

## Overview

**The annual open enrollment period for University of Rochester benefits for calendar year 2024 will be held from Wednesday, November 1–Wednesday, November 15, 2023.**

Choosing the right benefit plan is an important and challenging decision. Resources are available on the open enrollment website ([rochester.edu/benefits/openenrollment](https://rochester.edu/benefits/openenrollment)) to help guide you through selecting your 2024 benefits. There you can access your 2024 rates, ALEX, webinars, Q&A sessions, the steps needed to complete your benefit elections, and answers to common questions. Please contact the Total Rewards Office at [totalrewards@rochester.edu](mailto:totalrewards@rochester.edu) if you need additional assistance.

## New and Noteworthy

### 1. The University is implementing a new salary band

The University is implementing a new salary band for the 2024 plan year. Introducing this new band will more quickly lessen the impact of the “cliff” for employees moving from salary band 3 to salary band 5. This change will be in conjunction with a multi-year adjustment strategy to mitigate the cliff. If your salary band has changed, you may have a health care rate impact in alignment with your new band:

Salary Band 1	Full-Time Employees Earning < \$68,900 and Residents & Fellows
Salary Band 2	Full-Time Employees Earning \$68,900 to < \$102,300
Salary Band 3	Full-Time Employees Earning \$102,300 to \$147,000 and Part-Time Employees < \$147,000 with more than 5 years of service
Salary Band 4	Part-time employees earning less than \$147,000 with less than 5 years of service
Salary Band 5	Employees Earning \$147,000 to < \$184,600
Salary Band 6	Employees Earning \$184,600 to < \$242,100
Salary Band 7	Employees Earning > \$242,100

### 2. HSA and FSA contribution limits have increased for 2024

#### Health Savings Account (HSA)\*

- \$4,150 for single | \$8,300 for plans with dependents
- Additional \$1,000 contribution if the account holder is age 55 or older

#### Flexible Spending Accounts (FSA)\*

- Health Care or Limited Purpose FSA—\$3,050 limit
- Dependent Care FSA—\$5,000 per household\*\*

\* Eligibility rules apply

\*\*Federal non-discrimination guidelines require the University to test the Dependent Care FSA to ensure that highly compensated employees, as defined under IRS guidelines, do not disproportionately contribute to the Dependent Care FSA. Highly compensated employees may have their FSA maximum contribution amount reduced if the test results do not meet federal guidelines.

### 3. YOUR HSA-Eligible Plan Deductible for Tier 1

The deductible for Tier 1 under the HSA plan has increased to meet the IRS minimum for qualified high-deductible plans. All other deductible amounts for the plans will remain the same.

Tier 1 (AHP Network*)	
Single Coverage	\$1,600
Family Coverage	\$3,200

*\*AHP Network is a panel of University of Rochester Medical Faculty Group providers and carefully selected community partners. You will have a lower deductible, copay, coinsurance, and out-of-pocket maximum than tier 2 and tier 3 providers. Please note, all AHP providers are also in the Excellus national networks.*

### 4. Urgent Care Benefit Change

Effective January 1, 2024, there will be a health plan design change for urgent care services performed in the Tier 1 AHP Network to better align with a copay model that currently exists within other areas of our plan. For YOUR PPO Plan, the coverage will now be a \$35 copay under the Tier 1 Network instead of the current coinsurance coverage. For the YOUR HSA-Eligible Plan, the coverage will now be a \$35 copay after the deductible has been met under the Tier 1 Network, instead of the current coinsurance coverage.

### 5. FSA Rollover Benefit

Eligible employees electing to contribute to a Health Care FSA or Limited Purpose FSA in 2024 may roll over up to \$610 of remaining 2023 funds to 2024. To be eligible for rollover, employees must elect to contribute during open enrollment. Employees who do not elect to contribute in 2024 will forfeit leftover 2023 FSA funds. A Dependent Care FSA is not eligible to have a rollover to 2024; any unused funds will be forfeited.

### 6. Bi-Weekly Hourly Deduction Changes

In preparation for myURHR's go-live in 2024, the University will be changing the current deduction frequency of 24 pay periods for health, dental, and long-term disability premiums to all 26 pay periods for the bi-weekly hourly pay group. The current structure is that the annual cost for the plans is spread across 24 of the 26 bi-weekly hourly pay periods, leaving two paychecks a year without these plan deductions. Effective January 1, 2024, the annual cost of the plans will be spread across all 26 pay periods.

### 7. University-funded HSA seed funding will continue in 2024

Eligible full-time faculty, staff, residents, and fellows earning less than \$68,900 (salary band 1) who are enrolled in the YOUR HSA-Eligible Plan will receive \$200 (for single) or \$400 (for plans with covered dependents) of University funding into your HSA by certifying your eligibility during Open Enrollment.

### 8. 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 \$9,000. This only applies to you if you are enrolled in plans covering dependent(s) with claims paid in the Tier 2 Excellus network. For more information, view the Health Program Guide located at [rochester.edu/totalrewards/openenrollment](https://rochester.edu/totalrewards/openenrollment).

## 9. 2024 Pharmacy Benefit Manager

Effective January 1, 2024, Navitus will be the administrator of the University pharmacy benefits that are included in the health plan enrollment. This change will allow the University to continue to offer cost-effective health care plans with an excellent member experience. Previously, the University pharmacy benefit was managed by ESI, which is contracted through the health plan third-party administrator Excellus.

Employees can expect a welcome letter in the mail from Navitus following open enrollment. There are no special actions needed by employees in terms of enrollment; employees who wish to have pharmacy benefit coverage must be enrolled in a University Health Care plan. New health plan ID cards will be mailed by Excellus prior to the start of the plan year effective January 1, 2024 that will include the necessary information for both medical and pharmacy coverage.

As of January 1, 2024, Access Guidance Services managed by Navitus will be in place. This program assists individuals enrolled in the YOUR PPO Plan in obtaining copay assistance for certain drugs that have manufacturer-funded copay assistance programs. Access Guidance Services will be replacing the current SaveOnSP Program that offers similar benefits. Enrollment in Access Guidance Services is automatic if you are enrolled in the YOUR PPO Plan and prescribed the applicable prescription drugs. More detailed information on this program will be forthcoming in the Navitus welcome letter.

Excellus specific pharmacy programs will be ending December 31, 2023 including but not limited to the current Rx/Dx Incentive Program. Note - this program was only applicable to participants in a Center for Employee Wellness (CEW) Condition Management coaching program and provided a discount on select drugs during active program participation, for the remainder of that calendar year. For complete details on pharmacy benefits, please refer to the Summary Plan Descriptions.

## 10. MetLife Legal Plan Enhancement

As of January 1, 2024, employees who are enrolled in MetLife Legal Plan coverage will have access to online tax preparation and filing from TurboTax at no additional cost. This service covers the preparation and filing of one individual and joint federal and state tax return through the TurboTax online software.

## 11. Allstate Identity Protection is now available anytime

Allstate Identity Protection delivers a powerful approach to online privacy with unique tools and proactive monitoring that help you see your personal data, manage it with real-time alerts, and protect your identity. You can now enroll, make changes, or cancel Allstate Identity Protection coverage at anytime by logging into [www.YOURBenefitsExtras.com](http://www.YOURBenefitsExtras.com).

### Eligibility

### Review your 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 rules apply, please be sure to review the benefits eligibility website at [rochester.edu/human-resources/benefits/eligibility-enrollment](http://rochester.edu/human-resources/benefits/eligibility-enrollment).

### Resources



Use the camera on your phone to scan the QR code and jump directly to helpful resources.