October 2019

TO: AAUP Represented Faculty Members

RE: 2019 Annual Enrollment

UC’s Annual Benefits Enrollment period begins on November 1 and ends on November 30, 2019. Take this opportunity to enroll in one of UC’s many benefit options or to check all of your current benefit plans. Find all of the information you need on the Annual Enrollment website: [Annual Enrollment](#).

Your 2019 benefit elections (EXCEPT Flexible Spending Accounts) and covered dependents will continue into 2020 unless you make a change during Annual Enrollment. Health and Dependent Care Flexible Spending Account elections are required **EVERY** calendar year. Log on to Employee Self Service at [UC Flex/ESS](#) between November 1 – 30, 2019 to make your benefit elections or changes. **Be certain** to click the “submit” icon if making any changes. Print, screen shot or save to your desktop a copy of your benefits confirmation.

**Annual Enrollment Checklist – Start Here!**

- Take a look at what’s new or changing. Compare features and benefits of the plans available to you, paying specific attention to the differences in costs.
- Review your health and dependent care spending from this year. Estimate if it will be more or less in 2020. Update your plan elections accordingly.
- Think about changes in your family that may impact your insurance decisions. New baby on the way? New job? Retiring? Getting married? Benefit options can be also changed within 31 days of an IRS-approved life event (with documentation). Visit the Benefits website for more information about life events.
- Attend a town hall meeting or sign up for a 1:1 session with a UC Benefits Department representative.
- Update your beneficiary(ies) for your Employee Life Insurance Plan and Personal Accident Insurance (if elected).
- Have a quick question? Email benefits@uc.edu.
What’s New for 2019?

Vision Plan Enhancements!

We are pleased to let you know of the following enhancements to UC’s VSP vision plan:

- Frame Allowance: increasing from $130 to $150
- Contact lens allowance: increasing from $120 to $130

The monthly cost for coverage will remain the same. More providers are now in network, including Sam’s Club, Walmart and Clarkson Eyecare! VSP members can also enjoy discounts for many additional non-eye care services including hearing aids, rental cars, travel and entertainment.

Medical Plan Information – New Method for Determining PPO Monthly Cost

UC will continue to make two medical plans available – the PPO and Health Savings Account/HDHP. Both plans reflect UC’s commitment to providing you and your family with high quality, affordable plans. The plans are similar in some ways and different in others allowing you to choose the plan that best meets your healthcare needs. For example, both plans use Anthem’s Blue Access PPO Network and both plans provide preventive care at 100%.

UC’s contributions towards these plans represent a significant component of your total rewards as a UC employee.

The coverage for both plans will remain the same in 2020.

The PPO plan monthly contribution is changing and will be determined as a percentage of your monthly academic base pay:

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Percentage of monthly academic base pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>1.875%</td>
</tr>
<tr>
<td>Employee Plus Child/ren</td>
<td>3.28%</td>
</tr>
<tr>
<td>Employee Plus Spouse/Domestic Partner</td>
<td>3.75%</td>
</tr>
<tr>
<td>Employee Plus Family</td>
<td>5.1%</td>
</tr>
</tbody>
</table>

The monthly contribution for the Health Savings Account/HDHP as well as UC’s contribution to the Health Savings Account will remain the same in 2020. As a reminder, for the HDHP/HSA Plan, monthly contributions are determined by Salary Range and Coverage Tier.
What else should you know?

- **Healthcare or Dependent Care Flexible Spending Accounts**: you must re-enroll for 2020. The Plan maximums remain the same.
- **Long Term Disability** and **Employee Life Insurance** premiums are decreasing! Coverages remain the same.
  - If your annual base pay is $80,000 or greater, you are eligible to enroll in the
    **Supplemental Long Term Disability Plan**. More information is available at this website:
    [Life Term Disability Insurance](#)
- **Anthem Engage** is available to help you and your family shop for health or dental care, compare doctors and dentists and other medical and dental services based on quality, convenience, and price. Engage is available at no cost to UC employees and their dependents covered under a UC medical or dental plan. Learn more about Engage here: [www.anthem.com](http://www.anthem.com). Log in, click on Care tab, then Engage.
- **Unum’s Critical Illness and Group Accident Insurance**: Help to protect your family’s financial security in the event of cancer, stroke, heart attack or accident. Unum Insurance offers Voluntary Benefit plans for our eligible employees and their family members. These plans are in addition to UC’s Life and Personal Accident Insurance options. Registration is only available during November Annual Enrollment. If you have Accident or Critical Illness insurance, you may be eligible for a cash benefit in the event of an unforeseen illness or injury. No health questions are required for newly eligible employees. Enroll through [the UC enrollment link](#). Find more information on our Annual Enrollment website.
- **UC Health-UCP** Discount arrangement remaining the same.

More Important Information for You to Know!

**Benefits and Wellness Fair!**

This year’s Benefits and Wellness Fair is Wednesday is November 6 from 10 a.m. until 2 p.m. at TUC. Please join for an opportunity to meet our benefit and wellness vendors, learn about campus services and activities and get your flu shot!

**Be Well UC**

Learn about UC’s voluntary, comprehensive wellness program at: [Be Well UC](#). It’s not too late to begin earning your 2019 incentive!
Bring wellness to your department! You pick the topic and we will develop a presentation tailored to your group’s needs and availability. Did you know that you can schedule a confidential, personalized health coaching session with one of our certified health coaches? Contact Be Well UC at wellness@uc.edu for more information about these and other wellness opportunities.

**Dependent Verification Audit – Newly Enrolled Dependents**

Employees who choose to enroll dependents during Annual Enrollment who were not covered in 2019 AND new hires who have not provided verification documents will be required to provide verification documents (e.g., copies of marriage certificates, birth certificates, adoption records, etc.) for any dependent covered under a UC health plan. Individuals will be contacted by HMS Employer Solutions in January 2020.

**Affordable Care Act Update**

You will receive your Form 1095-C as required by the IRS. The form WILL NOT be mailed with your Form W-2. You will receive a PAPER copy of the form; electronic forms are NOT available for 2019.

In order to provide accurate information to the IRS, it is important that you provide us with the Social Security Number of any dependent covered under a UC medical plan as this number is reported to the IRS. Please update your dependent records via ESS.

**Reminder!**

If both you and your spouse/domestic partner work for UC in a benefits-eligible position, please note:
- Only one spouse can elect Dependent Life Insurance and/or Family Personal Accident Insurance covering the same dependent children.
- Neither of you can elect Spouse/Domestic Partner Life Insurance (as both of you are covered with Employee Life Insurance).
- The medical/dental waiver credit is not available if you waive UC’s coverage.

**Need more information?**

Find all of the information you need on the Annual Enrollment website: [Annual Enrollment](#).

**Questions?**

Should you have any questions regarding the above, please submit them to benefits@uc.edu.