

October 24, 2021  
UT-AAUP Newsletter  
**Health Care Insurance Reminder**

Faculty have until October 31, 2021 to sign up on-line for UT health care insurance. If a faculty does not sign up, the 2021 selections will roll over to 2022 with the exception of HSA and FSA – these selections must be renewed online if you want them for 2022. Details are presented in our UT-AAUP newsletter of October 14, 2021 repeated below.

The Toledo Blade reported in this morning’s edition (Sunday, Oct. 24) that Paramount will end insurance coverage for McLaren St. Luke’s on January 1, 2022. Paramount previously ended insurance coverage for Mercy. FrontPath is the only UT health insurance that covers McLaren, Mercy, UTMC, and ProMedica. FrontPath covers a wide range of health care providers including Cleveland clinic, University of Michigan, and Mayo Clinic.

October 14, 2021  
UT-AAUP Newsletter  
**Open Enrollment, Benefit Changes, & Overall Plan Design**

October is here and that means pumpkins, football, and cooler weather. But it also signals the beginning of open enrollment for University of Toledo employees, **with the enrollment period beginning October 1, 2021, and lasting through the end of the month, October 31, 2021.** The following has been prepared by the UT-AAUP benefits expert, Jeremy Rodriguez of Allotta Farley. The enrollment process is discussed as well as highlight benefit plan changes for 2021 along with important distinctions among the various options

Open Enrollment

- 1) Members can enroll online at <https://www.utoledo.edu/open-enrollment/>. You can also schedule a virtual 1:1 session with a benefits representative through the link above.
- 2) If you fail to enroll before October 31, 2021, your selection from the previous year will carry forward. However, you will not be able change your election unless you have a “qualifying event” (i.e., birth, adoption, death, change in marital status, change in job status, or change in dependent status).
- 3) New hires have thirty (30) days after the date of hire to make enrollment elections.
- 4) You can upload supporting documentation (i.e., marriage certificates, birth certificates, etc.) to the MyUT webpage.

- 5) You should include your Rocket ID# in any communications with the UT Benefits Department.

### 2021 Benefit Plan Changes

- 1) Your medical/prescription premiums remain the same and do not increase. Your vision plan premiums also stay the same for the 2022 plan year.
- 2) All other cost-sharing provisions remain the same. This includes co-payments, co-insurance (i.e., what the plan pays on covered charges after you reach the deductible), deductibles, and out-of-pocket maximums.
- 3) Dental premiums decrease by 20%.
- 4) Employer contributions to the Health Savings Account (i.e., “Blue Plan”) will remain in place.
- 5) Flexible Spending Accounts have to be updated and will be allowed to carry-over up to \$550 into the next plan year.

### Important Medical and Rx Plan Information

- 1) The Blue Plan is a Consumer Driven Health Plan (“CDHP”). That means it has a lower premium and higher co-insurance percentage than the Silver and Bronze plans. The Blue Plan also has a higher deductible which must be met before the Plan pays. Unlike the Silver and Bronze plans, Prescription drug costs and Tier 1 medical expenses are subject to the Blue Plan deductible. That means a Blue Plan Participant pays the full cost of a medication until the deductible is met (however, see discussion below on coverage of preventive medications).
- 2) The Silver and Bronze Plans are Preferred Provider Organizations. That means you can seek coverage from any provider but will pay more for out-of-network charges. Since these plans are not CDHPs, you cannot have a Health Savings Account. However, you can open a Flexible Spending Account.
- 3) Preventive Medications (ACA Listed) – Preventive medications are covered differently under the Blue, Silver, and Bronze plans. If the medication is listed as preventive under the Affordable Care Act (ACA), then it should be available with a \$0 co-payment under all Plans. See link below for a list of ACA preventive medications.
  - <https://www.utoledo.edu/depts/hr/benefits/docs/prescriptions/2021/CerpassRx-PrevMedList.pdf>
- 4) Preventive Medications (Non-ACA listed) – Preventive medications that fall outside of the ACA list are subject to the regular co-payments below. That has no impact on Silver and Bronze plan participants. However, for Blue Plan Participants it means a lower out-

of-pocket cost before the deductible is met. See link below for a list of covered Non-ACA preventive medications.

- <https://www.utoledo.edu/depts/hr/benefits/docs/prescriptions/2021/CerpassRx-PrevMedList.pdf>.

- 5) The Rx changes from last year continue to apply. That means you can only receive one 14-day supply (per person/per year) of a maintenance medication from a retail pharmacy. All other fills must be handled by the UT Pharmacy (located on the Main Campus and Health Sciences Campus).
- 6) Rx-copayments remain the same and are set forth below. Please note that 90-day supplies are not permitted from Retail Pharmacies and that 90-day supplies of Tier 3 medications do not have a maximum co-payment. We recommend that you consider utilizing your Health Savings Account, Flexible Spending Account, and an Rx discount card (such as GoodRx, RxSaver, ScriptSave, and WellRx).

<b>UT PRESCRIPTION PLAN CO-PAYMENTS (2022)</b>		
	<b><u>UTMC Pharmacy</u></b> <b><u>30 day supply</u></b>	<b><u>Retail</u></b> <b><u>14 day supply</u></b>
Tier 1 (Generic)	\$10	\$10
Tier 2 (Preferred Brand)	20% (\$60 max per Rx)	30% (\$120 max per Rx)
Tier 3 (Non-Preferred)	30% (\$120 max per Rx)	45%
	<b><u>90-day Supply</u></b>	
Tier 1 (Generic)	\$25	N/A
Tier 2 (Preferred)	20% (\$150 max per Rx)	N/A
Tier 3 (Non-Preferred)	30%	N/A

*Other Important Plan Information*

- 1) Additional information on the various benefit plans can be found on UT’s new 2022 Benefits Orientation video. See: [Benefits Orientation 2022 - YouTube](#) This is an excellent video and we recommend you view it.
- 2) Full-time employees will need to choose between contributing to OPERS or the Alternative Retirement Plan (“ARP”). UT makes a 14% contribution to OPERS and an 11.56% contribution to the ARP. You have 120 days from your date of hire to elect to participate in the ARP.
- 3) You also have the ability to make pre-tax contributions to either a 403(b) plan sponsored by UT or a 457(b) plan sponsored by the State. The 457(b) plan is only available to those who are eligible for OPERS or STRS.

- 4) UT has continued to offer a Gold and Blue dental program through Delta Dental. The Gold plan covers exams and glasses every 12 months whereas the Blue Plan covers them every 24 months. The Gold Plan also has a lower deductible and higher premium than the Blue Plan.
  
- 5) Basic life insurance and accidental death and dismemberment coverage is offered through Unum Life Insurance Company at no cost to (1) Main Campus full-time employees; (2) Main Campus part-time employees (20+ hours); and (3) Health Science Campus full-time employees. You can also elect additional voluntary coverage.