

Benefits Highlights

TOTAL REWARDS
HUMAN RESOURCES
UNIVERSITY OF ROCHESTER

RETIREE | OPEN ENROLLMENT 2023

OCTOBER 2022

Overview

The annual open enrollment period for University of Rochester benefits for calendar year 2023 will be held from Tuesday, November 1–Tuesday, November 15, 2022.

This is the time to enroll, make a change, or waive coverage for your 2023 benefits.

New and Noteworthy

1. The Dental Plan Rates have remained unchanged this year.

Please see enclosed rate sheet for premium details.

2. The embedded out-of-pocket maximum has increased for the HSA-Eligible family-level coverage.

The embedded out-of-pocket maximum for HSA-Eligible In-Network health plans has been increased to \$8,350. This only applies to you if you are enrolled in plans covering dependent(s) with claims paid in the Tier 2 network.

For more information, view the Health Program Guide at rochester.edu/totalrewards/openenrollment.

Plan Information

2023 Non-Medicare Eligible Health Plans

You have the following plan options through our plan administrator, Excellus:

- YOUR PPO Plan
- YOUR HSA-Eligible Plan

There may have been changes to your premiums for 2023. See enclosed Premium Sheet including contribution amounts prior to making your 2023 benefit elections.

2023 Retiree Dental Plans

You have the following options through our plan administrator, Excellus:

- Traditional Dental Plan
- Medallion Dental Plan

Lifetime Benefit Solutions is the billing administrator for retiree dental plans.

See enclosed Premium Sheet prior to making your 2023 benefit elections. Eligibility rules apply.

Questions? Contact retireebenefits@ur.rochester.edu.

Making Changes

Elect, Waive, or Make a Change

If you do not wish to make a change to your benefits, there is no action required. Your coverage will continue uninterrupted.

If you wish to make any change, including waiving coverage, please contact the Office of Total Rewards by phone: (585) 275-2084 or email: retireebenefits@ur.rochester.edu. In order for your changes to be processed for 2023, forms must be received by November 15, 2022.



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Reminders

- Changes to coverage made during Open Enrollment will be effective January 1, 2023.
- As of January 1, 2021, the University transitioned to a University-sponsored Medicare Marketplace through Via Benefits for retirees over age 65. Please see the Total Rewards website for more details.
- If you are enrolled in Allstate Identity Protection and/or MetLife Legal coverage, your time frame to make changes or cancel is November 1 through November 15. Visit [YOURBenefitsExtras.com](https://yourbenefitsextras.com) or call Corestream: (888) 935-9595.
- If you are enrolled in a private policy with VSP Direct and would like to make changes to your current plan, call VSP Member Services: (800) 785-0699.

Resources

Contact Us

- In addition to the enclosed documents, visit rochester.edu/totalrewards or call (585) 275-2084.
- If you have questions related to plan details, coverage of services, and continuation of care, contact the Excellus Dedicated Care Team at (800) 659-2808.

Attend a Webinar or Q&A Session

Access our online live webinar or attend a virtual Q&A session to speak with a representative individually. Review the below virtual options and follow the instructions to get registered.

Event	Date	Time	Available Representative
Retiree Webinar	October 31	Noon–1 p.m.	Total Rewards
Retiree Q&A Session	November 3	11 a.m.–1 p.m.	Total Rewards, Excellus
Retiree Q&A Session	November 7	11 a.m.–1 p.m.	Total Rewards, Excellus
Retiree Q&A Session	November 10	5 p.m.–6:30 p.m.	Total Rewards, Excellus

How to Register for Sessions and Webinars

1. Locate the session or webinar on the University Calendar at rochester.edu/calendar. You can search by date or by title “Retiree Open Enrollment—Q&A Session” or “Retiree Open Enrollment—Webinar”
2. Click on the event you would like to attend
3. Once the event is open, click on “Register”
4. The register button will take you to a Zoom page to fill in your contact information