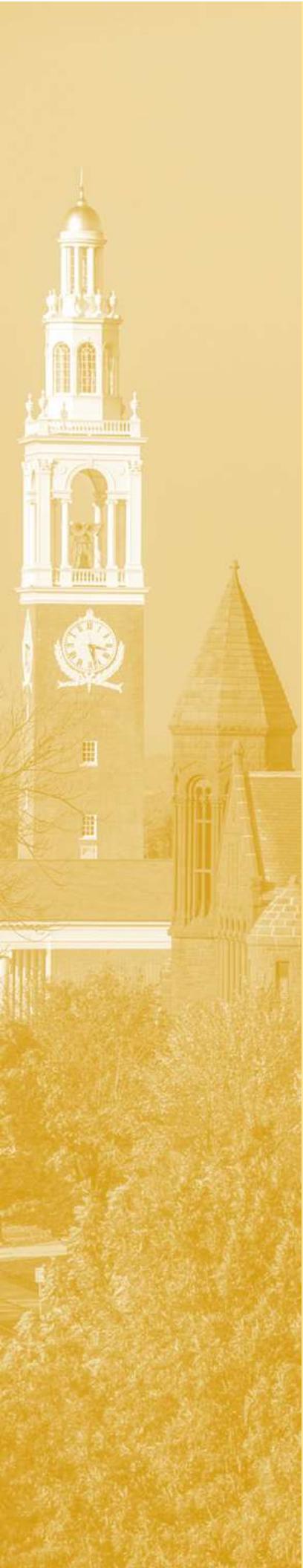




OPEN ENROLLMENT 2022

UNIVERSITY OF VERMONT EMPLOYEE BENEFITS GUIDE



HIGHLIGHTS FOR THIS YEAR

VOLUNTARY SHORT-TERM DISABILITY

ACTION REQUIRED – EMPLOYEES MUST RE-ENROLL TO KEEP THIS BENEFIT.

- Employee premiums will be paid through automatic payroll deduction beginning 1/1/2022.
- Employees who re-enroll or enroll for the first time will have a 30 day (vs. 60 day) elimination period in the event they need to use this benefit.

UNITED ELECTRICAL (UE) NEW CONTRACT

- Newly eligible for Voluntary Short-Term Disability starting 1/1/2022.
- Enrollments in Dental High Option #1 will automatically transfer to High Option #2 as of 1/1/2022 if no other election is made.

FLEXIBLE SPENDING (FSA)

All remaining unused health and dependent care account balances can rollover to 2022.

BENEFITS & WELLNESS FAIR

October 26, 2021, 7:30am – 4:00pm
Dudley H. Davis Center, Silver Maple Ballroom

USE PEOPLESOFT SELF-SERVICE TO SIGN UP FOR VOLUNTARY EMPLOYEE PAID BENEFITS

- Flexible Spending Accounts (FSA)
- Vision Insurance
- Short-Term Disability Insurance

Human Resource Services Hours of Operation:

Monday – Friday, 8:00am – 4:30pm

Phone: 802-656-3150 | Email: HRSInfo@uvm.edu

85 South Prospect Street, 228 Waterman Building
Burlington, Vermont 05405

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This Open Enrollment Guide was produced by Human Resource Services. For more information about Benefits, please visit our website at www.uvm.edu/hrs.

Understanding Open Enrollment

Benefits Basics:

You have the opportunity to enroll in UVM benefits when you first begin employment in a benefits-eligible position, during the annual open enrollment, and when you experience a qualifying life event. Once you enroll in your UVM benefits options, your elections remain in effect unless you experience a qualifying life event described in the FAQ section below (changes must be made within 20 calendar days of the event) or when you make a change during a future open enrollment.

UVM Human Resource Services (HRS) encourages everyone to review all of their benefits annually and make any changes during Open Enrollment as needed.

Frequently Asked Questions:

Q: When is the open enrollment period?

A: Monday, October 25 through Friday, November 19, 2021. **Please note** – UVM and UVMMC Employees: For those jointly employed by UVM and UVMMC, the UVMMC deadline is December 1, all UVM enrollment forms/PeopleSoft elections must be received by November 19.

Q: Do I need to do anything during Open Enrollment if I'm happy with my current benefits elections?

A: No, not unless you wish to make a change to an existing benefit, sign up for a new benefit, enroll in 2022 Flexible Spending Accounts, Voluntary Short-Term Disability or add/subtract a dependent.

Q: What benefits did I sign up for?

A: To view your current benefits, log in to PeopleSoft HR and navigate to Self Service > Benefits > Benefits Summary.

Q: What do I need to do to change or enroll in a medical, dental, life, or long-term disability?

A: You can obtain the required benefit enrollment forms at <https://www.uvm.edu/hrs/forms>. Submit your completed forms to HRSinfo@uvm.edu no later than November 19 at 4:30pm.

Q: What do I need to do to change or enroll in flexible spending, vision insurance, and voluntary short-term disability?

A: NEW THIS YEAR: Employees who want to enroll or re-enroll need to use PeopleSoft Self-Service to elect these benefits for 2022.

Q: If I make a change during Open Enrollment, when does it take effect?

A: All changes take effect January 1, 2022. Note: Life insurance and Long-Term Disability changes are effective upon approval.

Q: What is a Qualifying Life Event?

A: A Qualifying Life Event is a change in marital status, eligible number of dependents (birth/adoption of a child), gain/loss of insurance coverage (spouse's employer coverage), and changes due to a judgment, decree or court order.



Health and Welfare Benefit Insurance Premiums

EMPLOYEE PREMIUM COSTS JANUARY 1 THROUGH DECEMBER 31, 2022:

| | |
|-----------------------------|----------------|
| UVM BCBSVT Medical Plan | 5.9% increase |
| Delta Dental Base Option | 0% increase |
| Delta Dental High Option #2 | 7.9% increase |
| VSP Vision Insurance | 0% increase |
| Standard Life Insurance | 0% increase |
| Standard LTD Insurance | 0% increase |
| Standard VSTD Insurance | 9.9% increase* |

Medical Insurance Coverage

Medical insurance is critical protection for you and your family in the event of illness or injury. UVM's plan provides extensive coverage with low co-payments and deductibles.

UVM is self-insured and pays all medical claims. Your efforts to stay healthy and use medical services wisely will help contain future cost increases.

|  BlueCross BlueShield of Vermont <small>An independent licensee of the Blue Cross and Blue Shield Association</small> www.bcbvt.com | | |
|--|---------------------------------------|---|
| VHP POS Open Access Plan | | |
| | In-Network | Out-of-Network (Prior BCBSVT approval Required) |
| Deductible | \$0 individual/ \$0 family | \$500 individual/ \$1,000 family |
| Out-of-Pocket Maximum | \$2,500 individual/ \$5,000 family | \$2,500 individual/ \$5,000 family |
| Office Visits | \$10 PCP/\$20 Specialist | 30% coinsurance |
| Emergency Room | \$50 | \$50 |
| Urgent Care | \$20 | \$20 |
| Inpatient Hospital Stay | \$250 per admission | 30% coinsurance |

Participants in Vermont and western New Hampshire must select a Primary Care Provider (PCP). A PCP is a general practitioner, family practitioner, pediatrician, internal medicine practitioner, nurse practitioner, naturopath or osteopath who is a member of the BCBS network. You can find a network PCP by visiting the [BCBS website](#).

Participants outside of Vermont and western New Hampshire are not required to select a PCP and can use the Blue Card PPO Network for nationwide coverage.

[BCBS VHP Summary Plan Description](#)

[2022 Calendar Year Costs](#)

Prescription Drug Coverage

Prescription Drug Coverage includes a \$100 annual deductible, per person, per year with a maximum of \$300 per year per family. Participants then pay \$5 per generic prescription, \$20 per preferred prescription, or \$40 per non-preferred prescription. Prescription drug coverage has a maximum out-of-pocket expense of \$1,300 for individuals and \$2,600 for a family. Mail order prescription drug services are available for maintenance drugs through [Vermont Blue Rx \(OptumRx\)](#), which provides a 90-day supply at a cost equal to two copays (i.e., \$10/40/80), with no deductible required.

In-network pharmacies and Vermont Blue Rx (OptumRx) mail order services file claims directly with Blue Cross Blue Shield (BCBS) automatically.

| Prescription Drugs | In-Network |
|----------------------------|--|
| Deductible (Retail Only) | \$100 individual/ \$300 family |
| Rx Out-of-Pocket Maximum | \$1,300 individual/ \$2,600 family |
| Retail (30 day supply) | \$5/\$20/\$40 (generic/formulary/non-formulary) |
| Mail Order (90 day supply) | \$10/\$40/\$80 (generic/formulary/non-formulary) |

Questions?

Prescription Coverage or Plan Allowances

BCBS 877-493-1947

Pharmacy-Related Questions

Vermont Blue Rx (OptumRx) 877-493-1950

Visit the BCBS online [Prescription Center](#) for information on Formulary/Drug Lists, Viewing your Pharmacy Benefits, and Ways to Fill Your Prescriptions.

Waiving Medical Coverage in 2022?

Those waiving coverage may continue to do so by completing a new [Waiver of Medical Coverage](#) certification. If you waive UVM medical coverage and can demonstrate coverage elsewhere, UVM may provide you \$1,000 in annual compensation if eligible. You must complete a new certification annually in order to receive the \$1,000 waiver reimbursement.

Submit your completed waiver form to hrsinfo@uvm.edu no later than November 19 at 4:30pm.

Dental Insurance Coverage



UVM offers two levels of dental coverage through Northeast Delta Dental to all employees (Base Option and High Option 2).

Please Note: If you are a United Electrical employee and currently enrolled in the High Option plan, you do not need to submit a form to continue coverage, as you will be automatically enrolled in the new High Option 2 Plan. If you are enrolled in the High Option plan, but would prefer to switch to the Base Option, you will need to submit a change form during open enrollment.

|  | Base Option | High Option 2 |
|---|---------------------------------|------------------------------|
| \$25 individual/\$75 family deductible | Applies to Coverage A, B, C & D | Applies to Coverage B, C & D |
| Calendar Maximum Per Person | \$750 | \$2,000 |
| Coverage A (Preventative) | 100% | 100% |
| Coverage B (Minor Restorative) | 80% | 80% |
| Coverage C (Major Restorative) | 50% | 60% |
| Coverage D (Orthodontics) | 50% up to \$500 | 50% up to \$1,500 |
| 2022 Employee Dental Monthly Premiums | | |
| Employee Only | Free | \$10.75 |
| Employee + Spouse | Free | \$21.29 |
| Employee + Child(ren) | Free | \$23.31 |
| Employee + Family | Free | \$34.55 |

For more information, see [Dental Coverage Details and Comparison of Options 2022](#).

Voluntary Vision Insurance through VSP



Employees in Benefit Groups A, B or C are eligible for voluntary vision insurance. Please note, if you enroll during Open Enrollment—this coverage will begin January 1, 2022. While this voluntary benefit is fully employee-paid, UVM negotiated very competitive group rates which are far more affordable than the rates participants would find on their own. To find a VSP provider visit [VSP Network Provider](#).

Employees who wish to begin participating in 2022 Voluntary Vision Insurance or change enrollment must use PeopleSoft.

Below is a summary of vision benefits offered by this plan.

| Copay | | In-Network Allowance | Out-of-Network Allowance |
|--|--|---|--|
| Vision Exam (once every plan year) | \$0 | Covered in Full | Up to \$45 reimbursement, less any applicable co-payment |
| Prescription Glasses: Lenses (once every plan year) | \$20 for Materials | Single vision, lined bifocal, lined trifocal or lenticular lenses and standard progressive lenses covered in full. | Up to \$30/\$50/\$65/\$100 reimbursement Single/Bifocal/Trifocal/Lenticular |
| Frame (once every other plan year) | | \$150 allowance for a wide selection of frames. \$200 allowance for featured frame brands and 20% savings on the amount over the allowance. | Up to \$70 reimbursement, less any applicable co-payment. |
| Elective Contact Lenses (once every plan year) | \$60 max. copay (Fitting and Evaluation) | \$150 allowance for contacts. When contact lenses are obtained, the covered person shall not be eligible for lenses and frames again for one plan year. | Up to \$105 reimbursement |
| | | Employee MONTHLY Pre-tax Premiums | |
| Employee | | | \$7.26 |
| Employee + Spouse | | | \$14.51 |
| Employee + Children | | | \$13.68 |
| Employee + Family | | | \$22.77 |

Other Vision Discounts through UVM Medical and Dental Plans

Please note that even if you choose not to participate in the VSP supplemental vision plan, if you are enrolled with BCBS health insurance, you already receive the following benefits if you use a Vision Service Plan (VSP) Network Provider:

- One examination per calendar year with a \$20 co-pay;
- 20% savings on a complete pair of prescription glasses and sunglasses from any VSP provider within 12 months from your last vision exam; and
- 15% savings on a contact lens fitting and evaluation.

To find a VSP provider visit [VSP Network Provider](#).

Additionally, Northeast Delta Dental offers a free Vision Discount Program through EyeMed if you present your Delta Dental member card to an EyeMed provider. It is free to all Northeast Delta Dental subscribers and their dependents, and provides a discount of up to 35% off eyewear. To learn more about the EyeMed Vision Discount Plan, visit [EyeMed](#).

Term Life Insurance



You may increase your term life insurance coverage during Open Enrollment or within 20 days of a qualifying life event. Evidence of insurability is required—please complete the [Medical History Form](#) when submitting a request to increase coverage or add a dependent.

| Employee Options | |
|---------------------------------------|--|
| Amount of Coverage | Premium Cost-Share |
| \$10,000 | Free to employees. 100% paid by UVM |
| \$50,000 | \$17,000 of chosen \$50,000 coverage level is University paid |
| 2x–7x Base Salary (up to \$2 Million) | Cost-Share is based on age, salary and level of coverage selected (\$17,000 of chosen coverage level is University paid) |

| Dependent Options (allowed only if employee's option is over \$10,000 level) | | |
|---|---|--|
| Amount of Coverage | Premium Cost-Share | |
| Spousal Coverage | | |
| \$20,000 | Cost-Share is based on age, salary and level of coverage selected | |
| ½ of Employee's Coverage (up to \$200k) | \$0.26 / child per month | |
| Child Coverage | | |
| \$10,000 per child | | |

Voluntary Short-Term Disability (VSTD) Insurance

Employees who wish to participate in the VSTD plan must enroll or re-enroll on PeopleSoft.

Non-Represented Staff, Staff represented by Teamsters or United Electrical Workers, and Postdoctoral Associates, Fellows or Trainees are eligible for this coverage if employed at least 0.75 FTE on a 12 month basis, or 1.0 FTE on a 9, 10 or 11 month basis (Benefit Groups A, B or C). If you elect VSTD during Open Enrollment this fall, coverage will be effective January 1, 2022. The VSTD benefit is voluntary and 100% employee-paid. Premium payments will be made through a payroll deduction starting in January 2022.

Voluntary Short-Term Disability (VSTD) replaces 70% of your salary if you are unable to work due to a medically qualified absence and run out of leave time (or want to preserve it). VSTD insurance begins income replacement after 30 days and provides income replacement for up to a maximum of six months.

*Please note: If you re-enroll, or elect to enroll for the first time during open enrollment this year, the elimination period (the waiting period before you can use the benefit if you file a claim) will be 30 days. If you enroll at a later time, the elimination period will be 60 days.

Important highlights of the VSTD plan:

The VSTD benefit is a non-taxable income replacement equaling 70% of gross annual salary (which is approximately equivalent to 90-100% of an employee's after-tax salary) for up to six months of a medically qualified absence from work after an initial 30-day exclusion period. Insurance coverage is provided by the Standard Insurance Company (the same company that provides our long-term disability and life insurance plans).

Employee Premiums and New Enrollment Process

As a large employer, UVM negotiated group rates which are more affordable than the rates participants would receive if they purchased this insurance on their own. The cost per individual employee is dependent on an employee's specific salary. For example, the MONTHLY premium is \$18.78 for an employee with a \$30,000 salary and \$43.82 for an employee with a \$70,000 salary. Beginning January 2022, these premiums will be payroll deducted.

Employees who wish to participate in the VSTD plan must enroll or re-enroll on PeopleSoft Self-Service. If you are already enrolled and want to stay enrolled, you must also re-enroll using PeopleSoft Self-Service.

PeopleSoft

Long-Term Disability (LTD) Insurance

The Long-Term Disability plan provides income and benefit protections for employees who have elected coverage under the plan and are unable to work for a period of greater than six months. You are eligible for LTD insurance coverage if you have completed at least one year of service and are employed at least 0.75 FTE on a 12-month basis, or 1.0 FTE on a 9, 10 or 11 month basis (Benefit Groups A, B, or C). You must enroll within 20 days of your initial eligibility date, or provide proof of insurability to enroll during open enrollment.

Employees have a choice of 60% or 70% income replacement, and the option to pay their LTD premium with pre- or post- tax dollars.

Long-Term Disability Rate Chart

Flexible Spending Accounts



A Flexible Spending Account (FSA) allows you to set aside pre-tax dollars from your paycheck to pay for eligible out-of-pocket health and/or dependent care expenses. You submit claims for specific health and/or dependent care expenses tax-free. The University contracts with EBPA to administer employee FSA claims. For a full list of qualified expenses, see the resources on the [Flex Spending page](#).

Healthcare Expenses may include: medical/dental copays, deductibles, orthodontics, vision, hearing, and approved over-the-counter medications.

Dependent Care Expenses may include: daycare, preschool tuition, before/after school care, disabled spouse care and elder care.

To participate in 2022, you must enroll by November 19, 2021. If you participated in 2021, you must submit a new enrollment in PeopleSoft for 2022.

Important Reminder - Temporary Flexibility: At the end of calendar year 2021 ANY remaining balances for **health and dependent care** can be rolled into calendar year 2022.

EBPA must receive 2021 claim reimbursement requests by March 31, 2022.

| | 2021 Limits | 2022 Limits |
|--------------------|-------------|--------------------------------|
| Health FSA | \$2,750 | (waiting for IRS announcement) |
| Dependent Care FSA | \$10,500 | |

Retiree Health Savings Plan

UVM established the Retiree Health Savings Plan (RHSP) to help employees pay for qualified healthcare expenses during retirement. After one year of employment, UVM will make regular after-tax contributions to the plan for benefits-eligible faculty and staff hired on or after 1/1/2012. Employees must attain age 65 with a minimum of 15 years of service to be vested in employer contributions.

All benefits eligible faculty and staff are allowed to contribute personal after-tax contributions to their RHSP regardless of hire date. For more information, see the [RHSP webpage](#).

UVM Retirement Savings Plans

UVM offers a generous employer contribution to employee 403(b) accounts when eligible employees contribute the minimum pre-tax contribution of 2% or 3%. Employees can choose from a wide range of investment options with [TIAA](#) or [Fidelity](#). Changes to employee contributions can be made at any time, but Open Enrollment is a good time to review this valuable benefit.

| | Minimum Employee Contribution | Employer Contribution | Waiting Period |
|-------------------------------|-------------------------------|-----------------------|-----------------------------------|
| Faculty & Officers | 3% | 10% | 2 years / 4 Consecutive Semesters |
| Staff | 2% | 10% | 3 years |

| | 2021 Contribution Limits | 2022 Contribution Limits |
|-----------------------|--------------------------|------------------------------|
| Employee Limit | \$19,500 | Waiting for IRS announcement |

Participants age 50 or older who wish to contribute more than the maximum elected deferral amount listed above may be able to elect one or both of the following options by completing the calendar year catch-up election form. **Note: If you elected the catch-up contribution in 2021 and want to continue in 2022, you must submit a new election form during Open Enrollment.**

| | | |
|--|---|------------------------|
| Age 50+ Catch-up | Are you turning 50 or older in 2022? | + up to \$6,500 |
| Special §402(g) Years of Service Catch-Up | Have you worked at UVM for 15+ years? Have you contributed less than \$5,000/year during your employment? | + up to \$3,000 |





IMPORTANT DATES TO REMEMBER...

- UVM Enrollment/Change Forms (Medical, Dental, Life, LTD, and Retirement Savings) due by November 19 (no later than 4:30pm).*
- UVM and UVMMC Employees: For those jointly employed by UVM and UVMMC, the UVMMC deadline is December 1, all UVM enrollment forms/PeopleSoft elections must be received by November 19.
- PeopleSoft Electronic Enrollment (FSA, Vision, and VSTD) due by November 19 (no later than 4:30pm).*

Note: All information contained in this benefit guide is intended to be a summary of the 2022 benefits for active employees. UVM reserves the right to change, amend, or terminate these benefits at any time. In the event of a discrepancy between what appears in this document, handbooks or collective bargaining agreements, and the individual insurance subscriber certificate, the insurance subscriber certificate of the benefit plan will govern. This includes health, dental, vision, life, and short-term & long-term disability insurance, Flexible Spending Accounts (FSA) and Retirement Savings.



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HUMAN RESOURCE SERVICES**