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](http://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

- 212-851-7000

- hrbenefits@columbia.edu

- [humanresources.columbia.edu/benefits](http://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 and Accidental Death and Dismemberment benefits

* 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 be $570 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: 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: Increase to $20,500
  - Catch-up contribution: $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

- **Transit/Parking Reimbursement Program** monthly contribution limits changing to $280*

*Subject to change by the IRS*
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 $280 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: $280* 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: $280* per month

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

- You can contribute up to $2,850* 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 be $570.
- 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**

<table>
<thead>
<tr>
<th>Employee Assistance Program</th>
<th>Cope Columbia</th>
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</thead>
<tbody>
<tr>
<td>• 24/7 assistance with personal, work-related, and emotional concerns</td>
<td>• <a href="#">CopeColumbia</a> developed by faculty in the Department of Psychiatry during the early stages of the pandemic</td>
</tr>
<tr>
<td>• Offers life coach services, adult/elder care referrals, and legal and financial assistance</td>
<td>• <strong>Services</strong> 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.</td>
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<td>• <strong>Six</strong> free sessions with a counsellor per topic</td>
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**Employee Assistance Program**

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

**Cope Columbia**

- [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

866-799-2725

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.

800-232-9357
Voluntary Benefits Overview and Universal Life Insurance

<table>
<thead>
<tr>
<th>Eight Voluntary Benefits fill gaps in insurance with discounted rates and options</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Accident</td>
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<tr>
<td>• Critical Illness</td>
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<tr>
<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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<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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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

## Accident Insurance
- 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 a set benefit amount based on the type of injury and treatment regardless of other insurance
- Use benefit payment as you wish
- Enroll during Open Enrollment only

## Critical Illness Insurance
- Plan pays following diagnosis of a covered condition, for example:
  - Cancer
  - Heart attack or stroke
  - Major Organ failure or Renal failure
- Spouse covered for 50% of employee’s benefit and children for 25% of employee’s benefit
- Enroll during Open Enrollment only

## Hospital Indemnity
- 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
Additional Information
Benefits Information Forums

<table>
<thead>
<tr>
<th>Date</th>
<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>
<td>11:00 am – 12:00 pm</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
- 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