2022 Open Enrollment
Information for Support Staff
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

Phone: 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

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)
- Optional Life Insurance
- Accident Death and Dismemberment Insurance
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 limit: $270*

* Limits Subject to Change by the IRS
2022 Changes

What’s New
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

• **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 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 support and resources 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
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.
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](#) 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.

**Contact Information**

- **888-673-1153**
- [humana.com/eap](http://humana.com/eap)
  Username: Columbia
  Password: eap

- [CopeColumbia@cumc.columbia.edu](mailto:CopeColumbia@cumc.columbia.edu)
Health Advocate and UnitedHealthcare (UHC) Advocate4Me

Health Advocate

• Support to resolve healthcare issues and health insurance challenges
• Experts in benefits administration and claims management

Advocate4Me from UnitedHealthcare

You have one UHC phone number to call for questions about your health plan, prescriptions, behavioral health, claims and more.

Advocate4Me provides:

• Assistance locating UHC in-network providers
• Access to a variety of programs to help manage health conditions and achieve health goals
• Programs for: orthopedic health, maternity support, cancer support, COPD, diabetes, asthma, and more.

866-799-2725
800-232-9357
Voluntary Benefits Overview and Universal Life Insurance

Eight Voluntary Benefits fill gaps in insurance with discounted rates and options

- Accident
- Critical Illness
- Hospital Indemnity
- Universal Life with long-term care
- Auto
- Home
- Identity Theft Protection
- Pet Insurance

- Eligible for officers who are scheduled to work 20 hours a week.
- Enroll whether you have benefits through the University or not
- May be paid via payroll deductions
- Can be cancelled any time
- Auto and Home offered by Farmer’s

Universal Life Insurance with Long-Term Care – Trustmark

- Insurance that combines coverage for long-term care and permanent life insurance
- University employees, spouses and children can be covered
  - Employee need not participate to cover spouse or eligible children
- Rates depend on amount of coverage selected, age at initial enrollment and smoker status
- The long-term care benefit is available for enrollment prior to age 70
- Enroll during Open Enrollment only

To ask questions or to enroll, call Farmington, the University’s Voluntary Benefits administrator:
866-494-4498
More About Voluntary Benefits: Accident Insurance, Critical Illness and Hospital Indemnity - Cigna

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<tr>
<th>Accident Insurance</th>
<th>Critical Illness Insurance</th>
<th>Hospital Indemnity</th>
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| • 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 |
| • 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 |  |
Additional Information
Benefits Information Forums

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<th>Time</th>
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<tbody>
<tr>
<td>Thursday, October 28, 2021</td>
<td>4:00 pm – 5:00 pm</td>
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<tr>
<td>Wednesday, November 3, 2021</td>
<td>1:00 pm – 2:00 pm</td>
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<tr>
<td>Tuesday, November 9, 2021</td>
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Open Enrollment is November 1 -19, 2021

- Go to [humanresources.columbia.edu/oe](http://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](http://www.myuhc.com)
- OptumRx: 800-232-9357; [www.myuhc.com](http://www.myuhc.com)
- Aetna: 800-773-9326; [https://www.aetna.com](http://https://www.aetna.com)
- TIAA: 800-842-2252; [https://www.tiaa.org](http://https://www.tiaa.org)
- EBPA: 888-456-4576; [https://select.ebpabenefits.com](http://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