1. Overview
2. Resources
3. Changes
4. Premiums
5. Reminders and Dates
OVERVIEW
CHOOSING BENEFITS IS A SIGNIFICANT INVESTMENT IN YOUR PHYSICAL AND FINANCIAL WELL-BEING.
BENEFITS OPTIONS CHANGE YEAR TO YEAR. PAYING ATTENTION TO CHANGES AND UNDERSTANDING YOUR COVERAGE NEEDS PREPARES YOU TO MAKE THE BEST CHOICES TODAY, AND IN THE FUTURE.
The University manages overall costs using wellness program incentives and rewards, enrollment tools for choosing the right health plan, and plan design changes to negate the "Cadillac Tax"
2018 UVA HEALTH PLAN – ALL NEW

- Expanded coverage for UVA Clinical Telemedicine
- Streamlined Specialty Pharmacy services begin in 2018
  - UVA Specialty Pharmacy
- Review changes to Rx formulary and specialty drug list to learn of changes that affect you or covered dependent(s)
- All in- and-out-of-network maximums for out-of-pocket costs (the most you’d pay for eligible covered services before the plan kicks in at 100%) are the same for all 3 plan options
2018 CHOICE HEALTH CHANGES

- Provider visits change from copay to deductible + 10% coinsurance
- Ambulance service goes from paid-in-full to deductible + 10% coinsurance
- In-network out-of-pocket max increases
  - Per Individual: $5,000 to $5,500
  - Per Family: $10,000 to $11,000
- 97.8% use in-network providers
- Using in-network is wise benefit investment
2018 VALUE HEALTH CHANGES

- In-network deductibles increase
  - Per Individual: $500 to $1,000
  - Per Family: $1,000 to $2,000
- 97.7% use in-network providers
- Choosing in-network helps your benefit investment go farther
2018 **BASIC** HEALTH CHANGES

- In-network out-of-pocket maximums decrease
  - Per Individual: $6,500 to $5,500
  - Per Family: $13,100 to $11,000
- 98.3% use in-network providers
- Deductible still includes medical and prescription expenses
2018 **BASIC** HEALTH CHANGES

- Prescription vendor changes from AetnaRx to OptumRx
  - Existing prescriptions with AetnaRx will transfer to OptumRx
  - New prescription ID cards will be mailed to Basic Health members’ home addresses
  - OptumRx drug formulary and specialty lists available on the HR website
2018 MONTHLY HEALTH PREMIUMS

Your Potential Annual Costs
(employee-only coverage shown/assumes out-of-pocket max met; your costs may be lower)

<table>
<thead>
<tr>
<th>Plan</th>
<th>Annual Premiums</th>
<th>Deductible*</th>
<th>Out-of-Pocket Maximum</th>
<th>Employer HSA Contribution</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>BASIC</td>
<td>$228</td>
<td>$2,000</td>
<td>$5,500</td>
<td>-$1,000</td>
<td>$4,728</td>
</tr>
<tr>
<td>VALUE</td>
<td>$759</td>
<td>$1,000</td>
<td>$5,500</td>
<td></td>
<td>$6,259</td>
</tr>
<tr>
<td>CHOICE</td>
<td>$1,524</td>
<td>$400</td>
<td>$5,500</td>
<td></td>
<td>$7,024</td>
</tr>
</tbody>
</table>

*Deductible contributes toward out-of-pocket max, as do copays and coinsurance amounts.
# 2018 PRE-TAX FSA & HSA

<table>
<thead>
<tr>
<th></th>
<th>Dependent FSA</th>
<th>FSA</th>
<th>HSA</th>
<th>LMT FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Choice and Value Health</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Min.</td>
<td>$120</td>
<td>$120</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Max.</td>
<td>$5,000</td>
<td>$2,500</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Basic Health</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Min.</td>
<td>Same</td>
<td>N/A</td>
<td>$120</td>
<td>$120</td>
</tr>
<tr>
<td>Max.</td>
<td>Same</td>
<td>N/A</td>
<td>Emp.: $3,450</td>
<td>$2,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Family: $6,900</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>55+ : $1,000</td>
<td></td>
</tr>
</tbody>
</table>

Want to keep your current HSA or FSA contribution levels in 2018? If so, no need to re-enroll. To change or waive FSA or HSAs for 2018, you must request changes in self-service during Open Enrollment.
2018 HEALTH SAVINGS ACCOUNT (HSA)

- Employee: $1,000
- Employee + dependent(s): $1,500

- Employees no longer in or choosing the Basic Health in 2018 will pay the $4/month administrative fee on funds remaining in their account

- For those enrolled in the Basic Health Plan, UVA pays the administrative fee
2018 DAVIS VISION CHANGES

- In 2018, $30 copay eliminated for covered vision services
- See the Davis Vision formulary at www.hr.virginia.edu/oe
- In-network providers offer best savings
- Consider pretax FSA and HSA benefits to help you pay for your out-of-pocket vision expenses
Ask ALEX, the virtual benefits counselor, can help you research your choices.

Access videos on:
- Open Enrollment changes
- Important Health terms and concepts
- How the Basic plan works

Where?
- www.hr.virginia.edu/OE-Resources
HOW TO MAXIMIZE HEALTH DOLLARS

✓ Aetna Member Tools
  - Payment Estimator
  - Cost of Care Estimator
  - Hospital Comparison Tool
  - Custom Doc Find
  - Aetna Institute of Quality (IOQ) List

✓ Go to www.hr.virginia.edu/OE-Resources for links to these tools on the Aetna Navigator site
HOW TO MAXIMIZE HEALTH DOLLARS

✓ **OptumRx Price Tools:** to help manage your Pharmacy investment
  - Drug Pricing
  - OptumRx Formulary

✓ **Choosing Wisely Campaign:**
  - This information will help you have better conversations with providers as it gives evidence-based recommendations for making wise decisions about the most appropriate care based on your individual situation
UVA OFFERS FACULTY, STAFF, AND TEAM MEMBERS A VARIETY OF OPTIONS SO YOU CAN CUSTOMIZE YOUR BENEFITS TO MEET YOUR UNIQUE NEEDS.
2018 MONTHLY HEALTH PREMIUMS

<table>
<thead>
<tr>
<th>UVA Health Plan</th>
<th>Basic</th>
<th>Value</th>
<th>Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$19.00 (same)</td>
<td>$63.25 (+$6.00)</td>
<td>$127.00 (+$20.75)</td>
</tr>
<tr>
<td>EE+Child(ren)</td>
<td>$24.00 (same)</td>
<td>$101.75 (+$4.75)</td>
<td>$268.00 (+$14.75)</td>
</tr>
<tr>
<td>EE+Spouse</td>
<td>$31.75 (same)</td>
<td>$127.75 (+$20.75)</td>
<td>$345.50 (+$56.25)</td>
</tr>
<tr>
<td>Family</td>
<td>$60.00 (same)</td>
<td>$204.50 (+$32.50)</td>
<td>$513.50 (+$8.00)</td>
</tr>
</tbody>
</table>

Rates above do not reflect wellness rewards earned. Rate increases for COBRA, retiree, part-time, wage, postdoctoral fellows, housestaff, and research associates differ from above; see your rates online at [www.hr.virginia.edu/oe](http://www.hr.virginia.edu/oe).

In 2018, full-time, benefits-eligible employees will pay, on average, $3,000 for health care. Employee-only Basic Health premiums are $228/year and Choice Family are $6,162/year. Do your paycheck deductions make sense with how you are using your benefits?
### 2018 MONTHLY DENTAL & VISION PREMIUMS

<table>
<thead>
<tr>
<th>UVA Dental Plan</th>
<th>Basic</th>
<th>Enhanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$1.00 (same)</td>
<td>$10.50 (same)</td>
</tr>
<tr>
<td>EE+Child(ren)</td>
<td>$2.00 (same)</td>
<td>$24.75 (same)</td>
</tr>
<tr>
<td>EE+Spouse</td>
<td>$4.00 (same)</td>
<td>$29.00 (same)</td>
</tr>
<tr>
<td>Family</td>
<td>$7.25 (same)</td>
<td>$49.75 (same)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Davis Vision</th>
<th>Monthly Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$8.32 (+$1.87)</td>
</tr>
<tr>
<td>EE+Child(ren)</td>
<td>$14.56 (+$3.27)</td>
</tr>
<tr>
<td>EE+Spouse</td>
<td>$14.98 (+$3.37)</td>
</tr>
<tr>
<td>Family</td>
<td>$23.30 (+$5.24)</td>
</tr>
</tbody>
</table>

- 2018 active employee dental premiums remain the same
- 2018 active employee vision premium increases range from $1.87–$5.24/month

Rate increases for COBRA, retiree, part-time, postdoctoral fellows, housestaff, and research associates differ from above; see your rates online at [www.hr.virginia.edu/oe](http://www.hr.virginia.edu/oe).
REMINDERS AND DATES
IMPORTANT DATES

✓ Benefits Open Enrollment:
  ➢ October 9–27, 2017

✓ UVA Health and Benefits Expos:
  ➢ October 11, Newcomb Hall Third Floor
  ➢ October 12, Medical Center Hospital Dining Conference Rooms (DCRs)
  ➢ [www.hr.virginia.edu/health-benefits-expo](http://www.hr.virginia.edu/health-benefits-expo)

✓ Open Enrollment changes take effect
  January 1, 2018
HOO’S WELL FALL CAMPAIGN

Complete all three steps by Oct. 27 to earn up to $500

✓ Step 1: Complete Biometric Screening/Physician Screening Form = $200
✓ Step 2: Complete an Online Health Assessment = $100
✓ Step 3: Complete the Fitness Challenge = $200

Go to www.hooswell.com for more info!
TEXT START TO 434-208-1923

Sign up to receive Open Enrollment text messages to stay informed about
✓ Important dates
✓ Event reminders
✓ Resources to help evaluate your benefits needs

Spouses are welcome to sign up, too
OPEN ENROLLMENT SUMMARY

✓ Go to www.hr.virgina.edu/oe
  ✓ Helpful resources
  ✓ Premium details
  ✓ Access benefits self-service

✓ Know your needs and understand the different benefits options to make informed choices during Open Enrollment and get the best value for your investment

✓ Print/email yourself a copy of benefits confirmation statement – this is your record
✓ Reminder: working spouse rule still in effect
✓ Double check info for you and dependent(s) for accuracy