



2023 Annual Benefits

Open Enrollment

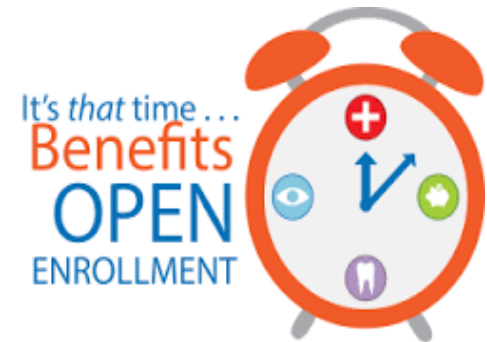


Donna Brewer, Director of Employee Benefits



Topics

- What's changing effective January 1, 2023
- Medical Plans - Plan Features Continuing In 2023
- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Dental Plan
- Vision Plan
- Supplemental Life Insurance
- Connecticut Paid Leave Benefit
- Wellness Program
- Next Steps!





What's Changing Effective January 1, 2023

- Premiums
 - Employees will see a 2% in premiums for medical, however, dental vision, and life premiums are not increasing for 2023.
 - Medical Premium Subsidy & Salary threshold both increasing for 2023.
- HSA
 - All High Deductible Health Plan (HDHP) participants will receive an employer contribution into their Health Savings Account (HSA) regardless of whether they contribute their own pre-tax dollars into the account.
 - Wesleyan HSA contributions for employee plus child(ren), employee plus spouse, and family will increase to \$1,000. Employee only will remain at \$500.
 - The funding of Wesleyan's contribution to HSA accounts will take place on or as soon after January 1, 2023, as possible for funds to be available at the beginning of the plan year.



What's Changing Effective January 1, 2023 (Continued)

- Cigna
 - One breast ultrasound will be covered at 100% in-network per calendar year, regardless of whether it considered diagnostic or preventive by your provider. However, in the HDHP plan, the deductible will need to be met first for diagnostic testing, as only preventive visits can be covered before the deductible as required by IRS regulations.
- EAP
 - We will be introducing a new Employee Assistance Program (EAP) provider to be effective January 1, 2023. Final selection of the vendor is in process and details will be communicated as soon as possible.



Medical Plans



2023 Monthly Medical Employee Premiums

Tier	OAPIN	OAP	HDHP
Employee	\$249.25	\$294.57	\$186.17
Employee + Child(ren)	\$474.71	\$560.51	\$354.36
Employee + Spouse/Domestic Partner	\$601.75	\$710.33	\$449.45
Family Including Spouse/Domestic Partner	\$748.78	\$883.94	\$559.29

2023 Premium Subsidy Eligibility: Employees whose annualized full-time base salary is less than or equal to **\$68,666**
 Subsidy credits are applied to the employee paycheck based on pay frequency.

Tier	Monthly Subsidy
Employee	\$69.24
Employee + Child(ren) Employee + Spouse/Domestic Partner	\$149.03
Family Including Spouse/Domestic Partner	\$183.69



Medical Plans

- Wesleyan offers 3 health plans through Cigna
 - Open Access Plan - OAP
 - Open Access In-Network Plan - OAPIN
 - High-Deductible Health Plan with an HSA option - HDHP
 - Employee choice
 - Tax preferred opportunity to save for future healthcare needs
 - More employee control over health care expenditures
 - Portability
- Telemedicine
 - Behavioral health options continue to be available.
- Dependents are covered up to age 26, coverage terminates at the end of the month following 26th birthday.



Wesleyan Medical Plan Design Review

	OAPIN	OAP	HDHP
Deductible Format	Individual/Family	Individual/Family	Individual/Family*
In-Network Deductible	\$500 / \$1,000	\$500 / \$1,000	\$1,500 / \$3,000
Out-Of-Pocket Maximum	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,000 / \$6,000
Matching HSA Contribution (100% match up to the limits shown)	N/A	N/A	\$500/\$1,000
Coinsurance (In-Network/Out-of-Network)	100%	100% / 70%	100% / 80%
Office/Specialist/Urgent Care Copays	\$25 / \$35 / \$40	\$25 / \$35 / \$40	Deductible
Inpatient	Deductible	Deductible	Deductible
Outpatient	Deductible	Deductible	Deductible
Emergency Room	\$200	\$200	Deductible
Preventive Care	Healthcare Reform Schedule	Healthcare Reform Schedule	Healthcare Reform Schedule

* Please note, if covering more than one person, the full family deductible must be met before the plan starts paying for non-preventive services)



Cigna Easy Choice Tool

If you need help deciding which medical plan is best for you, the Cigna Easy Choice Tool may help you! The tool considers:

- Payroll contributions
- Out-of-pocket costs when you receive services
- Your basic information, for example, whether you will be covering dependents and your zip code.
- Log-in at **CignaEasyChoice.com** and use access code *DPZMXPKK (ACA-eligible only, use code QYEQE7LA)*.
- The Easy Choice decision support tool will provide you with plan choices, which you can compare and review.



Wesleyan Pharmacy Plan Design Review

	OAPIN	OAP	HDHP (after deductible has been meet)
<ul style="list-style-type: none"> Retail limited to 30-day supply - 90-day supply available at select pharmacies who participate in the Cigna 90 Day Now program Home Delivery – up to 90-day supply including specialty drugs Pre-authorization for specialty drugs 			
Retail 30-day: <div style="text-align: right;"> Generic: Preferred Brand: Non-Preferred Brand: </div>			20% - min. \$ 5, max. \$50 25% - min. \$15, max. \$50 25% - min. \$20, max. \$50
Retail & Home Delivery 90-day: <div style="text-align: right;"> Generic: Preferred Brand: Non-Preferred Brand: </div>			20% - min. \$10, max. \$100 25% - min. \$30, max. \$100 25% - min. \$40, max. \$100



Cigna One Guide

Contact a representative by calling the customer service number on the back of your Cigna insurance card or by going to myCigna.com.

- Answer coverage questions
- Keep on track with preventive visits
- Find the right health care providers in-network
- Connect to lifestyle management programs, clinical and behavioral health programs
- Get cost estimates and avoid surprise expenses
- Understand Explanation of Benefits (EOB) and medical bills



Programs to Support Emotional Health

- Cigna Total Behavioral Health Program*
 - Dedicated support, lifestyle coaching and online tools to help you manage life events
- Virtual Behavioral Care*
- Ginger*
 - Behavioral health coaching via text, self-guided content and if needed, video-based therapy and psychiatry
- TalkSpace*
 - Online therapy services via private messaging or live video with a dedicated, licensed therapist
- IPrevail
 - Free on-demand peer coaching, available 24/7, that includes interactive lessons and tools, support communities focused on helping to alleviate stress, anxiety, depression and more
- Happify
 - A free app with science-based games and activities designed to help you gain confidence, reduce stress and anxiety, increase mindfulness and emotional well-being and boost health and performance
- CignaResilience.com
 - A free resource to help you understand and learn more about resilience, take an online questionnaire to assess your resilience and learn about tools to build it

Health Savings Account (HSA)



Health Savings Account (HSA)

- An HSA is an individually owned bank account that allows you to set aside pre-tax dollars to pay for qualified out of pocket expenses.
- The employer and employee can make tax-free deposits into an HSA.
- Any unused funds roll over year to year.
- You decide how and when to use the money available in the account.
- HSAs can be used to cover:
 - Insurance deductibles, copays and coinsurance
 - Qualified health care expenses (including dental & vision)
- 2023 HSA contribution limit is a flat dollar amount
 - \$3,850 for Individual
 - \$7,750 for Family
- Wesleyan HSA contributions for employee plus child(ren), employee plus spouse and family will increase to \$1,000. Employee only will remain at \$500.
- Those age 55 or over can contribute an additional \$1,000 annually.
- Please view our [HDHP Medical Plan and HSA presentation](#) for important plan details.





Flexible Savings Account (FSA)



Claims run out grace period - 2023 claims incurred through 3/15/24 must be submitted to GDI for reimbursement by 4/15/24. If you have a 2022 balance, you must submit claims incurred through 3/15/23 to GDI by 04/15/2023.

Flexible Spending Accounts

Group Dynamic Inc. (GDI) - Plan Administrator

Medical Expense Reimbursement Account (MERA)

This plan allows you to pay for eligible out-of-pocket expenses with pre-tax dollars. Eligible expenses include plan deductibles, copays, coinsurance, and other non-covered medical, dental and vision healthcare expenses for you and your dependents.

The 2023 maximum annual MERA limit is \$3,050

Dependent Care Account

This plan allows you to pay for eligible out-of-pocket dependent care expenses with pre-tax dollars. Eligible expenses may include daycare center, pre-school, in-home childcare, and before or after-school care for your dependent children under age 13 (other individuals may qualify if they are incapable of self-care and are considered your taxable dependents).

The 2023 maximum annual Dependent Care limit is \$5,000 (\$2,500 if married and filing separately).



Dental Plan



2023 Monthly Dental Employee Premiums

Tier	Delta Dental Core Plan	Delta Dental Buy-Up Plan
Employee	\$14.73	\$20.33
Employee + Child(ren)	\$27.98	\$38.62
Employee + Spouse/Domestic Partner	\$35.34	\$48.78
Family Including Spouse/Domestic Partner	\$44.21	\$61.03



Delta Dental Plan

Plan Features	Delta Dental PPO Plus Premier “Core Plan”	Delta Dental PPO Plus Premier “Buy-Up Plan”
Annual Deductible	Individual \$50 Family \$150	Individual \$50 Family \$150
Preventive Care	100% (No deductible & not included in annual allowance)	100% (No deductible & not included in annual allowance)
Basic Services	80%	80%
Major Services	50%	60%
Annual Maximum Benefit	\$1,200	\$2,000
Orthodontia	50%	50%
Orthodontia Lifetime Maximum	\$1,500 (Adults & Dependent Children)	\$2,000 (Adults & Dependent Children)
Dependent Coverage	Dependents will be covered up to age 26 (coverage will terminate at the end of the month following 26 th birthday)	



Delta Dental

Carryover Maximum – Allows you to carryover 25% of unused benefits into subsequent plan years! Preventive care does not count towards maximum.

Requirements:

- You must enroll for the entire plan year.
- Use no more than 50% of the standard annual maximum during the benefit year.
- See a dentist during the benefit year for an exam or cleaning. (claim must be submitted). If preventive care is not received, ALL accumulated carryover maximum benefit is lost.



Vision Plan



2023 Monthly Vision Employee Premiums

Tier	EyeMed
Employee	\$4.71
Employee + Children	\$9.42
Employee + Spouse	\$8.95
Family	\$13.85



EyeMed Plan

Plan Features	EyeMed In-Network Member Cost
Frames	\$0 copay, \$150 allowance: 20% off balance over \$150
Standard Corrective Lenses <ul style="list-style-type: none"> • Single Vision • Bifocal • Trifocal 	\$20 copay \$20 copay \$20 copay
Premium Lenses <ul style="list-style-type: none"> • Standard Progressive • Premium Progressive 	\$85 copay 80% of retail price less \$35 allowance
Contact Lenses <ul style="list-style-type: none"> • Medically Necessary • Elective 	\$0 copay Conventional 85% of balance over \$150 allowance Disposable 100% of balance over \$150 allowance
Frequency <ul style="list-style-type: none"> • Frames • Standard Plastic Lenses or Contacts 	Once every 24 months Once every 12 months

Supplemental Life Insurance



Unum Supplemental Life Insurance Plans

Unum administers our supplemental life insurance plans

- Supplemental Employee Life: Can be purchased up to 5 times annual salary not to exceed \$750,000.
- Supplemental Spouse Life: Can be purchased up to \$100,000.
- Supplemental Child Life: \$5,000
- Evidence of Insurability (EOI) application is required and must be approved by Unum.



Connecticut Paid Leave Program (CT PL)



Connecticut Paid Leave

As a covered employee in the State of Connecticut, the Connecticut Paid Leave (CT PL) program allows you to take time off to care for yourself and your family's health needs without worrying about lost of income while you are away from work.

Eligibility:

- Must be an active employee, have either earned wages of at least \$2,325 over the qualifying period or have been employed within the last twelve months.

Benefit:

- Twelve weeks if you or a family member have experienced a serious health condition, are welcoming a new child into your family, are impacted by family violence, need to care of a family member injured while on active duty in the military or to take leave to prepare for a family member entering the active military overseas.
- Two additional weeks are available if you experience a serious health condition during pregnancy.
- Coordinates with Wesleyan's Short Term Disability and parental leave programs.

Wellness Incentive Points Program



Wellness Incentive Points Program

Wesleyan's Wellness Incentive Points Program rewards individuals dedicated to improving their health and well-being. You can earn points by actively participating in health improvement programs and activities that can then be redeemed for cash payments. Benefit eligible faculty, staff, spouses and partners are eligible to participate and earn points (up to \$150/each on a semi-annual basis).

Wellness points are entered through the Wellness Points Tool which is available under "My Information" in WesPortal.



Note: To add or change a spouse/domestic partner, please click the Spouse/Partner link at the top of the screen.

Cardinal Fit Program & Lunch-N-Learns



Next Steps!

See the 2023 Benefits Guide for more details and instructions on how to access all programs.



myCigna.com and Cigna customer service group at 800-Cigna24 are also great resources!



Open Enrollment for Coverage Effective January 1, 2023

Be Informed...

- View your benefit options through WesPortal under Open Enroll 2023, “My Information”.
- Enter the 2023 Open Enroll panel, view and accept the Confirmation page.
- You will then be directed to a page titled “*Benefit Elections as of 1/1/2023*”.
- From this page, you will be able to click each of the benefit areas to enroll or change your enrollment.

Important Note: If you do not elect to make benefit changes, your 2022 elections will roll over to 2023. However, you **must re-enroll in the FSA (MERA & Dependent Care) and HSA plans.**

Take Action...

The Open Enrollment period will begin on November 1, 2022, and end on November 15, 2022, at midnight.

Note: You must click the “**SAVE**” button on each page you are making a change or an election for them to be saved and displayed on the summary page.



Questions?

Questions on your 2023 benefits or the enrollment process?

- View the Open Enrollment materials - Human Resources Webpage at [2023 Open Enrollment](#).
- Virtual HSA Presentation - November 2, 2022, 1pm - 2pm
- Virtual Open Enrollment Presentation - Human Resources Webpage at [2023 Open Enrollment](#)
- Virtual Benefits Fair - November 2, 2022, from 10 am - 2pm
 - Presentations and Q&As
 - See your open enrollment e-mail for times and Zoom Links.

Questions?

Questions on your 2023 benefits or the enrollment process?

- Send an email to benefits@wesleyan.edu.
- Virtual 1:1 Appointment with Benefits Team - A Microsoft Teams link will be sent when you book your appointment.
 - November 3rd, 2022 - Link to [Bookings](#) to schedule 30-minute slot.
 - November 9th, 2022 - Link to [Bookings](#) to schedule 30-minute slot.
 - November 15th, 2022 - Link to [Bookings](#) to schedule 30-minute slot.

An aerial photograph of the Wesleyan University campus, showing various brick buildings, a large green lawn with a baseball field, and surrounding trees. The text "You Make Us" is overlaid in white at the top, and "Wesleyan University" is overlaid in white in the center. A red graphic element, resembling a stylized 'L' or a corner bracket, is positioned to the left of the text.

You Make Us

Wesleyan University

Thank you!

We appreciate your time.