Benefiting U

2023/2024 Plan Year

Headline News:
Health Plan Changes and
New Rates

OTHER NEWS IN THIS EDITION:
* MENTAL HEALTH PLAN CHANGES
* DENTAL CLEANING AND EXAM COVERAGE
* WELLU REQUIREMENTS
**Open Enrollment runs through May 31, 2023.** Open Enrollment is your opportunity to enroll, cancel enrollment, or make changes to your coverage in the health care plan, enroll in a flexible spending account, enroll in basic life insurance, and/or enroll or cancel coverage in the MetLife Legal Plan.

Changes made during Open Enrollment will be effective on July 1, 2023 for the plan year that ends June 30, 2024. Flexible Spending Account (FSA) deductions will begin on the July 7, 2023 paycheck. To participate in FSA, you must reenroll each year, even if you want to keep the same election amount. New health plan rates and WellU participation changes will be reflected on the July 21, 2023 paycheck.

UHRM will be hosting several virtual open enrollment sessions during the second week of May. Find a link to each session at [benefits.utah.edu/annual-open-enrollment](https://benefits.utah.edu/annual-open-enrollment).

<table>
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<th>Time</th>
<th>Monday May 8, 2023</th>
<th>Tuesday May 9, 2023</th>
<th>Wednesday May 10, 2023</th>
<th>Thursday May 11, 2023</th>
<th>Friday May 12, 2023</th>
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<tbody>
<tr>
<td>10:00 am - 10:50 am</td>
<td>Blomquist Hale EAP Cameron McBride</td>
<td>Blomquist Hale EAP Cameron McBride</td>
<td>Blomquist Hale EAP Cameron McBride</td>
<td>HealthEquity - FSAs and HSAs Taycia Blevins</td>
<td>University HR Virtual Open House UHRM Staff</td>
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<tr>
<td>11:00 am - 11:50 am</td>
<td>my529 Jenny Sass</td>
<td>MetLife Legal Plan and Auto/Home Insurance Crismon Turner</td>
<td>HealthEquity - FSAs and HSAs Taycia Blevins</td>
<td>Fidelity Investments Teo Ngatuvi</td>
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<tr>
<td>12:00 noon - 12:50 pm</td>
<td>TIAA Spanish Session Daniela Watkins</td>
<td>The Standard - Life and Disability Insurance Katie Bohland</td>
<td>Regence BlueCross BlueShield Scott Standing</td>
<td>TIAA Larson Caldwell</td>
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<td>1:00 pm - 1:50 pm</td>
<td>University HR Virtual Open House UHRM Staff</td>
<td>Regence BlueCross BlueShield Scott Standing</td>
<td>Fidelity Investments Brady Hunsaker</td>
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<tr>
<td>2:00 pm - 2:50 pm</td>
<td>Utah Retirement Systems (URS) BJ Rosenhan</td>
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**2023/2024 Plan Year News:**

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Employee Health Care Plan Rate Increases

UHRM thanks the members of the Benefits Advisory Committee for their thoughtful analysis of claims incurred by the plan and recommendations for the coming plan year. Employees can review presentation materials and listen to committee meeting discussions on the Benefits Advisory Committee web page at benefits.utah.edu/secure/benefits-advisory-committee. Use your CIS login and password to access this web page.

This plan year, as anticipated, we have experienced a significant increase in claims paid by the plan. We anticipate the increase in claims will continue into the next plan year. Because the health plan is self-funded, our health plan premium rates are directly related to the amount of medical and prescription drug claims.

Preferred ValueCare Network

Taking into account the plan changes explained below, it was determined necessary to increase health plan rates by 13% for departments and employees in the basic Preferred ValueCare (PVC) network, to cover anticipated claims for the 2023/2024 Plan Year. Employees enrolled in the PVC network will see a maximum increase of $27 per month ($324 per year) for family medical and dental coverage.

University departments pay approximately 90% of the total cost of coverage for employees enrolled in the PVC network. Departments will see increases of up to $2,828 per employee per year.

Participating Network

The Participating (PAR) network includes Intermountain Health facilities and several IH-employed physicians. (Many IH physicians are also included in the Preferred ValueCare network.) The allowable amounts Regence has negotiated with providers in the PAR network are approximately 10% higher than those negotiated with providers in the PVC network.

The Benefits Advisory Committee recommended that employee premiums be adjusted this year so employees who choose to enroll in the more costly PAR network bear the difference in anticipated additional claims expense. As a result, premium rates for employees enrolled in the PAR network will increase between $57 and $151 per month. Employees currently enrolled in the PAR network are encouraged to analyze whether this more expensive network is the best network for them to continue into the next plan year.

The increased premium for those in the PAR network was calculated by taking the total cost (employee + department) for enrollment in the PVC network and increasing it by 10%. So that employees pay the difference in cost of the higher-cost network, the department contribution for the PVC network was subtracted to calculate the new PAR network employee premium.

To search providers in the Preferred ValueCare network (National BlueCard PPO network for providers outside Utah), go to Regence.com and without logging into your account, click “Find a doctor” on the top green bar.

- If you are searching for a provider in Utah, search the Preferred ValueCare network.
- If you are searching for a provider outside Utah, search the National BlueCard PPO network.

Update your location at the top of the search page if it does not show the area you wish to search.
Health Claims Continue to Increase

As we advised employees in open enrollment last year, claims during the 2020/2021 Plan Year remained low because many people avoided medical care unless their condition was critical. To see how claims have increased over the past few plan years, we compare the average claims per enrolled employee per month during each plan year (the 2022/2023 plan year data is through March 31, 2023).

<table>
<thead>
<tr>
<th>Plan Year</th>
<th>RX</th>
<th>Medical</th>
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<tbody>
<tr>
<td>2019/2020 PY</td>
<td>$263.73</td>
<td>$797.02</td>
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<tr>
<td>2020/2021 PY</td>
<td>$281.25</td>
<td>$632.46</td>
</tr>
<tr>
<td>2021/2022 PY</td>
<td>$306.59</td>
<td>$988.17</td>
</tr>
<tr>
<td>2022/YTD2023</td>
<td>$362.69</td>
<td>$981.53</td>
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Many plan changes were made last year to keep premium increases under 10%; however, claims have continued to increase. Additional plan changes will be made this year to account for the continued increase in claims. See the Advantage Plan Changes (next section) to see the new deductible and coinsurance amounts.

See the Summary Comparison of Medical and Dental Benefits for additional coverage information and health plan premium rates.

Advantage Plan Changes

Deductibles and coinsurance amounts in the Advantage Plan will change effective July 1, 2023. Coverage in the Consumer Directed Health Plan will not change.

While the Employee Health Care Plan will continue to provide financial incentives to use University of Utah Health providers, coinsurance rates for U Health providers will increase. Our University Health system is nationally recognized and has award-winning facilities and providers. Employees are encouraged to continue utilizing U Health providers when possible.

Plan Year Deductible: For the 2023/2024 Plan Year, if you receive care from a U Health and/or other network provider, your deductible will be $250 per member or $500 for your family. If you use an out-of-network provider, your deductible will remain $500 per member or $1,000 for your family. A deductible is the amount you must pay before the plan begins paying for health care that is paid with a coinsurance.

Coinsurance: For the 2023/2024 Plan Year, coinsurances for health care not subject to a set copay amount will be:

<table>
<thead>
<tr>
<th>Provider Type</th>
<th>15%</th>
<th>20%</th>
<th>40%</th>
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<tr>
<td>U Health Provider</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Other Network Provider</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Out-of-Network Provider</td>
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A coinsurance is the percent you are required to pay after paying the annual deductible. The plan pays the balance for eligible expenses with a network provider.

For example, if you are admitted to the University hospital and the negotiated rate is $10,000, your coinsurance is 15%: you will be required to pay $1,500 and the plan will pay the remaining $8,500. However, if you have not yet met your deductible, you will pay the first $250 and then you will pay 15% of the remaining $9,750, or $1,712.50 total. As a reminder, if you use network providers, the maximum any
individual will be required to pay for medical expenses during a single plan year is $2,500. Separate out-of-pocket maximums of $2,500 apply for prescription drugs and mental health/substance use disorder benefits.

If you use an out-of-network provider, you will pay 40% of the amount a network provider would have agreed to accept, plus any balance of billed charges. Only the 40% coinsurance will apply to your out-of-pocket maximum. Amounts charged by an out-of-network provider above the amount a network provider has agreed to accept are not paid by the plan and do not apply to your out-of-pocket maximum.

**Mental Health Benefit Changes**

Benefits were increased last year and will be increased further this year to comply with requirements of the Mental Health Parity and Addiction Equity Act. Day limits are being removed on inpatient hospital, partial hospitalization programs and day treatment, and intensive outpatient services.

In accordance with the changes made to the medical coverage, the coinsurance for network providers will increase to 15% for the 2023/2024 Plan Year.

The Advantage Plan uses the Huntsman Mental Health Institute Behavioral Health Network (not Regence’s network).

**Dental Plan Changes**

The Utah legislature increased the funding for dental benefits by 1%. With this additional funding, the Benefits Advisory Committee recommended the plan cover **preventive dental cleansings and exams at 100%**.

As a reminder, the plan covers two cleanings and exams each plan year. The amount the plan pays for these services will count toward the $2,000 annual maximum amount the plan will pay for dental services.

**How Can We Reduce Health Plan Costs?**

We can help control future health plan expenses, which will potentially affect you through premiums, by making good decisions regarding your use of health care services and prescription medications.

Visit **RedMed** for your non-critical injuries and illnesses. RedMed is located on the ground floor of the Union Building and is available to all employees at no cost. **RedMed now has a reserved parking space in the northwest Union Building parking lot (by the entrance to the food court)**. Nurse practitioners assess and treat work-related injuries, as well as many other non-emergency injuries and illnesses, and provide preventive wellness exams (a WellU activity!) and vaccinations. For additional information or to schedule an appointment, see the RedMed web page at **benefits.utah.edu/redmed-employee-health-clinic**.
Use an urgent care facility instead of going to an emergency department for non-life threatening conditions. A visit to the emergency department can cost the plan up to five times more than a visit to an urgent care facility.

Use U Health Virtual Urgent Care if you or your family members have a non-urgent injury or minor illness. U Health Virtual Urgent Care is available from 9:00am to 8:30pm, 7 days a week. You can access Virtual Urgent Care through MyChart (if you have an existing account) or online at healthcare.utah.edu/virtual-care/urgent-care.

Purchase generics instead of costly brand-name medications – don’t be afraid to start with a less costly medication.

Have appropriate preventive screenings – many illnesses can be treated more effectively if they are discovered early.

Ask questions such as, if there is a more cost-effective option or facility.

Follow recommendations to treat chronic conditions – even if you begin to feel well. Continuing to follow your provider’s recommendation may avoid costly complications or worsening symptoms in the future.

Focus on your personal health and wellness by beginning with small steps such as parking farther away from the building, taking the stairs, or eating smaller portions.

**Assistance in managing Diabetes is available through Livongo by Teledoc**

Livongo is available for health plan members who have been diagnosed with Type 1 or Type 2 Diabetes. For information or to sign up, call (800) 945-4355 or go to join.livongo.com/UNIVERSITYOFUTAH/register (use registration code: UNIVERSITYOFUTAH).

**WellU Wellness Program**

**2022/2023 Requirements**

By participating in the WellU Wellness Program, you focus on your own wellbeing, while saving up to $480 on health plan premiums annually. To participate next plan year (beginning July 1, 2023), you must complete the following by **June 30, 2023**:

1. General Health Assessment between July 1, 2022 and June 30, 2023; log into regence.com and click the Regence Empower tile
2. Dental Cleaning and Exam
3. Three Different WellU Wellness Activities

See the WellU web page at benefits.utah.edu/wellu-wellness-program for details on WellU Wellness Activity options.
2023/2024 WellU Requirements

Complete the following requirements between July 1, 2023 and June 30, 2024:

- Three WellU Wellness Activities – new options may be added for next year
- Dental Cleaning and Exam (covered by the health plan at 100%)
- General Health Assessment – only required for new participants who did not complete the GHA between July 1, 2022 and June 30, 2023

Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs)

You must reenroll in a Health FSA or Dependent Day Care FSA each year during open enrollment to participate, even if you want to continue the same election amount.

Both FSAs and HSAs allow you to use non-taxed dollars for eligible expenses, which can make your dollars go farther.

The IRS recently clarified that the costs of nutritional counseling and weight-loss programs are medical expenses if they treat a specific disease diagnosed by a physician (e.g., obesity or diabetes); otherwise, these costs are not medical expenses. The cost of a gym membership is a medical expense if the membership was purchased for the sole purpose of affecting a structure or function of the body (e.g., a prescribed plan for physical therapy to treat an injury) or treating a specific disease diagnosed by a physician (e.g., obesity or heart disease). However, the cost of exercise for the improvement of general health is not a medical expense, even if recommended by a doctor.

Health FSAs and HSAs hold money you defer for future medical expenses incurred by you, your spouse, and other tax dependents. You can use these non-taxed dollars to cover items not covered by the health plan. Examples include your copays and coinsurance, contact lenses, eye glasses, etc.

There are several important differences between an FSA and an HSA. For a summary of the differences between these two accounts, see the summary chart at benefits.utah.edu/fsa-vs-hsa. The most important difference for an HSA is that you must be enrolled only in a health plan with a qualifying high deductible (including the U’s CDHP Plan) and you cannot have any funds remaining in an FSA. If you are changing from an FSA to an HSA this year, be sure to spend or get reimbursed for your entire FSA balance before July 1, 2023.

Dependent Day Care FSAs reimburse eligible day care costs for your eligible family members. To be an eligible day care expense, the care provided must be necessary to allow you and your spouse (if applicable) to work. Eligible family members include your children under age 13 and other family members who are physically or mentally incapable of caring for themselves, reside with you for more than one-half of the calendar year, and are someone you could claim as a dependent on your taxes.
Life Insurance Enrollment and Increases

Employees may enroll in Basic Employee Life (equal to salary up to $25,000) and Basic Family Life ($2,000 on each eligible family member) during open enrollment. Coverage will be effective on July 1, 2023, the first day of the new plan year. This enrollment can be done through UBenefits.

Employees may also increase their Employee additional life insurance by $20,000 or up to the guaranteed issue maximum applicable to new hires ($500,000), whichever is less. This enrollment is not currently available through UBenefits, so a paper form is required. See the open enrollment web page at benefits.utah.edu/annual-open-enrollment for a fillable form.

MetLife Legal Plan

The MetLife Legal Plan gives you access to expert attorneys who can assist you with a broad range of personal legal needs you might face.

The Parents Plus enhancement allows your parents and grandparents to have access to over 20 of the covered services currently included in the plan. See the MetLife Legal Plan Summary flyer on the open enrollment web page at benefits.utah.edu/annual-open-enrollment for information on covered services.

The monthly premium for enrollment remains $21.25 per month.

To enroll or cancel coverage, contact MetLife at 1 800 GET-MET 8 (1-800-438-6388) or visit www.metlife.com/mybenefits by June 30, 2023. If you are currently enrolled in the Legal Plan, your enrollment will continue for the next plan year unless you cancel your participation.

Other Benefit Reminders

Supplemental Retirement Plans – Start or stop contributions, or change your contribution amount at any time through UBenefits.

Accidental Death and Dismemberment – AD&D provides benefits in the event of a covered accident. No medical information is required to enroll. Coverage is effective the day after you enroll through UBenefits.

Auto and Home Insurance – University employees and eligible family members may enroll in auto and home insurance at group rates through Farmers GroupSelect, Liberty Mutual, or Safeco Insurance.

Take Time to Review Your Beneficiaries! If you experience a major change in your life such as marriage, divorce or birth of a child or grandchild, updating your beneficiaries can save your loved ones from unnecessary grief during a difficult time.

View and update your beneficiaries for life insurance and AD&D through UBenefits.

View and update your retirement plan beneficiary designations by logging into your account with Fidelity Investments, TIAA, and/or Utah Retirement Systems.

For more information on the University’s employee benefit plans, see the new and improved employee benefits website at benefits.utah.edu
How to Enroll, Make Changes, and Get Help

Log into UBenefits at ubenefits.app.utah.edu and click on the Open Enrollment tile to see your current Health Plan enrollment and enrolled family members. Please make sure all listed family members meet the University’s eligibility requirements, go to benefits.utah.edu/health-care-and-dental-plans and click the Eligible Family Members accordion. Through UB Benef its, you can change your health plan, network option, and add and remove family members.

You can also enroll in a Flexible Spending Account (you must enroll during open enrollment, even if you want to keep your current election) and enroll in Basic Life Insurances if you are not already enrolled.

To enroll or cancel your enrollment in the MetLife Legal Plan, go to www.metlife.com/mybenefits or call 1-800-GET-MET 8 on or before June 30, 2023.

Complete your enrollment between May 1 and May 31, 2023

UBenefits: ubenefits.app.utah.edu

If you don’t have access to a computer, you need to submit a paper form, or you have questions not answered in this booklet or on the website, contact UHRM at (801) 581-7447 or benefits@utah.edu for assistance.

Privacy Policy
The University of Utah Employee Health Care Plan and the University of Utah Flexible Benefit Plan are required to follow strict federal and state laws regarding the confidentiality of Protected Health Information (“PHI”). The Plans’ Notice of Privacy Practices describes the Plans’ practices relating to PHI and the rights members of the Plans have concerning their PHI. The Notice of Privacy Practices is available in each summary plan description. Summary plan descriptions are on the UHRM website at benefits.utah.edu/health-care-and-dental-plans, in the Legal Plan Documents & Notices accordion. To obtain a copy by mail, contact the UHRM Solutions Center at (801) 581-7447.

This newsletter contains only a general description of some of the features of the University’s Benefit Plans and is not intended to constitute a promise or contractual commitment by the University or a right to benefits under any of its employee benefit plans. The University reserves the right to unilaterally change or terminate any or all of its employee benefit plans at any time and without prior notice. Also, modifications may be necessary to comply with applicable legal requirements. The exact details of the plans are included in the legal plan documents that govern each plan. In the event of any inconsistency between a statement in this booklet and the plan document, the plan document will control.