

Open Enrollment Checklist

Follow these instructions to select your 2023 benefits:

Before Open Enrollment

- Review the information at oe.iu.edu.
- Attend a virtual Open Enrollment session (schedule at oe.iu.edu/v).


During Open Enrollment (October 24 – November 4)

- Complete online Open Enrollment:
 1. Go to one.iu.edu and search for *Employee Center*.
 2. Select and log in to the Employee Center task using your IU credentials.
 3. Select the **Open Enrollment** tile.
 4. Review the Welcome screen, then click **Next** in the upper right-hand corner to proceed to the Benefits Enrollment screen.
 5. Select each benefit tile one at a time to review your election, enroll, or make plan changes. For each plan, click the **Done** button in the upper right-hand corner of the screen when you are done selecting your coverage to return to the Benefits Enrollment screen.

IMPORTANT: Remember to sign the Tobacco-free Affidavit at the bottom of the medical page for yourself and your spouse. You must sign it each year to get the premium reduction.
 6. Click the **Submit Enrollment** button under the Enrollment Summary heading.
 7. A submission verification will immediately appear on the screen. Click **View** to review your submission, or **Done** to complete online enrollment.
 8. Check your IU email within 48 hours for a confirmation that your elections were accepted and processed. If you do not receive this email within 48 hours, your changes were not submitted properly.

After Open Enrollment

- After you've made your Open Enrollment elections, you're encouraged to **review the other benefits and programs available to you and your family** that are not tied to Open Enrollment. You can visit the IU Benefits website at hr.iu.edu/benefits for details on these benefits and programs, including:
 - Supplemental Life and Long Term Disability insurance
 - Supplemental retirement plans
 - IU Tuition Benefit
 - SupportLinc Employee Assistance Program (EAP)
 - Weight Watchers memberships
 - Care.com membership
 - Quit for Life tobacco cessation program
 - Included with your Anthem medical plan:
 - Sydney Health app
 - LiveHealth Online telehealth
 - All Clear ID Protection
 - Learn to Live Emotional Well-Being Support
 - Discounts on wellness products and services
- Check out the programs, resources, and challenges available this fall through your workplace wellness program, Healthy IU, by visiting healthy.iu.edu.

 **Have questions about IU benefits or enrollment?**
Contact AskHR at askhr@iu.edu or 812-856-1234.

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2023
**IU BENEFITS
OPEN ENROLLMENT**
Enroll Online **October 24 – November 4, 2022**

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2023
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OPEN ENROLLMENT**



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What You Need to Know

It's time for 2023 Benefits Open Enrollment—your annual opportunity to review and make changes to your IU benefits. Open Enrollment begins on **Monday, October 24, 2022**, and **closes at 11:59 p.m. ET on Friday, November 4, 2022**. During this period, you can change your benefits, and add or remove dependents, with changes going into effect on January 1, 2023.

Here are some important things to keep in mind:

1. During Open Enrollment, you have the opportunity to enroll in or change these benefits:

- Medical & dental coverage (including signing a new Tobacco-free Affidavit for the 2023 premium reduction)
- Supplemental AD&D
- Healthcare and Dependent Care Flexible Spending Accounts (FSAs)
- Health Savings Account (HSA)

2. The elections you make during Open Enrollment will stay in place from January 1 – December 31, 2023, unless you experience an IRS-defined qualifying life event, such as marriage or the birth of a child.

3. If you take no action during Open Enrollment:

- Your medical*, dental, Health Savings Account (HSA), and Supplemental AD&D elections will continue in 2023.
**Current IU Health HDHP participants will be automatically enrolled in the Anthem PPO HDHP & HSA unless another election is made during Open Enrollment.*
- You you **will not** receive the Tobacco-free Affidavit premium reduction and **will not** be enrolled in the Healthcare or Dependent Care FSA. You must re-enroll in these plans each year.

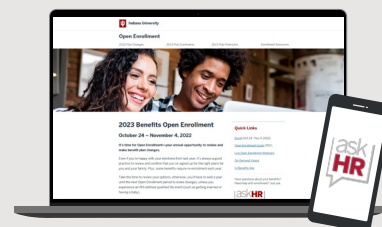
Everything You Need in One Place

Visit the Open Enrollment website—oe.iu.edu—for everything you need to make your 2023 elections including:



2023 Open Enrollment Guide

The Open Enrollment Guide contains detailed 2023 benefit plan information to help guide you during the enrollment process.



2023 Plan Information, Premiums, and Important Notices

View 2023 plan premiums and benefit information including summaries and comparisons, prescription lists, federal notices, and more.



Step-by-Step Enrollment Instructions

Visual step-by-step instructions to guide you through the online enrollment process.



Open Enrollment Webinars

Register for a live webinar to learn more about your benefit options for 2023 and how to enroll online.

What's Changing for 2023

Even if you're happy with your current elections, it's always a good practice to review and confirm that you're still in the best plans for you and your family. Review the information below for a summary of what's changing for 2023. For full plan details and premiums, visit oe.iu.edu.



The IU Health HDHP will no longer be offered in 2023.

IU Health Plans is no longer supporting IU's specific plan, so the IU Health HDHP will be discontinued and all members will be consolidated under a single vendor, Anthem, in 2023.

- **Current IU Health HDHP members will be automatically enrolled in the Anthem PPO HDHP and HSA** at the same level of coverage unless another election is made during Open Enrollment.
- **All IU Health providers are in-network with the Anthem plans**, so you will not need to find new doctors. You will also have expanded access to any provider in Anthem's network within Indiana, across the United States, and overseas, as well as out-of-network benefits.
- **Prescription coverage will remain under CVS Caremark, and vision coverage will be provided under Anthem Blue View Vision.** Additionally, you can access all covered medical, prescription, and vision coverage services with one card, your Anthem ID card.
- **Expanded access to wellness programs and services.** Under the Anthem plans you'll have access to additional programs and services such as LiveHealth Online telehealth, identity theft protection, emotional well-being support, Anthem's Sydney Health app, and discounts on wellness and fitness products and services. Watch your IU email for details.

Watch Your IU Email Address for Details

If you're currently enrolled in the IU Health HDHP, be sure to **watch your IU email address for important information** from IU Human Resources about your coverage and options.



Medical Coverage

All Medical Plans

- All medical plan benefits will be expanded to include a **travel benefit of up to \$2,000 annually** for covered medical services that are not available within 100 miles of the member's home, subject to plan cost shares.
- There will be an overall **2% increase** in employee contributions for medical coverage across all salary bands, plans, and coverage levels. Visit the Open Enrollment website for a full list of 2023 premiums.
 - The **three lowest salary bands will be raised** to include more employees in the lower-cost premium groups.
- All HDHP enrollees will be issued **a new ID card** with updated deductible and out-of-pocket maximum amounts that must be used starting 1/1/2023.
- **Expanded programming will be available through Livongo** for medical plan members with certain chronic conditions, such as diabetes and hypertension. Eligible members will be contacted directly with details.
- **Castlight Health will be discontinued in 2023.** However, all medical plan members will have access to Anthem's Sydney Health app which offers 24/7 access to cost comparisons for medical services, digital ID cards, benefit and claim details, and virtual telehealth visits with a doctor.

Anthem PPO HDHP

- **In-network:** Deductibles will increase to **\$1,800** / employee-only and **\$3,600** / all other coverage levels. Out-of-pocket maximums will increase to **\$3,600** / employee-only and **\$7,200** / all other coverage levels.
- **Out-of-network:** Deductibles will increase to **\$3,600** employee-only / **\$7,200** all other coverage levels. Out-of-pocket maximums will increase to **\$7,200** / employee-only and **\$14,400** / all other coverage levels.

Anthem PPO \$500 Deductible

- **In-network:** Out-of-pocket maximum for prescriptions will increase to **\$6,700** / individual and **\$11,000** / family.



Supplemental AD&D

- No plan or premium changes.



Dental Coverage

- There will be an overall **4% increase** in employee contributions for dental coverage across all salary bands and coverage levels. Visit the Open Enrollment website for a full list of 2023 premiums.
 - **All salary bands will be raised** to include more employees in the lower-cost premium groups.
- No plan changes.



Health Savings Account (HSA)

- The annual IRS **contribution maximum will increase** to **\$3,850** for employee-only coverage, and **\$7,750** for all other coverage levels. The age 55 & older \$1,000 catch-up contribution remains the same.
- The university's HSA contribution will remain the same at \$1,300 for employee-only coverage and \$2,600 for all other coverage levels.



Flexible Spending Accounts (FSA)

Healthcare FSA

- The annual **contribution maximum will increase** to **\$2,850** per individual.
- The annual **carryover limit will increase** to **\$570**.

Dependent Care FSA

- **Accounts will no longer be "front-loaded."** This means that funds will only be available for reimbursement as they are deposited through payroll deductions.