

Benefits Highlights

TOTAL REWARDS
HUMAN RESOURCES
UNIVERSITY OF ROCHESTER

SURVIVING SPOUSES | 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.

Choosing the right benefit plan is an important and challenging decision. Resources are available on the Open Enrollment website (rochester.edu/benefits/openenrollment) to help guide you through selecting your 2023 benefits. There you can access your 2023 rates, ALEX, webinars, Q&A sessions, the steps needed to complete your benefit elections, and answers to common questions. If you need additional assistance, please contact the Total Rewards Office at totalrewards@rochester.edu.

New and Noteworthy

1. Rate Increase Delayed

Just as many of you are contending with rising costs and inflation, the University is experiencing the same effects in virtually every aspect of our operations. Increasing health care costs coupled with increasing claims trends year over year makes it necessary to increase health plan premiums in the coming year. The cost to the University to subsidize health care costs at the current rate will substantially increase as well. The University covers an average of 87% of our faculty and staff health care costs, which continues to be above national benchmarks of 75% to 80% of costs. Recognizing the financial pressures our employees are facing, however, the University will delay for six months the premium increases that would normally go into effect January 1, 2023, effectively providing a full year of health plan benefits with only half a year of increased cost. New premium rates will not start until July 1, 2023.

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.

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: totalrewards@rochester.edu.

In order for your changes to be processed for 2023, forms must be received by November 15, 2022. Changes to coverage made during Open Enrollment will be effective January 1, 2023.

Eligibility

The Benefit Plans offered by the University of Rochester to eligible employees cover a wide range of benefits. Since eligibility for the plans varies and eligibility rules apply, please be sure to review the benefits eligibility website at rochester.edu/human-resources/benefits/eligibility-enrollment.

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.



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