



OPEN ENROLLMENT 2017

November 1–15, 2016

UNIVERSITY OF ROCHESTER VISITING FACULTY (APPOINTED FOR 9 OR MORE MONTHS AS OF JANUARY 1, 2017),
IN-HOUSE AGENCY NURSES/OPERATING TECHNICIANS AND PART-TIME ASSISTANT COACHES

OCTOBER 2016

Welcome to the 2017 Open Enrollment Period!

The annual open enrollment period for the University of Rochester Health Care Plans, Flexible Spending Accounts (FSAs), and Health Savings Account (HSA) for calendar year 2017 will be held from **Tuesday, November 1—Tuesday, November 15**.

Picking the right benefit plans can be a challenge. Which medical plan is best for me? How much should I save in my FSA? Does an HSA make sense for me? These decisions are important and a lot goes into making the right choice. To make the process easier, start with the easy-to-use online tool called **ALEX**, available on the benefits website (rochester.edu/benefits). ALEX will ask a few questions (who will be covered on your plan, what types of services do you think you might need throughout the year, etc.) and will provide a cost comparison for each of the plans. ALEX will also walk you through a few scenarios to better explain how your benefits work.

Health Care Program Enrollment/Change Options

During the 2017 annual open enrollment, you have the option to:

- Change your current Health Plan
- Elect health coverage
- Add or remove eligible dependents from your coverage
- Change your Third-Party Administrator (Aetna or Excellus) for your coverage
- Elect to contribute to a Health Savings Account and/or a Flexible Spending Account
- If eligible, you can certify your eligibility to receive the HSA employer funding for 2017

New and Noteworthy

Employer Funded HSA— The University will provide HSA funding for eligible employees enrolled in the YOUR HSA-Eligible Plan for 2017. Newly hired and newly benefit eligible employees also will be eligible to receive a prorated portion of the employer funding throughout the year. Visit the Benefits website for information.

Increased HSA Limits— The maximum contribution amount for the HSA has increased to \$3,400 for single coverage, the maximum contribution amount for family coverage has not changed.

New Pharmacy Benefit Manager for Excellus members—

As of 1/1/17, Express Scripts will be the new pharmacy benefit manager for Excellus members. The pharmacy coverage will not change, however, Excellus members will receive new subscriber ID cards prior to 1/1/17.

Prescription Drug Formulary— Review your Third-Party Administrator's (Aetna or Excellus) formulary for any annual updates. View your TPA's formulary online at www.Aetna.com or www.ExcellusBCBS.com/ur. The **UR Employee Pharmacy** will continue to be available to employees and their eligible dependents. Visit their website at www.urmc.rochester.edu/pharmacy/pharmacies/employee.aspx for additional information.



2017 Health Care Plans Premiums For Faculty and Staff

January 1 - December 31, 2017

Monthly Premium Contributions (monthly paid)	Single	Family	Employee and Spouse/ Domestic Partner	Employee and Child(ren)
Full-Time Employees Earning < \$49,000				
YOUR PPO Plan	\$82.18	\$246.48	\$180.76	\$147.88
YOUR HSA-Eligible Plan	\$8.38	\$25.14	\$18.44	\$15.08
Full-Time Employees Earning \$49,000 - \$121,000 and Part-Time Employees < \$121,000 with more than 5 Years of Service				
YOUR PPO Plan	\$128.04	\$384.10	\$281.68	\$230.46
YOUR HSA-Eligible Plan	\$9.44	\$28.28	\$20.74	\$16.98
Part-Time Employees Earning < \$121,000 with less than 5 Years of Service**				
YOUR PPO Plan	\$166.58	\$499.72	\$366.46	\$299.84
YOUR HSA-Eligible Plan	\$51.12	\$153.32	\$112.42	\$92.00
Employees Earning > \$121,000				
YOUR PPO Plan	\$205.12	\$615.38	\$451.30	\$369.22
YOUR HSA-Eligible Plan	\$92.30	\$276.88	\$203.02	\$166.12

Bi-weekly and Semi-monthly Premium Contributions (bi-weekly*/semi-monthly paid)	Single	Family	Employee and Spouse/ Domestic Partner	Employee and Child(ren)
Full-Time Employees Earning < \$49,000				
YOUR PPO Plan	\$41.09	\$123.24	\$90.38	\$73.94
YOUR HSA-Eligible Plan	\$4.19	\$12.57	\$9.22	\$7.54
Full-Time Employees Earning \$49,000 - \$121,000 and Part-Time Employees < \$121,000 with more than 5 Years of Service				
YOUR PPO Plan	\$64.02	\$192.05	\$140.84	\$115.23
YOUR HSA-Eligible Plan	\$4.72	\$14.14	\$10.37	\$8.49
Part-Time Employees Earning < \$121,000 with less than 5 Years of Service**				
YOUR PPO Plan	\$83.29	\$249.86	\$183.23	\$149.92
YOUR HSA-Eligible Plan	\$25.56	\$76.66	\$56.21	\$46.00
Employees Earning > \$121,000				
YOUR PPO Plan	\$102.56	\$307.69	\$225.65	\$184.61
YOUR HSA-Eligible Plan	\$46.15	\$138.44	\$101.51	\$83.06

The index for the University Health Care premiums are based on changes in the national average wages as reported by the Bureau of Labor Statistics. Effective, January 1, 2017, the \$47,200 salary band will be indexed to \$49,000 and the \$117,600 salary band will be indexed to \$121,000.

The University is pleased to be able to offer the Health Care Plans with premiums that are below local and national rates. We have been able to mitigate overall cost increases through the University's custom plan design which is designed to meet the health care needs of faculty and staff.

Personal Health Assessment Incentive

If you are enrolled in a University Health Care Plan, the University will provide you and your covered spouse/domestic partner with a \$125 incentive when you complete both a biometric screening and a Personal Health Assessment (PHA). Completion of both the biometric screening and the PHA is required for the incentive to be paid. Visit www.rochester.edu/well-u for additional information and to schedule your biometric screening.

*Faculty/staff members who are paid bi-weekly will have their Health Care and Dental Plan premium contributions deducted in the first two paydays of each month. In the month(s) that contain three paydays (June and December), Health Care Plan deductions will not be taken from the third payday.

**Also includes Agency Nurses with Medical and Time-as-Reported employees who qualify as a full-time employee in accordance with the University's Measurement and Stability Periods Policy.

The rates represented in these charts apply to Visiting Faculty and In-House Agency Nurses/Operating Room Technicians and Part-Time Assistant Coaches and reflect the amount that will be deducted each pay period from faculty/staff members' paychecks from January 1 - December 31, 2017 respectively. This is in addition to the amount contributed by the University. Visiting Faculty, In-House Agency Nurses/Operating Technicians and Part-Time Assistant Coaches' paychecks premiums are based on salary, full-time/part-time status and University years of service as of January 1, 2017.

Any changes to either salary or University service throughout the calendar year will not change premium amount in 2017. If your work status changes between full-time and part-time during the calendar year, your payroll deductions will be adjusted as appropriate.

University Funded Health Savings Account

The University will provide a one-time employer funding to a Health Savings Account (HSA) following the first pay period in January, for eligible employees enrolled in the YOUR HSA-Eligible Plan. Throughout the 2017 calendar year, the University will continue to pay the monthly HSA administrative fees for employees enrolled in the YOUR HSA-Eligible Plan with an HSA through PayFlex (Aetna members) or HSA Bank (Excellus members).

If you receive the employer funding and choose to contribute additional funds to your HSA, the total contribution amount (employer funding + your contributions) cannot exceed the IRS annual contribution amount for 2017. If you are under age 55, the 2017 maximum is \$3,400 for single coverage or \$6,750 for family coverage. If you are age 55 or older, the IRS allows you to contribute an additional \$1,000 per year.

During the open enrollment period, if you attest to your eligibility to have an HSA, the University will provide \$200 towards an HSA for an employee with single coverage and \$400 towards an HSA for an employee with one or more covered dependents.



Duo Security

To log in to HRMS from computers not connected to the University network, you must be enrolled in Duo two-factor authentication.

Visit tech.rochester.edu/services/two-factor-authentication and use your NetID and password to enroll in Duo for HRMS. As soon as you are enrolled, two-factor authentication will be active. Contact the IT Help Desk at 275-2000 with any questions.



3 Easy Steps to Complete Your 2017 Open Enrollment Process!

1. Review your benefits.

Utilize the online resources on the Benefits website (www.rochester.edu/benefits), including the Alex tool, an interactive Benefits decision making tool.

- Log in to the Aetna or Excellus website to review your claims and expenses over the past year.
- Review your dependents to be sure they will remain eligible in 2017 (see the Benefits website for the eligibility requirements).
- Read the materials in your open enrollment packet and attend an informational session to get your questions answered.

2. Choose your plans.

Log in to HRMS (www.rochester.edu/people) and select the 2017 Open Enrollment link to make your Health and FSA/HSA elections for 2017.

Important: If you do not make a new election, your current Health coverage will continue for 2017. However, if you would like to contribute to an FSA or HSA, you must make an election, your 2016 enrollment will not roll over into 2017.

3. Watch for your confirmation statement in December 2016.

Schedule of Open Enrollment Informational Sessions

Informational Sessions with Aetna, Excellus, and Accountable Health Partners

Representatives from Aetna, Excellus, the Benefits Office and Accountable Health Partners will be available to speak with you personally regarding the 2017 Health Care Plans, Pharmacy Benefits, FSA and HSA programs, and Wellness Programs.

Tuesday, November 1	11 a.m. - 2 p.m.	Medical Center Sarah Flaum Atrium
Wednesday, November 2	7:30 a.m. – 9:30 a.m.	College Town 44 Celebration Drive Conference Room 2007AB, 2 nd Floor
Thursday, November 3	11 a.m. – 2 p.m.	Medical Center Sarah Flaum Atrium

Information Sessions w/ Benefit Office Representatives

Representatives from the Benefits Office will be available to speak with you personally regarding the 2017 Health Care Plans, Pharmacy Benefits, FSA and HSA programs, and Wellness Programs.

Tuesday, October 25	11 a.m. – 1 p.m.	Sawgrass Surgical Center 180 Sawgrass Drive Cafeteria
Wednesday, October 26	11 a.m. – 1 p.m.	Rochester Tech Park 905 Elmgrove Road Building 5, 2 nd Floor
Thursday, October 27	11 a.m. – 1 p.m.	Advancement Center, 300 East River Road Seminar Room 101
Friday, October 28	11 a.m. – 1 p.m.	Bridge Lounge, River Campus
Friday, October 28	2 p.m.– 4 p.m.	Clinton Crossing 4910 Lac De Ville Blvd Building D, 2 nd Floor

Enrollment Help Workshops

Representatives from the Benefits Office will be available to provide assistance with online enrollment.

Wednesday, November 2	11 a.m. – 2 p.m.	College Town, 44 Celebration Drive Conference Room 2007, 2 nd Floor
Tuesday, November 8	8 a.m. – 11 a.m.	College Town, 44 Celebration Drive Conference Room 2007, 2 nd Floor
Monday, November 14	11 a.m. – 3 p.m.	College Town, 44 Celebration Drive Conference Room 3007, 3 rd Floor
Tuesday, November 15	7:30 a.m. – 5 p.m.	College Town, 44 Celebration Drive Conference Room 2007, 2 nd Floor

Questions?

1. Call ASK-URHR at 275-8747
2. Email the Benefits Office at benefitoffice@rochester.edu
3. Attend an Informational Session (see schedule above)
4. Visit the Accountable Health Partners (AHP) website at: www.ahpnetwork.com for information regarding the AHP provider network.

