



2023 Open Enrollment

Information for Officers

When to enroll:

October 31 – November 18, 2022

Welcome: Today's Discussion

- Introductions
- Open Enrollment
- 2023 Changes
- Benefit Highlights
- Events and Resources
- Q&A



Benefits Open Enrollment

- **Monday, October 31 to Friday, November 18, 2022**
- 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



212-851-7000



hrbenefits@columbia.edu



humanresources.columbia.edu/benefits

What happens if you do not enroll in 2023 benefits

You will no longer have coverage for:

- Healthcare FSA
- Dependent Care FSA
- Child Care Benefit, if eligible
- Health Savings Account (HSA), if eligible
- You will also be ineligible to ***newly enroll*** in the following Voluntary Benefits:
 - Accident Insurance
 - Critical Illness Insurance
 - Hospital Indemnity Insurance
 - Identity Theft Protection
 - Universal Life with long-term care insurance

You will be automatically re-enrolled with current:

- Medical
- Dental
- Transit/Parking Reimbursement Program (T/PRP)
- Life and Accidental Death & Dismemberment Insurance
- Voluntary Benefits



What's not changing in 2023

- Medical, Basic Vision, and Prescription Drug benefits, deductibles and out-of-pocket maximums
- Dental benefits



2023 Changes

What's New



What's new for 2023

Enhanced Benefits Offerings

- New optional vision coverage
- Special enrollment opportunity for optional life insurance and optional long-term disability (LTD) without providing EOI
- Access to Columbia Community Connect to facilitate access to Columbia Primary Care. Call 844-387-CARE (2273) from 8 a.m. to 5 p.m. Monday–Friday

Life and Family Support:

- Lifeworks: Columbia University's new Employee Assistance Program (EAP) Provider as of December 1, 2022
- Savi and TIAA: Student Debt Solutions to help navigate student loan debt repayment
- Maven: Family building benefit supporting all paths to parenthood

Cost of Coverage increases

- Vary by plan, dependents, and salary tier
-

What's new for 2023

Enrollment Enhancements

- Streamlined enrollment for eight voluntary benefits in CUBES
- Dodge Fitness Center membership enrollment in CUBES with automatic payroll deductions

Tax Savings Accounts

- HealthCare FSA (HCFSA): 2023 Annual contribution limit increases to \$3,050; Carryover of unused amount increases to \$610
- Transit/Parking Reimbursement Program (T/PRP): 2023 Monthly contribution limit increases to \$300
- Voluntary Retirement Savings Plan (VRSP): 2023 Base contribution maximum increases to \$22,500; VRSP Catch-up contribution increases to \$7,500 for employees age 50 or over as of December 31, 2023
- Child Care Benefit : Annual Benefit Earnings requirement increases to up to and including \$150,000

Optional UHC Vision Plan



Optional UHC Vision Plan

- **Basic Vision Plan** – All Officers and their covered dependents enrolled in any of the University’s medical plans are covered by a basic vision benefit through UnitedHealthcare (UHC). This embedded plan provides coverage for routine eye exams, corrective lenses, frames and contact lenses.
- **Optional Vision Plan** – For enhanced vision benefits, Officers can elect to purchase Optional UHC vision coverage. See Slide 11 for Optional Plan highlights.

Plan replaces basic vision coverage for those enrolled in a medical plan.

You do not have to be enrolled in a medical plan to purchase this coverage.

- **Monthly Rates** –

Yourself Only \$5.23; Yourself + Child(ren) \$12.11;

Yourself + Spouse \$9.69; Family \$16.96

* Vision coverage follows Employee. Therefore, if you select the optional vision coverage for yourself but not all of the dependents you covered on medical, your dependents will not have any vision coverage for the year.

Optional UHC Vision Plan: Coverage Highlights

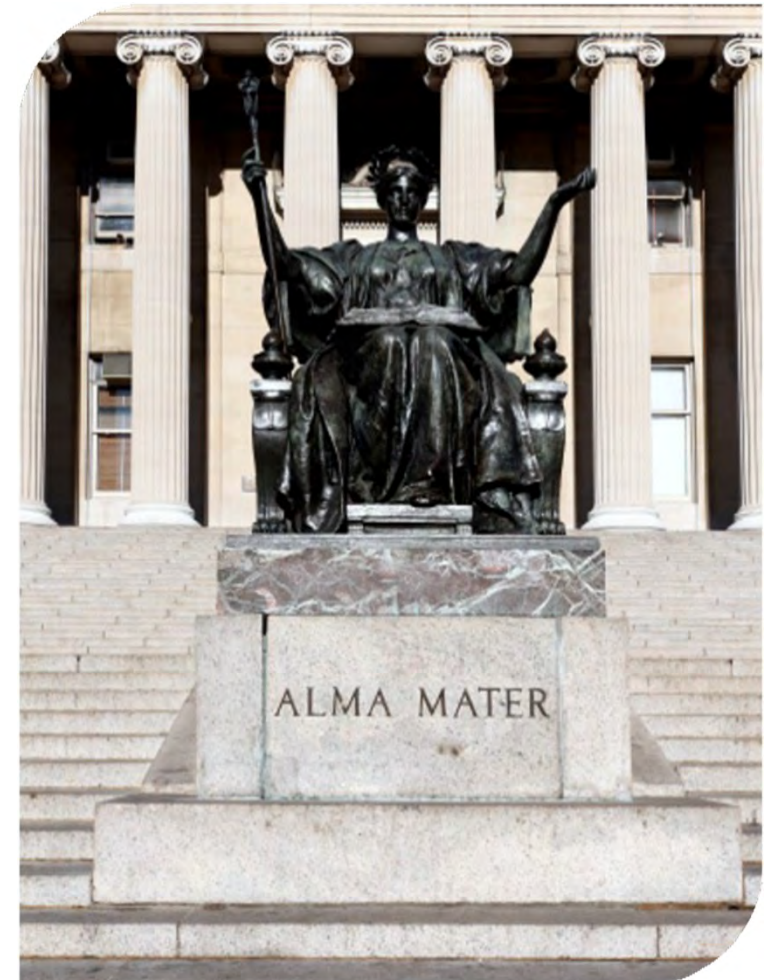
- **Routine Eye Exams** – One exam every 12 months with a \$10 copay. Enhanced eye exam coverage available for individuals with diabetes, children, and eligible pregnant/breastfeeding women.
- **Lenses** – The Optional Vision Plan reimburses members 100% of the cost for most lenses every 12 months. Enhanced lens coverage available for eligible children and pregnant/breastfeeding women.
- **Frames** – The Optional Vision Plan offers a \$130 allowance every 12 months.
- **Contact Lenses** – Up to four (4) boxes for covered formulary contacts, including fitting and evaluation fees; and up to two (2) follow up visits are covered in full. \$130 allowance for non-formulary contacts.
- **Laser Vision Discount Access** – Access to discounted laser vision correction through QualSight LASIK; savings of up to 35% of national average price.

Voluntary Benefits



Voluntary Benefits Overview

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



Voluntary Benefits: Enroll at New Hire or Open Enrollment

- Universal Life with long-term care
- Accident
- Critical Illness
- Hospital Indemnity
- Identity Theft Protection



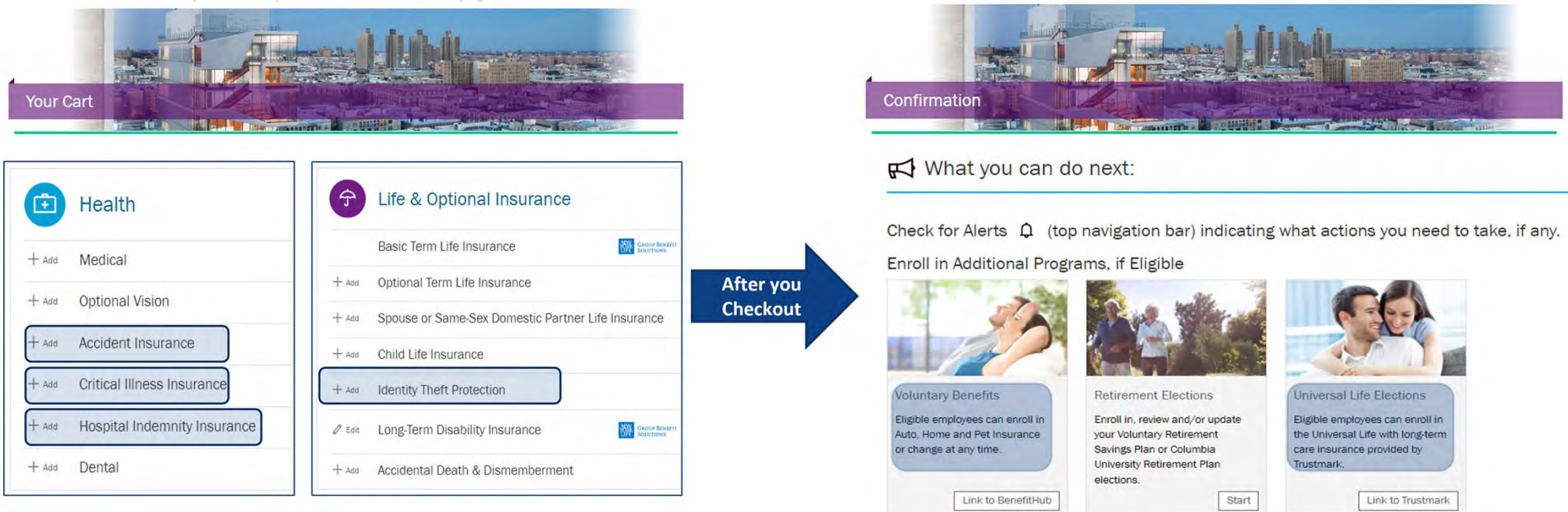
Voluntary Benefits: Enroll at Anytime

- Auto
- Home
- Pet Insurance



Voluntary Benefits: Enrollment Flow

All Voluntary Benefits elections will be done through CUBES



Welcome to LifeWorks EAP



LifeWorks Employee Assistance Program (EAP): December 1, 2022

- 24/7/365 Access
- Voluntary and confidential
- No out-of-pocket cost
- Mental Health counseling, Legal/financial Consultations, Adult/Elder Care and Resources & Referrals
- Counseling Modalities: In-person, telephonic, video, Live Chat
- Individuals eligible to use the LifeWorks EAP program are Employees, Spouses, Household dependents, Children in college



Contact LifeWorks:

Phone Toll-free: **844-636-1260** or visit [Login.lifeworks.com](https://login.lifeworks.com)
Username: columbia, Password: eap

LifeWorks Employee Assistance Program (EAP): December 1, 2022

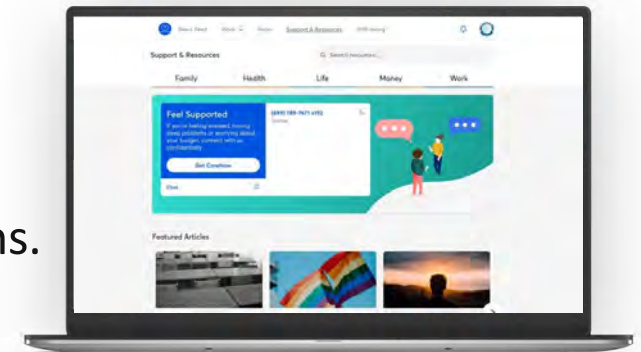
- **Six** free sessions with a counselor per topic
- Counseling Modalities: In-person, telephonic, video, Live Chat
- Anyone currently in sessions with Humana will continue with Humana through the end of 2022

[Learn more at: humanresources.columbia.edu/employee-assistance](https://humanresources.columbia.edu/employee-assistance)

- **LifeWorks Introductory Forums:**
- HR Networks & Managers: December 5, 2022
- All Employees: December 6, 2022

LifeWorks New Online Services

- **CareNow** – Specialized self-help resources developed by our world-leading experts. Choose among 20 paths from 5 categories (Body, Work, Mind, Relationships & Finances) to effect positive life changes. Specialized exercises, assessments tools, podcasts and videos - all focused on positive behavior change.
- **Well-being Assessments** – Measure your wellbeing status, level of risk and readiness to change in key health areas (physical, mental, social & financial). Once completed, you will be given a Total Health Score to assess your overall wellbeing.
- **LIFT Session Fitness** – Unlimited fitness journeys that are customized for your goals and current fitness level. Each session lasts 30 minutes, and the typical journey is three sessions per week for a total duration of six weeks. No equipment required! Chat live online with fitness coaches who can help with fitness, nutrition, and recovery questions.



Upcoming Events & Resources



Benefits Information Forums

Virtual Information Sessions

Date	Time
Wednesday, October 26, 2022	11:00 am – 12:00 pm
Tuesday, November 1, 2022	4:00 pm – 5:00 pm
Tuesday, November 15, 2022	10:00 am – 11:00 am
Specialized Information Sessions	
Family Building (Maven) Friday, October 28, 2022	12:00 pm – 1:00 pm
Tax Savings Wednesday, November 9, 2022	12:00 pm – 1:00 pm

Open Enrollment is October 31 – November 18, 2022

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

In-Person Health Screenings

Join us at an in-person event for free health screenings

- Check your blood pressure, cholesterol, and glucose levels, and more
- Results available while you wait
- You can fast before your appointment to receive values of LDL cholesterol and total triglycerides
- ColumbiaDoctors Ophthalmology doing free eye exams
- At CUIMC event only, ColumbiaDoctors Dermatology providing free skin cancer screenings

Date & Location	Time
Wednesday, November 2, 2022 Lerner Hall Morningside	8:00 am – 2:00 pm
Thursday, November 3, 2022 LenFest Manhattanville	8:00 am – 2:00 pm
Thursday, November 10, 2022 Columbia University Irving Medical Center	8:00 am – 2:00 pm

Visit humanresources.columbia.edu/oe to register

Contact Information

Columbia Benefits Service Center



212-851-7000



hrbenefits@columbia.edu



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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>
- Lifeworks: www.humanresources.columbia.edu/employee-assistance
- EBPA: 888-456-4576; <https://select.ebpabenefits.com>

Remember to take action during Open Enrollment

Enroll through CUBES,
October 31 – November 18, 2022

Learn More:

humanresources.columbia.edu/oe



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

