

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.

This is the time to enroll, make a change, or waive coverage for your 2024 benefits.

New and Noteworthy

1. 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.*

2. 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.

3. 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.

4. 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.

New and Noteworthy, Continued

Plan Information

Making Changes

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.

2024 Non-Medicare Eligible Health Plans

You have the following plan options

- YOUR PPO Plan
- YOUR HSA-Eligible Plan

2024 Retiree Dental Plans

- Excellus is the plan administrator
- Lifetime Benefit Solutions is the billing administrator for retiree dental plans
- You have the following plan options
 - Traditional Dental Plan
 - Medallion Dental Plan

Please see the enclosed Premium Sheet for details before making your 2024 benefit elections. Eligibility rules apply – contact retireebenefits@ur.rochester.edu for more information.

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 to request a change form.

In order for your changes to be processed for 2024, forms must be received by November 15, 2023.

Changes to coverage made during Open Enrollment will be effective January 1, 2024.

Reminders

- Changes to coverage made during Open Enrollment will be effective January 1, 2024.
- 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 MetLife Legal coverage, your time frame to make changes or cancel is November 1 through November 15. Visit YOURBenefitsExtras.com or call Corestream: (888) 935-9595.

Eligibility

- If you are enrolled in Allstate Identity Protection coverage, you may make changes at any time by logging into **www.YOURBenefitsExtras.com**.
- 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.

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**.

Resources

Contact Us

In addition to the enclosed documents, please visit our updated website at **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 1-800-659-2808 or 585-232-2632.

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

Event	Date	Time	Available Representatives
Retiree Webinar	October 31	12 p.m.–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 14	11 a.m.–1 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.



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