - Print sections of the Benefits Guide
  - View and/or print this presentation
- Attend [Virtual Benefit Fair](#) Informational Meetings
  - Download a [full schedule](#) of events
- Email Benefit Services at [benefits@uidaho.edu](mailto:benefits@uidaho.edu)
- Contact the UI Benefits Center – 208-885-3697
- Contact Corestream for Voluntary Benefits
  - 855-952-1600 or email [customerservice@Corestream.com](mailto:customerservice@Corestream.com)

# Take an active role in choosing the right coverage for you and your family



- Are you expecting major life changes or health care expenses in 2022?
- Are you planning to enroll in a Health Savings Account, Flexible Spending Account, Dependent Care Spending Account?
- Will one or more of the University's voluntary benefit plans give you added protection in the year ahead? Three new benefits are being added in 2022.
- Take time to review your personal information and beneficiaries.
  - Make address, telephone, emergency contact, email, etc. changes in VandalWeb. It will automatically update myBenefits
  - Make beneficiary changes in myBenefits
- Review and update your beneficiaries for other life insurance, HSA, PERSI, and other retirement vendors.

# Plan Rate Increases

- Medical Plans - increase in rates
  - Rate increases vary between \$2.05 - \$10.93 **per pay** depending on the plan and coverage level you choose
    - High Deductible Health Plan (HDHP)
    - Standard PPO Plan
- Dental Plans – **no rate increases for 2022**
- Vision Plan – **remains no cost to employee**, University pays full-cost for employee and dependents

# Standard PPO Benefit Changes

- Prescription Drug annual cost-share maximum increase
  - Employee-only coverage - \$150 increase to \$4,250
  - Family coverage - \$300 increase to \$8,500
- Prescription Drug annual deductible
  - Employee-only coverage – no increase
  - Family coverage – no increase



# Health Savings Account (HSA) Contribution Increase

## IRS announces HSA contribution increases for 2022

- \$50 increase for employee-only coverage
  - \$3,650 maximum employee & UI
- \$100 increase for family coverage
  - \$7,300 maximum employee & UI
- UI matching contribution remains the same
- \$1,000 catch-up funds if you are over 55 years of age
- Your election amount is your **annual** contribution amount – **not your per-pay** amount. The system will automatically adjust to reflect your per-pay amount.



# Dental and/or Vision Elections

- Employee must be enrolled in a University medical plan to enroll in a dental or vision plan
  - Your eligible dependents can be covered under a University dental and/or vision plan without a university medical plan only if you, (the employee) are enrolled in a University medical plan.

# Waiving Coverage – Action is Required!



- **Full-Time Employees**

- If you **do not** enroll by midnight, Pacific Nov. 2, you will continue to have the coverage you have today with 2022's coverage costs and 2022 benefit changes in place.
  - HSA, FSA & DCSA contributions **will not rollover**. You must make these elections **each year**.
- If you waive coverage for 2022, you **must** submit proof of other coverage **each year**. Proof of other coverage **must** be received by Jan. 31, 2022, **even if you waived coverage in 2021**.
- If proof of other coverage **is not received**, you will be placed into **default coverage**.
  - High Deductible Health Plan for employee only. Your dependents will not be covered.
  - **Cannot make changes** or enroll your dependents until next Annual Enrollment or until you experience a qualifying life event.
- If you wish to contribute to an HSA, FSA, or DCSA you **must** enroll **each year, even if you contributed in 2021**.
- To enroll, re-enroll, change, or waive coverage, log in to VandalWeb > Employee Menu > myBenefits.
- A [tip sheet](#) on how to upload your proof of other coverage into myBenefits is available on the Annual Enrollment webpage.



# Waiving Coverage – Action is Required!

- **Less Than Full-Time Employees**

- You **must enroll or re-enroll** to have coverage in 2022. If you **do not**, you will **lose** coverage for 2022.
- If you waive coverage, proof of other coverage is not required. By default, you and your dependents will be placed into waived coverage.
  - **Cannot make changes** or enroll you or your dependents until next Annual Enrollment or until you experience a qualifying life event.
- If you wish to contribute to an HSA, FSA, or DCSA you **must enroll each year, even if you contributed in 2021.**
- To enroll, re-enroll, change, or waive coverage, log in to VandalWeb > Employee Menu > myBenefits.

# UI Spouses Waiving Coverage – Action is Required!



- **UI Spouses in Benefit-Eligible Positions**

- If your spouse is also a university employee, you, your spouse, and eligible children cannot be double covered under both employee plans.
  - You and your spouse may elect your own coverage or one of you can waive coverage to be covered on the other spouse's plan.
- To waive coverage, complete the Annual Enrollment event and select waived coverage. Once you have completed the event, email the following to [benefits@uidaho.edu](mailto:benefits@uidaho.edu)
  - Spouse's full name
  - Spouse's Vandal ID
  - Your Vandal ID
- No other documentation is needed.
- To waive coverage, log in to VandalWeb > Employee Menu > myBenefits.



# Spending Account Elections – Action is Required!

- **Annual election is required** for you to participate in a Health Savings Account (HSA), Flexible Spending Account (FSA) or the Dependent Care Spending Account (DCSA) – **even if you contributed in 2021**
- **Prior elections DO NOT roll over**, you must re-elect to contribute
- Enter the **annual** amount of your contribution in the myBenefits system – not the per-pay amount. The system will automatically adjust to reflect your per-pay amount.
- HSA, FSA & DCSA will default to \$0.00 if an election is not made
- Your 2022 election must be entered in the **annual enrollment event** in the myBenefits system. **Do not open a “Change HSA” event**, it will not carry over to 2022.



# Comp-Time

- Applies to classified (hourly) employees
- Comp-Time elections must be made **each year** during annual enrollment through VandalWeb
- If you do not actively elect to accrue your overtime hours into a comp-time bank, you will automatically be defaulted to paid as earned
- Comp-Time elections **cannot** be changed during the year. Changes are only allowed during annual enrollment for the next calendar year.

# Special Notes

- If you experience a qualified life event from Oct. 18 to the end of the year, you **MUST** contact benefit services so your 2022 annual enrollment will process correctly – even if you have already completed and finalized your 2022 annual enrollment
- If you are thinking of retiring during 2022, please remember, you must be enrolled in a UI health plan **at the time of retirement** in order to be eligible for the retiree health plan.



# How to Enroll – Annual Enrollment

- Log into VandalWeb; click/tap the Employee Menu tab, click/tap myBenefits.
- **Print or save your finalized benefit elections.** Review your elections during the first pay period of 2022. Contact [benefits@uidaho.edu](mailto:benefits@uidaho.edu) immediately to report errors.
- If you finalize your benefit elections and then **go back into the myBenefits system** to review and/or change your elections, you **MUST** re-finalize your 2022 Annual Enrollment event. If you don't, your benefit elections will revert to incomplete.





# Documentation Requirements

- If you are adding a dependent to your coverage who is not currently covered on the plan, you will be required to provide proof of relationship to verify eligibility for coverage.
- Required documentation must be **received AND approved** no later than Jan. 31, 2022.
- An outline of acceptable forms of documentation is available on pages 8 – 10 in the [2022 Benefits Guide](#) located on the Annual Enrollment webpage, examples are:
  - marriage license, birth certificates, adoption papers, tax records, etc.
- A [tip sheet](#) on how to upload documentation into the myBenefits system is available on the Annual Enrollment webpage.
- If you elect to increase life insurance to a level requiring Evidence of Insurability (EOI), please complete the form on-line or print and mail **directly to The Standard** for processing.



# Human Resources Open Office Hours

Need some help with Annual Enrollment? Visit Human Resources during open office hours for assistance with enrolling in benefits or making changes to your current coverage.

You can also take advantage of available laptops and printers to complete your Annual Enrollment elections.\*

- Location: 415 W Sixth Street (*HR Main Conference Room*)
  - Friday, Oct. 22 from 2 – 4 p.m. (PT)
  - Monday, Oct. 25 from 9 – 11 a.m. (PT)
  - Friday, Oct. 29 from 11:00 a.m. – 2:00 p.m. (PT)

\* Note: Some adjustments may be made to open office hours, depending on COVID-19 restrictions.

# Employee Assistance Program (EAP)



- EAP is a free, confidential service that provides access to professional counselors.
- Benefit-eligible employees and their family members are allowed eight no-cost sessions, per person, per issue.
- EAP is available even if you waive the medical plan.
- Maximize your medical benefits by accessing your EAP services before using the behavioral health benefits of your medical plan, which requires you to pay a share of the cost.
- Manager Resources are also available
- Available 24/7, call 1-800-999-1077 or [www.EAPHelplink.com](http://www.EAPHelplink.com) – University of Idaho Company code is UI1

# New Benefits in 2022



- **AbilitiCBT (iCBT)** is an online-based cognitive behavioral therapy program that you can access from any device, anytime. Learn how to change the thoughts, feelings and behaviors that are causing you problems, all virtually, through iCBT.
- This program does not replace the employee assistance program.
- The iCBT program is available to all benefit-eligible employees and dependents aged 18 or older. This includes those on waived medical coverage.
- You pay no additional out-of-pocket cost to utilize this program.
- Attend a virtual, informational session hosted by the program vendor. Zoom information is available on the [Virtual Benefits Fair](#) webpage.
  - Monday, Oct. 11 from 1:30 – 2:30 p.m. (PT)
  - Thursday, Oct. 14 from 10 – 11 a.m. (PT)

# New Benefits in 2022



- **Wondr Health** is a digital health program helping eligible employees take control of their physical health and make lasting changes to live healthier and happier. This is a skills-based solution that provides simple, sustainable, life-long results.
- Visit [www.wondrhealth.com/uofi](http://www.wondrhealth.com/uofi) to learn more about this program, view eligibility criteria, and enroll early for an upcoming session.
- To participate in the Wondr Health program you and your eligible dependents over age 18 must be enrolled in medical coverage, i.e., Standard PPO or High Deductible Health Plan.
- You pay no additional out-of-pocket cost to participate in this program.
- Attend a virtual, informational session hosted by the program vendor. Zoom information is available on the [Virtual Benefits Fair](#) webpage.
  - Tuesday, Oct. 12 from 9 – 10 a.m. (PT)
  - Thursday, Oct. 14 from 1 – 2 p.m. (PT)

# New Benefits in 2022



- **Cancer Guardian** is a revolutionary genomics-based program designed to improve early detection of cancer and increase the likelihood of survival. Program features include advanced DNA testing, hereditary screening, therapy selection, cancer care support, financial navigation, and clinical trial search.
- This program is a voluntary benefit available through Corestream.
- Cancer Guardian is available to all benefit-eligible employees, spouses, and dependent children between the ages of 18 and 26. This includes those on waived medical coverage.
- There is an additional cost to access this benefit and you must enroll for coverage during Annual Enrollment.
- Attend a virtual, informational session hosted by the program vendor. Zoom information is available on the [Virtual Benefits Fair](#) webpage.
  - Tuesday, Oct. 12 from 3 – 4 p.m. (PT)
  - Friday, Oct. 15 from 9 – 10 a.m. (PT)

# Current Voluntary Benefits – Plan Options



- Cancer Guardian – New in 2022!
- Identity Theft Plan
- Legal Plan
- Pet Insurance
- Automobile and Home Insurance
- AFLAC – Accident, Critical Illness & Hospital Indemnity Plans
- Payroll Purchasing Power Program
- Kashable Loan Program
- Discount Shopping

*The University's inclusion of a voluntary benefit company is NOT a University endorsement of the company. Employees need to do their own research into each company and the applicability of the company's products to their needs.*

# Current Voluntary Benefits – Learn More!



- Attend a virtual, informational session hosted by the program vendor. Zoom information is available on the [Virtual Benefits Fair](#) webpage.
  - **LegalEASE** – Overview of the legal plan options
    - Wednesday, Oct. 13 from 11 – 12 p.m. (PT)
    - Friday, Oct. 15 from 2:30 – 3:30 p.m. (PT)
  - **Corestream** – Overview of all voluntary benefit plans
    - Thursday, Oct. 14 from 8:30 – 9:30 a.m. (PT)
    - Thursday, Oct. 14 from 3 – 4 p.m. (PT)

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# Voluntary Benefits – Enrollment Periods



- Enrollment allowed at anytime:
  - Identity Theft Plan
  - Pet Insurance
  - Automobile and Home Insurance
  - Payroll Purchasing Power Program
  - Kashable Loan Program
  - Discount Shopping
- Enrollment allowed during annual enrollment period only:
  - Cancer Guardian
  - AFLAC – Accident, Critical Illness & Hospital Indemnity Plans
  - Legal Plan
- Cancellation is allowed at anytime for all plans

# Voluntary Benefits – How to Enroll



- Once you finalize your benefit elections in myBenefits system, a pop-up box will give you the option to review and/or elect voluntary benefits.
- You may also access voluntary benefits in the myBenefits system by selecting the My Voluntary Benefits tab or the Explore More Benefits tile.
- One consolidated deduction per pay for all voluntary benefits/plans elected. Contact Corestream for a breakdown if needed.
- All deductions are after-tax
- Direct all questions to Corestream customer service:
  - [customerservice@Corestream.com](mailto:customerservice@Corestream.com)
  - 855-952-1600
- Benefit Services staff cannot answer your questions – you must call Corestream

