



Office of Human Resource Services and Employee Relations

MEMORANDUM

TO: All Eligible Faculty and Professional Administrative Staff

FROM: Julie Nava
Benefits Coordinator

DATE: November 5, 2021

RE: Open Enrollment Changes

Greetings! Great news this year – *health insurance premiums will remain the same*. We are adding a new Anthem health plan, Pathway EPO. Dental premiums will increase by \$1-\$2/month and vision premiums are decreasing slightly. Our Sun Life AD&D coverage will be changing – anyone currently enrolled will need to re-enroll in the new coverage – all current AD&D coverage will terminate on December 31. We are also adding a Sun Life Hospital Indemnity plan, which pays cash benefits for hospital stays. Employees enrolled in the 2500 High Deductible Health plan will have the option to enroll in an HSA, contributing up to \$3650 pre-tax for employee coverage and up to \$7300 for family coverage. Please review the 2022 Benefits Booklet for additional information: <https://www.unco.edu/human-resources/pdf/benefits/2022-exempt-benefits/2022-CHEIBA-Benefit-Guide-Final.pdf>. The 2022 rate sheet can be found at <https://www.unco.edu/human-resources/pdf/benefits/2022-exempt-benefits/2022-Rate-Sheet-Updated.pdf>. All benefits information can also be found on the BeneCenter at <https://mybensite.com/cheiba/>. The username is cheiba and password is coverage.

Monthly insurance rates are listed below:

Medical Insurance: All plans are through Anthem Blue Cross Blue Shield.

	HMO/POS	Prime Blue Priority PPO	2500 High Deductible Plan	Blue Priority HMO (Narrow Network)	Pathway EPO (Narrow Network)
Employee Only	\$270	\$270	\$208	\$249	\$243
Employee + Spouse	\$648	\$648	\$499	\$597	\$584
Employee + Child(ren)	\$595	\$595	\$458	\$548	\$535
Employee + Spouse + Child(ren)	\$746	\$746	\$574	\$687	\$671

NEW: Pathway EPO health plan has a narrow network of providers. Annual deductible is \$500 individual/\$1000 family, with 15% coinsurance. Primary Care/Specialist doctor visit copays are \$10. There are no out-of-network benefits except for urgent/emergency care.

Dental Insurance: Dental insurance is through Anthem.

Employee Only	\$20
Employee + Spouse	\$45
Employee + Children	\$43
Employee + Spouse + Children	\$52

Vision Insurance: Vision insurance is through Anthem Blue View Vision.

	Full Vision Coverage
Employee Only	\$ 7.65
Employee + Spouse	\$14.35
Employee + Child(ren)	\$14.35
Employee + Spouse + Child(ren)	\$20.84

To make changes to your medical, dental, and/or vision plans, complete the Anthem change form: <https://www.unco.edu/human-resources/pdf/benefits/2022-exempt-benefits/2022-Anthem-Enrollment-Form.pdf>

To change benefit deductions from pre-tax to after-tax (or vice versa), complete the Section 125 Premium Only Plan form: <https://www.unco.edu/human-resources/pdf/hr-forms/pretax-post-tax-form.pdf>

NEW: Hospital Indemnity Insurance: This plan provides benefits due to hospital stays for covered accidents or sickness. Monthly costs and more details are available at: <https://www.unco.edu/human-resources/pdf/benefits/2022-exempt-benefits/2022-Hospital-Indemnity.pdf>

CHANGED: AD&D (Accidental Death & Dismemberment Coverage): Individual coverage is available from \$10,000-\$500,000 of coverage, to a maximum of 5 times your base annual salary. Spouse coverage is available from \$5,000-\$250,000, not to exceed individual coverage amount. Child coverage is available from \$1,000-\$10,000, not to exceed individual coverage amount. Monthly costs and more details are available at: <https://www.unco.edu/human-resources/pdf/benefits/2022-exempt-benefits/2022-Voluntary-ADD.pdf>

To enroll in or change optional Sun Life benefits (AD&D, voluntary life insurance, accident, hospital, critical illness), complete the appropriate Sun Life enrollment form: <https://www.unco.edu/human-resources/pdf/benefits/2022-exempt-benefits/2022-Sunlife-Enrollment-Form.pdf>

Flexible Spending Plan (FSA): You can contribute up to \$2750/year pretax in a health care FSA and up to \$5000 per family per year in a dependent care FSA for day care expenses. To enroll, complete the enrollment form: <https://www.unco.edu/human-resources/pdf/benefits/2022-exempt-benefits/2022-FSA-Enrollment.pdf> and returning it to HR, Box 54 or email it to julie.nava@unco.edu. You can carry over up to \$550 of unused money from the health care FSA to the next plan year – all other unused money will be forfeited. Visit <https://www.alerusrb.com/resource-center/> for more information on flexible spending accounts.

HSA (Health Savings Account): Limited to employees enrolled in the 2500 High Deductible Health plan. Employees enrolled in the HSA plan cannot enroll in the health care FSA. For information, go to <https://www.wexinc.com/products/benefits/health-savings-account-hsa/> Contact Julie Nava at julie.nava@unco.edu to enroll.

Human Resources will host an Open Enrollment Benefits/Health Fair for faculty and administrators on November 17, 2021. The Benefits Fair will be held in the University Center Panorama Room from 7am-11am. Representatives from Anthem, TIAA, and AIG/VALIC will be in attendance. Free health screenings are available by making an appointment at <https://signup.lifehealthevents.com> using company code UNC2021.

You may change your medical, dental, and/or vision plans, enroll in or change optional life insurance, critical illness insurance, accident insurance, hospital insurance, enroll in optional AD&D, enroll in HSA (only if enrolled in 2500 High Deductible Health plan), change from pretax to after-tax (or vice-versa), and change ORP retirement

vendors during open enrollment. If you are a PERA member and will be retiring within three years, you may want to change from pretax to after-tax, since this will affect your Highest Average Salary upon which your retirement is based. All changes will take effect with your December paychecks, except for ORP retirement plan vendor changes, flexible spending and HSA contributions, which will take effect January 31, 2022. ORP retirement plan changes can be done by completing this form: <https://www.unco.edu/human-resources/pdf/benefits/2022-exempt-benefits/2022-ORP-Election-Form.pdf>.

November 29, 2021 is the final deadline to make changes to your benefits. Return all forms to HR, Box 54, email to julie.nava@unco.edu, or fax to 351-1386.

Contact Julie Nava at julie.nava@unco.edu or 351-2621 with questions.