2022 Open Enrollment

Information for Officers

When to enroll: November 1 – 19, 2021
Welcome: Today’s Discussion

- Introductions
- Benefits Open Enrollment
- 2022 Changes
- Tax Savings Accounts
- Benefit Programs and Tools
- Columbia Doctors
- Q&A
Benefits Open Enrollment

- **Monday, November 1 to Friday, November 19, 2021**
- Enroll through CUBES, the Columbia University Benefits Enrollment System
- Consider electronic document delivery for benefits-related materials
- In mid-October:
  - Open Enrollment materials mailed to home address
  - Benefits information, including Brochures, posted to HR website: humanresources.columbia.edu/oe
- During Open Enrollment, the Columbia Benefits Service Center is open 9:00 a.m. – 5:00 p.m., Monday to Friday

Call: 212-851-7000
Email: hrbenefits@columbia.edu
Website: humanresources.columbia.edu/benefits
What happens if you do not enroll in 2022 benefits

You will no longer have coverage for:

• Healthcare Flexible Spending Account (FSA)
• Dependent Care FSA
• Child Care Benefit, if eligible
• Health Savings Account (HSA), if eligible

You are automatically re-enrolled:

• Medical, Vision, and Prescription Drug
• Dental
• Transit/Parking Reimbursement Program (T/PRP)
• Voluntary Benefits (Auto, Home, Identity Theft, Pet, Accident, Critical Illness, Hospital Indemnity, Universal Life)
• Life Insurance (Optional, Spouse, Child)
• Accident Death and Dismemberment Insurance
• Optional Long-Term Disability (LTD)
What’s not changing in 2022

• Medical, Vision, and Prescription Drug co-payments, deductibles and out-of-pocket maximums
• Dental benefits
• Life, Accidental Death and Dismemberment and Long-Term Disability benefits
• Transit/Parking Reimbursement Program monthly contribution limits *

• *IRS limits subject to change
What’s new for 2022

• **UHC medical** plan members:
  • New ID cards
  • Expanded Gender Affirmation services
  • Preventative Colorectal cancer screenings are now covered by the Plan starting at age 45
  • Contribution increases vary by Plan, number of dependents, and salary tier

• **Aetna Columbia Dental PPO** contribution increases

• **Healthcare and/or Dependent Care FSA** Funds:
  • All 2021 funds can be carried over into 2022
  • Dependent Care FSA annual limit returning to $5,000
  • Note: 2022-2023 carryover will return to $550 for HCFSA and $0 for DCFSA

• **Child Care Benefit**
  • The age requirement has increased to children under age 6 and not yet in kindergarten
  • Annual Benefit Earnings requirement: **Expected** increase to under $135,000
What’s new for 2022

• **IPC Copay Assistance Program** administered by PillarRx
  - Reduces costs for certain high-cost specialty medications.
  - Eligible members will be notified by phone and mail directly from PillarRx with instructions on how to enroll.

• **UHC Out-of-Network Payment: Naviguard**
  - Naviguard™ is a required service provided through UHC that utilizes proprietary, reference-based pricing logic to calculate the out-of-network allowed amount.
  - Naviguard leverages geography, provider type and provider negotiation history and provides dedicated resources and support to help members with out-of-network medical bills.

• **Voluntary Retirement Savings Plan Participants (VRSP)**
  - 2022 Base contribution maximum: **Expected** increase to $20,500
  - Catch-up contribution: **Expected** to remain $6,500 for employees age 50 or over as of December 31, 2022
  - May receive a distribution of up to $5,000 for the birth or adoption of a child, without penalty
Post Doctoral Fellows

- **Must actively elect** Medical, Dental and Child Care Benefits, and complete attestation for 2022

- **Medical contributions**: Increase to $44 a month (all coverage tiers)

- **Aetna Columbia Dental contributions**: Increase to $45 per month (single coverage), $90 per month (employee plus one coverage), $135 per month (family coverage)

- **Aetna DMO contributions**: No change for 2022
Tax Savings Accounts

Options
Transit/Parking Reimbursement Program (T/PRP)

• You can make changes to your T/PRP anytime during the year.
• Changes made on or before the 20th day of a month will be effective the first day of the following month. Changes made on or after the 21st day of a month will be effective the first day of the second following month.
• Unused contributions roll over from month to month. Upon departure from the University, or ineligibility for the Program, participants may submit claims only through date of termination, to a maximum reimbursement of $270 per month. **Unused funds will be forfeited.**

Transit Reimbursement Account
• Expenses for transportation to or from work on a subway, train, bus, ferry, registered van pool services or Columbia provided shuttle
• Maximum: $270* per month

Parking Reimbursement Account
• Expenses for work-related parking at or near your workplace or a commuter lot where you transfer to a vanpool or mass transit
• Maximum: $270* per month

*Subject to change by the IRS
Healthcare Flexible Spending Account (HCFSA)

- You can contribute up to $2,750* pre-tax to reimburse yourself for eligible healthcare expenses.
- Full annual election is available for reimbursement immediately on January 1.
- For 2021, all remaining funds left in your account can be rolled over into the next calendar year. Note: 2022-2023 carryover will return to $550.
- Contributions can only be changed if you have a Qualified Life Status Change.

* Subject to change by the IRS
Dependent Care Flexible Spending Account (DCFSA)

- You can contribute up to $5,000* pre-tax to reimburse yourself for qualified dependent care expenses for children up to age 13 and relatives that meet tax dependent requirements.

- Funds are available to use as they are contributed.

- For 2021, all remaining funds left in your account can be rolled over into next calendar year. Note: 2022-2023 carryover will return to $0.

- Contributions can only be changed if you have a Qualified Life Status Change

* Subject to change by the IRS. Note that the $10,500 limit increase for 2021 will sunset December 31, 2021. The IRS has not continued this one-time change into future years.
Health Savings Account (HSA)

• You are eligible to enroll in an HSA if:
  • You enroll in the High Deductible Health Plan (HDHP)
  • You are not age 65 or older and enrolled in Medicare, including Medicare Part A

• In 2022, you can contribute:
  • $3,650*/Individual medical; $7,300*/ Employee + 1 or Family medical
  • An additional $1,000* in “catch up” contributions if age 55 or older

• You can enroll in/or change your HSA election at any time during the year

• You may only use funds after you contribute them

• Fully portable

• Investment options available

* Subject to change by the IRS
Benefit Programs and Tools
Employee Assistance Program (EAP) and Cope Columbia

**Employee Assistance Program**

- 24/7 assistance with personal, work-related, and emotional concerns
- Offers life coach services, adult/elder care referrals, and legal and financial assistance
- **Six** free sessions with a counsellor per topic

**Cope Columbia**

- [CopeColumbia](mailto:CopeColumbia@cumc.columbia.edu) developed by faculty in the Department of Psychiatry during the early stages of the pandemic
- **Services** include peer support groups, individual peer support sessions, Townhalls/webinars on topics related to well-being and resilience, as well as focused work with different groups, including leadership groups on supporting/building team resilience.

888-673-1153  
humana.com/eap  
Username: Columbia  
Password: eap  
CopeColumbia@cumc.columbia.edu
# Health Advocate and SmartSelect Decision Support Tool

## Health Advocate
- Support to resolve healthcare issues and health insurance challenges
- Experts in benefits administration and claims management
- Assistance with Medicare Parts A, B and D and Supplemental Plans

**866-799-2725**

## SmartSelect
To select the plan that best suits your family, use SmartSelect, a comparison tool accessible through CUBES

- Model different health scenarios, estimate out-of-pocket costs, and determine which medical plan is best for you
- Use past year’s health claims if you were enrolled in a Columbia medical plan
<table>
<thead>
<tr>
<th>Eight Voluntary Benefits fill gaps in insurance with discounted rates and options</th>
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<tbody>
<tr>
<td>• Accident</td>
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<tr>
<td>• Critical Illness</td>
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<td>• Hospital Indemnity</td>
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<tr>
<td>• Universal Life with long-term care</td>
</tr>
<tr>
<td>• Auto</td>
</tr>
<tr>
<td>• Home</td>
</tr>
<tr>
<td>• Identity Theft Protection</td>
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<tr>
<td>• Pet Insurance</td>
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<tr>
<td>• Eligible for officers who are scheduled to work 20 hours a week.</td>
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<tr>
<td>• Enroll whether you have benefits through the University or not</td>
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<tr>
<td>• May be paid via payroll deductions</td>
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<tr>
<td>• Can be cancelled any time</td>
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<tr>
<td>• Auto and Home offered by Farmer’s</td>
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<tr>
<th>Universal Life Insurance with Long-Term Care – Trustmark</th>
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<tr>
<td>• Insurance that combines coverage for long-term care and permanent life insurance</td>
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<tr>
<td>• University employees, spouses and children can be covered</td>
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<tr>
<td>• Employee need not participate to cover spouse or eligible children</td>
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<tr>
<td>• Rates depend on amount of coverage selected, age at initial enrollment and smoker status</td>
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<td>• The long-term care benefit is available for enrollment prior to age 70</td>
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<td>• Enroll during Open Enrollment only</td>
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To ask questions or to enroll, call Farmington, the University’s Voluntary Benefits administrator:
866-494-4498
Voluntary Benefits: Accident Insurance, Critical Illness and Hospital Indemnity - Cigna

<table>
<thead>
<tr>
<th><strong>Accident Insurance</strong></th>
<th><strong>Critical Illness Insurance</strong></th>
<th><strong>Hospital Indemnity</strong></th>
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</thead>
</table>
| • Pays for expenses that come with accidents, occurring either at work or off site, such as medical bills, hospital transportation and physical therapy | • Plan pays following diagnosis of a covered condition, for example:  
  - Cancer  
  - Heart attack or stroke  
  - Major Organ failure or Renal failure | • Insurance for expenses when you are in the hospital, for planned or unplanned medical services  
 • Plan pays a set benefit amount, following hospitalization, based on type of injury and required treatment  
 • Enroll during Open Enrollment only |
| • Plan pays a set benefit amount based on the type of injury and treatment regardless of other insurance | • Spouse covered for 50% of employee’s benefit and children for 25% of employee’s benefit | • Enroll during Open Enrollment only |
| • Use benefit payment as you wish | • Enroll during Open Enrollment only | |
Benefits Information Forums

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
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<tbody>
<tr>
<td>Wednesday, October 27, 2021</td>
<td>11:00 am – 12:00 pm</td>
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<tr>
<td>Thursday, November 4, 2021</td>
<td>4:00 pm – 5:00 pm</td>
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<tr>
<td>Wednesday, November 10, 2021</td>
<td>10:00 am – 11:00 am</td>
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Open Enrollment is November 1 -19, 2021

• Go to humanresources.columbia.edu/oe for more information and updates
Contact Information

Columbia Benefits Service Center

212-851-7000
hrbenefits@columbia.edu
humanresources.columbia.edu/benefits

Benefit Vendor Contacts

- UnitedHealthcare: 800-232-9357; www.myuhc.com
- OptumRx: 800-232-9357; www.myuhc.com
- Aetna: 800-773-9326; https://www.aetna.com
- TIAA: 800-842-2252; https://www.tiaa.org
- Vanguard: 800-523-1188; http://www.vanguard.com
- Humana: 888-673-1153; https://humana.eapwl.com
- EBPA: 888-456-4576; https://select.ebpabenefits.com
- Farmington: 866-494-4498
Remember to take action during Open Enrollment

Enroll through CUBES, November 1-19, 2021

Learn More: humanresources.columbia.edu/oe
Columbia Primary Care

- **Columbia Primary Care** provides convenient in-person and virtual care for children and adults – pediatricians, family medicine physicians, and internists

- **Columbia Primary Care** providers are all in-network with United Healthcare (UHC). Preventive care is covered at 100% in-network – no co-pays, co-insurance or deductibles – under all UHC Choice Plus Plans and the High Deductible Health Plan.

- If you need a specialist, your primary care provider will connect you with the right expert and help coordinate that care

- **Columbia Primary Care** is here for us, in our network, and is expanding into the neighborhoods in which we live and work

**Columbia Primary Care Scheduling:**
www.columbiadoctors.org/specialties/primary-care
844-387-2273
Questions?

Submit questions to our specialists through the chat feature of Zoom

Or

Contact the Columbia Benefits Service Center
Phone: 212-851-7000
Email: hrbenefits@columbia.edu