From:	Nava, Julie
Subject:	2021 Open Enrollment: November 1-23
Date:	Wednesday, October 28, 2020 3:33:27 PM
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Importance:	High

UNIVERSITY OF
NORTHERN COLORADO

Office of Human Resource Services and Employee Relations

MEMORANDUM

TO: **All Eligible Faculty and Exempt Administrators**

FROM: Julie Nava
Benefits Coordinator

DATE: October 28, 2020

RE: Open Enrollment Changes

Greetings! Great news this year – there won't be any changes to medical, dental, or vision plan coverage. There will actually be a small decrease in medical and vision premiums in 2021. Also due to the collective good health of CHEIBA members statewide, we will have a premium holiday for the month of December, meaning that you will not have a medical or dental premium deducted from your December 31 paycheck.

We are introducing a new wellness program through Anthem called Health Rewards on January 1. You can find more information on our website at: https://www.unco.edu/human-resources/employee-resources/benefits/2021-open-enrollment.aspx where we have open enrollment videos posted. Virtual Open Enrollment Benefits Q&A sessions for faculty and administrators will be held on November 9 from 10-11:30am and on November 17 from 2-3:30. The link to attend will be emailed next week.

Open enrollment will be online and will run November 1-23. The open enrollment link will be sent via email and placed on the HR website at www.unco.edu/hr. The website is branded by Sun Life, who is our vendor for optional life, AD&D, critical illness, and accident insurance. You must complete each benefit section in the open enrollment portal and electronically sign at the end to complete open enrollment, at which point you will receive an email confirmation.

Insurance rates are listed below:

Medical Insurance:

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

Dental Insurance:

Employee Only	$19
Employee + Spouse	$44
Employee + Child(ren)	$42
Employee + Spouse + Child(ren)	$50

Vision Insurance: Vision insurance is through Anthem Blue View Vision. Coverage includes an eye exam for $15 at in-network providers, which include America's Best, Eye Center of Northern Colorado, and See Life Family Vision Center, along with many other local providers. Go to www.anthem.com, click on Individual & Family, Find Care, Search as a Guest, select Vision for Type of Care and Blue View Vision from the plan/network list to find in-network providers. Coverage includes one pair of eyeglasses (frames allowance of $130) OR contact lenses (allowance up to $130, contact lens exam up to $55) for a $15 copay every 12 months per covered person. Eye exams are $15 and covered every 12 months.

	Full Vision Coverage
Employee Only	$ 8.42
Employee + Spouse	$15.77
Employee + Child(ren)	$15.77
Employee + Spouse + Child(ren)	$22.91

You may change your medical, dental, and/or vision plans, enroll in or change optional life insurance, enroll in or change optional AD&D, change from pretax to after-tax (or vice-versa), and change ORP retirement plan 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, which will take effect January

29, 2021. ORP retirement plan vendor changes cannot be done online – the change form is available at https://www.unco.edu/human-resources/pdf/hr-forms/retirement-plan-election-form-2020.pdf and can be sent to HR, Box 54, emailed to me or faxed to 970-351-1386.

Your medical, dental, vision, AD&D, optional life insurance, accident insurance, and critical illness insurance will continue as is if you do nothing. You must enroll in the flexible spending plan online or by completing the enrollment form: https://www.unco.edu/human-resources/pdf/hr-forms/flexible-spending-enrollment-form.pdf and returning it to me via email, fax (351-1386), or campus mail if you want the benefit in 2021. The open enrollment link is posted on our Open Enrollment website: https://www.unco.edu/human-resources/employee-resources/benefits/2021-open-enrollment.aspx and will be live on November 1. The website will be available from November 1-23, 2020. **Open enrollment will end on November 23.**

Please let me know if you have any questions.

Thanks,

Julie Nava
Benefits Coordinator
Human Resource Services

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