Open Enrollment Overview

• Open enrollment runs **November 28th – December 9th**
• During this time, you can enroll in benefits effective January 1, 2023 – December 31, 2023
• This is a *passive enrollment* – if you take no action, your current elections and covered dependents will automatically continue in 2023, *except for FSA elections*
• After the open enrollment period, you will not be able to make any changes to your elections until next year’s open enrollment, unless you experience a qualifying life event during the year (marriage, birth of a child, etc.)

Enrollment is completed online in Benefitfocus. Refer to the 2023 Benefits Guide for instructions.
2023 Highlights

• Medical: two plans covered by Oxford (UHC)
  • EPO – Out-of-pocket maximum is increasing
  • PPO – Out-of-network deductible & Out-of-pocket maximums are increasing

• Dental: one plan covered by United Healthcare (UHC)
  • No change in plan design

• Employer-Paid Life Insurance: administered by Lincoln Financial

• Health Advocate employee advocacy services
  • 24/7 advocacy service for all benefit-related questions paid for by YU
    • Call 866-799-2731
    • Email answers@healthadvocate.com
    • Visit healthadvocate.com/members

More information is available in the 2022 Benefits Guide
2023 Highlights

• Health FSA, Dependent Care FSA, and Commuter & Transit Benefits continuing with **Health Equity**
  • *FSA* elections must be re-elected each year
  • *Commuter* plan election can be changed or stopped at anytime
    • *Commuter Transit* and *Parking* plan elections will be made on the Health Equity portal

• 403(b) Retirement plan offered by **Fidelity Investments**

• Tuition Remission program offered by YU

More information is available in the 2023 Benefits Guide
Medical

• EPO Plan *(in-network only)*
  • EPO Network is the Oxford Liberty Network

• PPO Plan *(in & out of network)*
  • PPO Network is the Oxford Freedom Network
  • If you enroll in the PPO, you have the option to open a personal HSA account
    • Open the account with any bank that offers HSAs
    • You can only make post-tax contributions to a personal HSA - However, during your annual tax filing you can deduct your HSA contributions as a tax credit
    • If you open a personal HSA account, you must decline the YU HRA deposit
    • You are not eligible to receive the HRA deposit and contribute to an HSA

More information is available in the 2023 Benefits Guide
Medical

• A new Oxford Preferred Lab Network (PLN) will be in place as of 1/1/2023
  • Everyone will be receiving a new medical card on or after 1/1/23 to reflect the new Oxford Preferred Lab
    • If you remain in the same Oxford plan option in 2023 your current medical ID card can be used until you receive your 2023 card. *If you change plans, you must wait to receive a card for the new plan.*
  • Labs have been chosen for preferred status & will provide quality and cost-efficient care

• **HRA fund**: $500 individual / $1,000 family
  • *You are only eligible for the YU HRA deposit if you enroll during Open Enrollment*
  • All claims incurred in 2022 must be submitted for HRA reimbursement by *March 30, 2023. All unused HRA balances will be forfeited.*

More information is available in the 2023 Benefits Guide
**Medical Plan**

<table>
<thead>
<tr>
<th>Annual Deductible</th>
<th>Oxford EPO</th>
<th>Oxford PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual/Family</td>
<td>$5,750 / $11,500</td>
<td>$1,500/$3,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Out-of-Pocket Maximum</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual/Family</td>
<td>$7,350/$14,700</td>
<td>$5,750/$11,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Co-pays/Co-insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary Care Physician Visits</td>
<td>$25 copay/visit after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Specialist Office Visit</td>
<td>$75 copay/visit after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>No cost to you</td>
<td>No cost to you</td>
</tr>
<tr>
<td>Emergency Room Care</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>30% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>30% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Diagnostic Screenings</td>
<td>10% after deductible</td>
<td>40% after deductible</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Retail Prescription Drugs (up to 31-day supply)</th>
<th>Oxford EPO</th>
<th>Oxford PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 — generics</td>
<td>30% after deductible</td>
<td>$10</td>
</tr>
<tr>
<td>Tier 2 — preferred</td>
<td>30% after deductible</td>
<td>$40</td>
</tr>
<tr>
<td>Tier 3 — non-preferred</td>
<td>30% after deductible</td>
<td>$80</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mail Order Prescription Drugs (90-day supply)</th>
<th>Oxford EPO</th>
<th>Oxford PPO</th>
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</thead>
<tbody>
<tr>
<td>Tier 1 — generics</td>
<td>30% after deductible</td>
<td>$25</td>
</tr>
<tr>
<td>Tier 2 — preferred</td>
<td>30% after deductible</td>
<td>$100</td>
</tr>
<tr>
<td>Tier 3 — non-preferred</td>
<td>30% after deductible</td>
<td>$200</td>
</tr>
</tbody>
</table>

**NOTE:** PPO Rx Copays effective after meeting Medical Deductible
# 2023 Medical Contributions

<table>
<thead>
<tr>
<th></th>
<th>Oxford EPO</th>
<th></th>
<th>Oxford PPO</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$75.00</td>
<td>$69.23</td>
<td>$334.67</td>
<td>$308.92</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$252.70</td>
<td>$233.26</td>
<td>$694.33</td>
<td>$640.92</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$221.96</td>
<td>$204.88</td>
<td>$593.93</td>
<td>$548.24</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$420.12</td>
<td>$387.80</td>
<td>$1,066.30</td>
<td>$984.27</td>
</tr>
</tbody>
</table>
Pharmacy Ancillary Charge Program

• With the Ancillary Charge Program, you have two options when receiving a medication:
  • If you choose a lower-cost generic medication: you will pay only your cost share, with no additional charge
  • If you choose a higher-cost brand-name medication when a chemically equivalent prescription drug is available on a lower tier (e.g., generic): you will pay your cost share, plus the difference in price between the brand-name and the generic drug

• To check medication prices, go to oxfordhealth.com, click “Members/Prospective Members” then click “Tools and Resources” under “Links and Tools” and then “Online Pharmacy” located under “Your Pharmacy Coverage”
Oxford Tools & Resources

- Oxfordhealth.com
  - Member website with useful Oxford resources, including in-network provider search
- Advocate4me
  - Dedicated advocates to help you understand your benefits, maximize your health savings, and answer your specific questions
- UnitedHealthcare App
  - Oxford UHC’s mobile app, access most functions and tools from the oxfordhealth.com website on your phone
- Sweat Equity Program
  - Earn up to $200 if you complete 50 workouts in a six-month period

More information is available in the 2023 Benefits Guide
Dental

- PPO Plan (in-network and out-of-network coverage)
- Your network is the **Options PPO 20 Network**
- Locate in-network providers by logging into [myuhc.com](http://myuhc.com) and using the “**Find a Dentist**” tool
- Plan includes orthodontia coverage
Life Insurance

- **Paid 100% by Yeshiva**
- Administered by Lincoln Financial
- Flat benefit based on age:
  - Under age 65: $25,000
  - Age 65-69: $16,250
  - Age 70+: $12,500
- To file a life insurance claim, call 888.787.2129 or log on to LFG.com
Flexible Spending Account

- You can enroll in a **Health Care FSA** and/or **Dependent Care FSA**
  - **Health Care FSA**: use pre-tax dollars to pay for medical, dental, and vision expenses
    - 2023 contribution limit is $3,050
  - **Dependent Care FSA**: use pre-tax dollars to pay for eligible work-related childcare or adult care expenses
    - 2023 contribution limit is $5,000 per household
      - *Any unused funds remaining in your DCFSA at year end will not rollover*

- The deadline to file your 2022 FSA expenses is March 31\textsuperscript{st}, 2023.
  - You are eligible to roll over up to **$570** of unused 2022 Health Care FSA funds into **2023**.
  - You are eligible to roll over up to **$610** of unused 2023 Health Care FSA funds into **2024**.
  - FSA carryover amounts will not be available until the end of May 2023.
Commuter, Transit and Parking Plans

• Commuter and Transit Plan
  • Use pre-tax funds to pay for qualified bus, subway, train, ferry, or commercial vanpool expenses
  • 2023 contribution limit is $300

• Parking Plan
  • Use pre-tax funds to pay for qualified parking expenses for work
  • 2023 contribution limit is $300
  • Note: this is not the same as the on-site campus parking that is managed by the Yeshiva Security Office

• Commuter Transit and Parking plan elections will be made on the Health Equity portal
  • Rollover funds will be available after January 2023
  • Payroll deductions will be taken monthly
  • Your first monthly deduction will be made in December 2022 for your January 2023 commuter expense
Other Benefits

• **Retirement Plan**
  - Yeshiva offers you a 403(b) retirement plan through Fidelity Investments
  - Includes a 3% employer match for those who contribute at least 3% to the plan
    - To learn more about this program & your investment options, visit netbenefits.com/Yeshiva or contact your Fidelity Consultant Alexandra Sbordone at 347-650-4447 or by email at alexandra.sbordone@fmr.com
    - To enroll in the retirement plan, contact the Benefits office at 646-592-4340

• **Tuition Remission Program**
  - You, your legal spouse and/or qualified dependents are eligible for Tuition Remission benefits if you are full-time faculty, full-time exempt staff, or full-time non-exempt staff, if you pursue a degree at YU or an affiliated school
    - To learn more, visit yu.edu/hr/benefits or call the YU Benefits Office at 646-592-4340
Next Steps

• All elections must be made through Benefitfocus no later than **December 9th**

• **Follow the below steps to enroll online:**
  1. Log into Benefitfocus at **insidetrack.yu.edu**
  2. Click the **Employee Tab**, locate the **Employee Tools and Systems**, and click the link for **Benefitfocus**
  3. Once logged in, click the link that says **Click HERE to complete your 2023 Open Enrollment**

• You may also enroll telephonically by calling Benefitfocus at **855-719-2179**, Monday-Friday 8am-8pm ET
Questions?