

2023 Open Enrollment: October 31 – November 18, 2022

Benefits Effective January 1, 2023

Columbia University Benefits

As a TWU member, you can take advantage of a comprehensive benefits package. We are committed to providing valuable benefits and resources to support your healthcare, financial, and wellness needs.

Now is the time to review your current enrollment, think about changes to your personal situation, and choose the benefits that will best meet your needs in 2023.



What's New for 2023

ENHANCED BENEFITS OFFERINGS

- **Optional vision coverage.** A new optional vision insurance plan which provides enhanced coverage for eye exams, lenses, frames and more. See page 8 for more details.
- **Special enrollment opportunity: life insurance.** Enroll in new optional term life insurance, or increase existing coverage this year without providing Evidence of Insurability. Go to: humanresources.columbia.edu/support-term-life.
- **Easier access to world-class healthcare.** If you are enrolled in any of the University's medical plans, you will have 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 or go to doctors.columbia.edu and search "Primary Care (Columbia Primary Care)."

ENROLLMENT ENHANCEMENTS

- **Voluntary Benefits.** Enrollment in voluntary benefits is now even easier in CUBES. Learn more about the eight voluntary benefits offered to you at humanresources.columbia.edu/voluntary-benefits.
- **Dodge Fitness Center.** Select a Dodge Fitness Center membership through CUBES and your membership fees will be automatically deducted from your paycheck.



What's New for 2023 (continued)

LIFE AND FAMILY SUPPORT

- **Lifeworks.** As of December 1, 2022, Lifeworks will be the new Employee Assistance Program (EAP) provider, offering enhanced content, tools and services to support your personal success. Go to: humanresources.columbia.edu/employee-assistance.
- **Student Debt Solutions.** A new program offering assistance in navigating student loan debt, repayment plans, and federal student loan programs, such as the Public Service Loan Forgiveness (PSLF) program. Go to: humanresources.columbia.edu/student-debt-solutions.
- **Family Building Benefits.** Maven is a new benefit available to all employees and covered dependents enrolled in a Columbia University medical plan. Maven is an all-in-one digital health platform that supports all paths to parenthood. Go to: humanresources.columbia.edu/build-family.

LEARN MORE

ATTEND A VIRTUAL INFORMATION SESSION

Virtual Information Sessions

- Thursday, October 27, 4:00 p.m. – 5:00 p.m.
- Tuesday, November 1, 11:00 a.m. – 12:00 p.m.
- Tuesday, November 15, 1:00 p.m. – 2:00 p.m.

Specialized Information Sessions

- **Family Building** (Maven)
Friday, October 28, 12:00 p.m. – 1:00 p.m.
- **Tax Savings**
Wednesday, November 9, 12:00 p.m. – 1:00 p.m.

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 and certified health professionals on site can help you understand them. You can fast before your appointment to receive additional values of LDL cholesterol and total triglycerides
- ColumbiaDoctors Ophthalmology will be at all three events to provide free eye exams
- At CUIMC event only, ColumbiaDoctors Dermatology will be available to provide free skin screenings

Wednesday, November 2

8:00 a.m. to 2:00 p.m.

Lerner Hall Morningside

2920 Broadway at W. 115th Street

Thursday, November 3

8:00 a.m. to 2:00 p.m.

LenFest Manhattanville

615 W. 129th Street

Thursday, November 10

8:00 a.m. to 2:00 p.m.

Irving Medical Center

50 Haven Avenue

Visit humanresources.columbia.edu/oe to register.

NEW CONTRIBUTION RATES

- New contribution rates. See the 2023 Contribution Rates flyer.



Log in to CUBES to Enroll

The Columbia University Benefits Enrollment System (CUBES) gives you secure access to personalized information about your benefits. The site is available 24/7, which means you can enroll online anytime from anywhere during the annual benefits Open Enrollment period.

To get started:

Go to humanresources.columbia.edu and click the CUBES logo.

Select "Get Started" to make your elections.

Be sure to "Checkout" in order to save and submit your elections.

Log in with your UNI and password; confirm access using multifactor authentication (DUO).

You must enroll in your 2023 benefits by November 18, 2022. Remember: The choices you make during Open Enrollment will stay in effect all year—unless you experience a Qualified Life Status Change.



What Happens if You Don't Enroll?

You will no longer have coverage for:

- Healthcare FSA
- Dependent Care FSA

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 in your current 2022:

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



QUESTIONS?

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

Open Enrollment hours:
Monday through Friday
9:00 a.m. to 5:00 p.m.




Important Reminders

REVIEW BENEFICIARIES

Update your beneficiary information for life insurance (CUBES) and retirement plans (TIAA/Vanguard).

QUALIFIED LIFE STATUS CHANGE

You can update benefits elections on CUBES if you experience a Qualified Life Status Change event such as marriage or divorce, or birth or adoption of a child. You have 31 days from the eligible event to make updates.

 For additional information, including a list of Qualified Life Status Change events, go to humanresources.columbia.edu/benefits and click the "Making Changes to Benefits" icon.

MAKE CATCH-UP CONTRIBUTIONS TO THE VRSP

If you are age 50 or older (or will turn 50 in 2023), you can contribute an additional \$6,500 pre- or post-tax to your Voluntary Retirement Savings Program (VRSP) account, for a total of \$27,000 in 2023.*

LEARN ABOUT TAX SAVINGS ACCOUNTS

All tax savings accounts can save you money by setting aside pre-tax dollars from your paycheck to pay for expenses you will incur throughout the year. These include a Transit/Parking Reimbursement Program (T/PRP), Healthcare Flexible Spending Account (HC FSA), and Dependent Care Flexible Spending Account (DC FSA).

2023 Tax Savings Accounts		
	Current IRS limits*	Rollover limit for 2023
T/PRP	\$280/month	No limit
HC FSA	\$2,850/year	\$570
DC FSA	\$5,000/year	\$0

To learn more go to humanresources.columbia.edu/tax-savings.

* IRS limits are subject to change.

ABOUT THIS COMMUNICATION

The Benefits Brochure summarizes changes to the benefits programs that are available to benefits-eligible employees of Columbia University. This communication is intended to be a Summary of Material Modifications (SMM) to the Medical Plans and other benefits programs. It does not include important information about exclusions and limitations. For additional details of benefits coverage, eligibility, limitations and exclusions, you must refer to the Summary Plan Description (SPD) and the Summary of Benefits and Coverage (SBC) online at humanresources.columbia.edu/benefits. You may also want to request to receive a paper copy of an SPD, SBC or SMM by contacting the Columbia Benefits Service Center at 212-851-7000. As a requirement of the Patient Protection and Affordable Care Act, Columbia University must provide a SBC to all participants and their dependents. The SBC is designed to provide you with an easy-to-understand summary about a health plan's benefits and coverage and to help you better understand and evaluate your health insurance choices. You are entitled to receive these Plan documents under the Employee Retirement Income Security Act of 1974 (ERISA). You also have other important rights and protections under ERISA, which are explained in more detail in the SPDs. If there are any discrepancies between the information in this publication, verbal representations and the Plan documents, the Plan documents will always govern. Columbia University reserves the right to change or terminate these benefits Plans at any time. This publication is in no way intended to imply a contract of employment. The Columbia University Group Benefit Plan (the "Plan") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.



Medical Coverage

Columbia offers two different Choice medical plan options: the Choice Plus 80 plan and the Choice In-Network plan. The Choice Plus 80 and Choice In-Network medical plans both cover the same comprehensive set of medically-necessary services and supplies, including in-network preventive care—such as annual physicals, immunizations and well-baby visits—at 100% with no deductible.

Both plans give you access to the same network of providers and facilities. Basic vision and prescription drug coverage are provided automatically when you enroll in either plan for medical coverage. The plans differ in how you pay for services throughout the year—copays, deductibles, coinsurance, and your out-of-pocket maximum. When making your choice, also consider that the Choice In-Network plan does not cover out-of-network services.


CHOICE PLUS 80 PLAN

Preventive care is covered at 100%. Other than preventive care and copays, for most in-network medical services you must meet the annual deductible of \$400 per member before the Choice Plus 80 plan pays the coinsurance of 80% of the negotiated fee; you are responsible for the remaining 20% of the coinsurance. After you reach the in-network out-of-pocket maximum of \$3,000 for an individual and \$6,000 for a family, the Choice Plus 80 plan pays 100% of covered in-network medical charges and prescription drug copays for the remainder of the calendar year.

CHOICE IN-NETWORK PLAN

Preventive care is covered at 100%. The Plan has no deductible for all in-network services. Copays apply for certain services and in some cases are dependent on where the service is received. For example, inpatient hospital services require a \$500 per admission copay; outpatient hospital services, including lab and radiology, require a \$150 copay. In addition, after you reach the in-network out-of-pocket maximum of \$3,500 for an individual and \$7,000 for a family, the Choice In-Network plan pays 100% of covered medical charges for the remainder of the calendar year. Out-of-network services are not covered.

The \$150 outpatient hospital copay does not apply if you obtain your lab and/or radiology at certain New York Presbyterian (NYP) locations.

 For a list of NYP participating locations, go to humanresources.columbia.edu and click the “Forms & Documents” icon; search “New York-Presbyterian (NYP) Outpatient Laboratory Locations.”

Whenever you are having diagnostic or preventive tests, ask your physician if they are referring you to a provider who is in-network.



REFERENCES AND RESOURCES

Go to humanresources.columbia.edu/benefits for the Summary Plan Description (SPD) and Summary of Benefits and Coverage (SBC) for each health plan, legal notices, FAQs, Benefits Vendor Contacts, and our Benefits Glossary.



Comparing Your Medical Plans

Only you can decide which coverage is best for you and your family. Below is an overview of the two medical plans, administered by UnitedHealthcare (UHC).

UHC Medical Plan Comparison Chart				
Benefit	Choice Plus 80		Choice In-Network	
	In-Network	Out-of-Network*	In-Network	Out-of-Network
Annual Deductible	\$400 per person	\$600 per person	N/A	N/A
Coinsurance (% paid by CU)	80% after deductible	60% after deductible	100%	N/A
Out-of-pocket Maximum Individual Family	\$3,000 \$6,000	\$4,000 \$9,000	\$3,500 \$7,000	N/A N/A
Preventive Care	100%	60% after deductible	100%	N/A
Physician Office Visits (excludes additional services)	\$30 copay	60% after deductible	\$30 copay	N/A
Laboratory/Radiology Services, including services rendered in a physician's office	80% after deductible	60% after deductible	100% if non-hospital location; \$150 copay if hospital**	N/A
Inpatient Hospital Care	80% after deductible	60% after deductible; Precertification required	\$500 copay per admission 100% after the deductible for inpatient professional services	N/A
Outpatient Hospital Care	80% after deductible	60% after deductible; Precertification required	\$150 copay (including lab and radiology)** 100% after the deductible for hospital professional services	N/A
Mental Health and Substance Abuse—Inpatient care	80% after deductible	60% after deductible; Precertification required	\$500 copay per admission	N/A
Mental Health and Substance Abuse—Outpatient programs	\$30 copay	70% after deductible for facility-based care including intensive outpatient programs; Precertification required	\$30 copay	N/A
Mental Health and Substance Abuse—Outpatient counseling	\$30 copay	70% after deductible	\$30 copay	N/A
Emergency Room	\$150 copay (Waived if admitted)			
Basic and Comprehensive Infertility Treatment	Unlimited benefit for diagnosis and basic medical treatment, including artificial insemination			N/A
Advanced Infertility Treatment	\$30,000 lifetime maximum for advanced treatments and Assisted Reproductive Technology including IVF, GIFT and ZIFT			N/A
Prescription Drug coverage with OptumRx***	<div> <div> Retail (30 days) <ul style="list-style-type: none"> • Tier I: \$10 copay • Tier II: \$25 copay • Tier III: \$45 copay </div> <div> Mail-order (90 days) <ul style="list-style-type: none"> • Tier I: \$15 copay • Tier II: \$50 copay • Tier III: \$90 copay </div> </div> <ul style="list-style-type: none"> • Eligible specialty medications will be processed through PillarRx with a 30% coinsurance, offset by the manufacturer discount. You will be notified in advance if you need to enroll. 			N/A


* Eligible Expenses are determined in accordance with the Claims Administrator's reimbursement policy as described in the Summary Plan Description.


** No copay for Lab and Radiology at certain designated New York Presbyterian (NYP) locations. Go to humanresources.columbia.edu/documents and search

"New York-Presbyterian (NYP) Outpatient Laboratory Locations" for the list of locations.

*** \$30,000 lifetime maximum for infertility medication.

The Medical Plan Comparison Chart represents highlights of Plan provisions. Clinical medical management restrictions and other limits apply.

 Go to humanresources.columbia.edu; click "Forms & Documents"; search "SPD" to view the Summary Plan Descriptions.

 UHC's Choice network is a national provider network and does not require referrals to see specialists. UHC requires precertification for some services; it is your responsibility to confirm that your provider has obtained the necessary authorizations from UHC.



Dental Coverage

EMBLEMHEALTH PREFERRED DENTAL BENEFITS PLAN B

EmblemHealth Preferred Dental Benefits Plan B covers preventive, basic and major services. You may choose to use a participating EmblemHealth Preferred Program dentist or go to a nonparticipating dentist. When you receive care from a nonparticipating dentist, you pay the provider up front, and then file a claim for reimbursement. You'll be reimbursed up to the allowance on the EmblemHealth Dental fee schedule for covered services, which is available from EmblemHealth. If you use a participating dentist, no forms are required.


 For EmblemHealth dentists, go to emblemhealth.com/find-a-doctor/directory and select "Dental Preferred" from the menu. For more information, call EmblemHealth: 212-501-4443.

AETNA DENTAL PLANS

The University offers two comprehensive dental plans through Aetna.

Columbia Dental Plan: Under the Aetna Columbia Dental Plan you can go to a broad range of dentists including the national Aetna PPO network and the Columbia Preferred Dental Network. The Columbia Preferred Network gives you access to ColumbiaDoctors Dentistry—some of the country's leaders in oral health care—and provides comprehensive care across all specialties. This plan network was uniquely designed to support a broad range of dental needs of Columbia University faculty and staff and has added benefits, such as higher annual maximum care allotments when receiving services with in-network providers. Under this plan you may also see an out-of-network dentist, although your cost may be significantly higher.

Dental Maintenance Organization (DMO): Under the Aetna Dental Maintenance Organization (DMO), you choose one primary care dentist in advance from a select group of Aetna in-network providers able to offer lower rates. Please confirm your current dentist is in the DMO network prior to enrolling. Columbia Dentistry does not participate in the DMO network, nor is the DMO available outside the U.S. and in some states.

 For a list of participating dentists, go to humanresources.columbia.edu/benefits-vendor-contacts. For more information, go to humanresources.columbia.edu/twu-dental.





Vision Coverage

All TWU members 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 eye exams, corrective lenses, frames and contact lenses.

OPTIONAL VISION PLAN

For enhanced vision benefits, TWU members can elect to purchase optional UHC vision coverage in place of the basic vision coverage for themselves and their covered dependents. You do not have to be enrolled in a medical plan to purchase this coverage. See contributions insert for monthly rates.

Vision Plan Comparison Chart				
Benefit	UHC Basic Vision Coverage		UHC Optional Vision Plan	
	Choice Plus 80	Choice In-Network	In-Network Coverage	Out-of-Network Coverage
	Benefits apply both In-Network and Out-of-Network			
Routine Eye Exams	Adults: One exam every 12 months with a \$10 copay Child(ren):* One exam every 12 months with a \$10 copay		Adults: One exam every 12 months with a \$10 copay. For pregnant/ breastfeeding women and individuals with diabetes, two exams every 12 months with a \$10 copay Child(ren):* One exam every 12 months plus one additional exam ages 0-12; with a \$10 copay	Adults: One exam every 12 months, plan pays up to \$40. For pregnant/ breastfeeding women and individuals with diabetes, two exams every 12 months, plan pays up to \$40 per exam Child(ren):* One exam every 12 months plus one additional exam ages 0-12; plan pays up to \$40 per exam
Lenses	Adults:** Every 24 months, \$20 allowance for single lenses, \$30 for bifocal, \$40 for trifocal or \$75 for lenticular Child(ren):* Lenses covered in full every 12 months. More frequently if medically necessary		Adults: Plan pays 100% every 12 months for single vision, lined bifocal, lined trifocal, or lenticular, including standard scratch coating. Additional costs apply for progressive lenses Child(ren):* Plan pays 100% every 12 months for polycarbonate lenses, including standard scratch coating. Replacement frames available if prescription change of 0.5 dipter or more	Adults and Child(ren)*: Every 12 months, up to \$40 allowance for single lenses, up to \$60 for lined bifocal, up to \$80 for lined trifocal or up to \$80 for lenticular
Frames	Adults:** \$30 allowance every 24 months Child(ren):* Up to \$100 every 12 months. Cost above \$100 covered at 60%		Adults and Child(ren)*: \$130 allowance every 12 months. Cost above \$130 may be covered at 30% at participating providers***	Adults and Child(ren)*: Up to \$45 allowance every 12 months
Contact Lenses	Adults:** \$75 allowance every 24 months Child(ren):* Single purchase of a pair of contact lenses or 1 box of contact lenses per eye covered at 100% every 12 months		Adults and Child(ren)*: Up to 4 boxes for covered formulary contacts, including the fitting/evaluation fees and up to 2 follow-up visits covered in full. \$130 allowance for non-formulary contacts, 100% for medically necessary contacts	Adults and Child(ren)*: \$130 allowance for elective contacts, up to \$210 allowance for medically necessary contacts
Laser Vision Discount	N/A		Access to discounted laser vision correction through QualSight LASIK; savings of up to 35% of national average price	

* Child is defined as a member less than age 19.

** Available for either frames and lenses or contact lenses.

*** 30% discount available at most participating provider locations (in network)—may exclude certain frame manufacturers.

Note: Provider might require payment in full at the time of service. The patient then submits a claim to UHC for reimbursement.

 To search for a vision provider, log in to myuhc.com; click "Coverage & Benefits", "Vision", then "Vision benefit highlights". You will be taken to the UHC Vision website. Click "Find a Provider" to search.

Cost of Coverage

Contributions are the amount you pay toward the cost of medical (includes prescription drugs and basic vision), dental, and optional vision coverage through pre-tax payroll deductions.



2023 Monthly Pre-Tax Contributions for Medical, Basic Vision & Rx

	Yourself Only	Yourself & Child(ren)	Yourself & Spouse	Family
Full-Time (hired on or after 4/1/13)				
Choice Plus 80	\$20.00	\$22.50	\$25.00	\$45.00
Choice In-Network	\$45.00	\$67.50	\$72.50	\$95.00
Full-Time (hired prior to 4/1/13)				
Choice Plus 80	\$20.00	\$22.50	\$25.00	\$45.00
Choice In-Network	\$25.00	\$36.25	\$38.75	\$50.00
Part-Time				
Choice Plus 80	\$423.00	\$804.00	\$889.00	\$1,270.00
Choice In-Network	\$444.00	\$843.00	\$932.00	\$1,331.00



2023 Monthly Pre-Tax Contributions for EmblemHealth Dental

Full-Time	
Yourself	\$0
Family**	\$0

* Dependent children can only be covered under EmblemHealth Dental through the end of the calendar year in which they turn 19.

2023 Monthly Pre-Tax Contributions for Aetna Dental

Available to Full-Time TWU Members only	Aetna Columbia Dental Plan	Aetna DMO Plan
Yourself	\$30.00	\$11.68
You Plus One	\$74.00	\$33.29
Family	\$118.00	\$33.29



2023 Monthly Contributions for Optional UHC Vision

	Yourself Only	Yourself & Child(ren)	Yourself & Spouse	Family
Optional UHC Vision	\$5.23	\$12.11	\$9.69	\$16.96

KNOW YOUR OPTIONS

Evaluate the medical plan options available to you and your family. Think about your total costs—what you pay at the time you use healthcare (e.g., your deductible, coinsurance or copay) plus your payroll contributions. Decide if it is more cost-effective to cover your family under your Columbia plan or your spouse's plan.