

## What's New for 2023 Benefits Enrollment

### **Benefit Premium Deductions:**

We are pleased to announce there will be no medical or dental premium changes for 2023.

During open enrollment, benefit premiums for the medical plan will be based on your expected base pay rate as of January 1, 2023. Should you receive a future pay increase or change in status (part-time/full-time) which impacts the tier level of your medical plan premium, those changes will be made the first of the month following or coinciding with the pay increase. For example, if you receive a pay increase February 1<sup>st</sup>, your medical plan insurance premium for February will be based on your new rate. If you receive a pay increase on February 5<sup>th</sup>, your medical plan insurance premium will be adjusted in March.

In 2023, any month in which three bi-weekly paychecks are issued, the third paycheck will not have any benefit premium deductions withheld. This means the June 30<sup>th</sup> and December 29<sup>th</sup> pay checks, for bi-weekly employees only, will not have any benefit premium deductions withheld. Employees paid monthly will have benefit premiums withheld every month.

### **Medical Plan:**

Blue Cross Blue Shield of Kansas (BCBS KS) will remain our medical provider and the Base, Buy-Up and High Deductible Health Plan (with HSA) plans will continue in 2023. In an effort to minimize future premium increases, a few modifications to the medical plan will be made in 2023.

Currently both the Base and Buy-up medical plans, after the deductible has been reached, have a co-pay maximum of \$2,000/\$6,000 individual/two-or-more persons. The co-pay maximum does not include prescription drug co-pays. The maximum out of pocket for both plans is \$6,350/\$12,700 individual/two-or-more persons and this includes prescription drug co-pays. Beginning in January, 2023 the plans will no longer provide a co-pay maximum. However, the maximum out of pocket for both plans will remain the same as it is currently and will include prescription drug co-pays.

Beginning in January, there will no longer be a carry-over of deductible and/or copay amounts incurred in October, November or December into the new plan year. This means only deductible or maximum out of pocket expenses incurred in 2023 will be considered for that plan year.

In an effort to reduce the rising cost of specialty prescriptions, BCBS KS and our pharmacy benefit manager, Prime, will be offering FlexAccess. FlexAccess expands our current offering of potential savings for specialty prescriptions and will now include some retail prescriptions. Those who are prescribed medications that fall within the FlexAccess offering of savings will be contacted individually by a FlexAccess representative to explain how the savings may work for you.

More information on these plans is available within the Reference Center at [www.washburnbenefits.com](http://www.washburnbenefits.com).

### **Married Couples:**

Married couples, who both work at the University in benefits eligible positions, will continue to have the opportunity to cover a dependent child/ren. In those circumstances, the married individual in the higher premium tier will be the primary insured when covering dependent child/ren.

### **Flexible Spending Accounts (FSA):**

ASIFlex will remain our flexible spending accounts administrator for 2023. If you would like to participate in the health care flexible spending account (HCFSA) and/or dependent care (this is for day care) flexible spending account (DCFSA) you may do so through the online benefit enrollment system. The maximum contribution amount for the HCFSA for 2023 is increasing to \$3,050/year. The maximum contribution amount for the DCFSA remains \$5,000/year.

New HCFSA participants for 2023 will receive a debit card for use in payment. Once ASIFlex debit cards are established, new cards are not re-issued until a card expires or is lost.

Both the DCFSA and HCFSA plans include a grace period for incurring and submitting claims. For the 2023 plan year (01/01/2023 – 12/31/2023) all eligible claims must be incurred by March 15, 2024 and submitted for claim payment by March 31, 2024. Any unused dollars in either the HCFSA and/or the DCFSA plans will be forfeited if claims are not incurred and submitted according to the grace period deadlines.

### **Health Spending Account (HSA) and Limited Purpose Health Care Flexible Spending Account (LPFSA)**

You have an opportunity to participate in a Health Savings Account (HSA) if you enroll in the medical High Deductible Health Plan (HDHP). The HSA is administered by ASIFlex, which is also our Flexible Spending Account administrator.

HSA plans allow you the opportunity to save for qualified health care expenses on a pre-tax basis. Additionally, Washburn University will continue to make contributions into an HSA for 2023. Contributions are based on whether you are enrolled in Employee Only, Employee + Spouse, Employee + Child(ren), or Family medical coverage.

The maximum contribution for 2023 (including the Employer contribution) is increasing to \$3,850 for employee only and \$7,750 for Employee + dependents (child, spouse or family). There is also a \$1,000 catch-up contribution allowed for those who are 55 years old (or will turn 55 any time in the calendar year) or older.

HSA participants will need to establish a bank account through Central Bank to utilize this benefit and receive a new debit card to access funds. Instructions on how to open your HSA account can be found in the Reference Center at [www.washburnbenefits.com](http://www.washburnbenefits.com).

HSA participants are also eligible to participate in a Limited Purpose Flexible Spending account (LPFSA) which allows funds to be used to pay for qualified dental and vision expenses (not medical related) only. You may participate in both an HSA and a LPFSA in order maximize your tax savings.

**Special provision for current HCFSAs participants interested in an HSA:** If you currently participate in a Health Care Flexible Spending Account (HCFSAs) and may/will have money left in the account after December 31<sup>st</sup> you may still participate in a HDHP with HSA in 2023. ASI Flex will convert any unused 2022 HCFSAs money to a Limited Purpose Flexible Spending Account (LPFSA) for you to finish using for qualified dental and/or vision expenses until March 15, 2023 (end of the grace period). Medical claims that were incurred in 2022, but not submitted until the end of the grace period (March 31<sup>st</sup>, 2023) are still eligible to be reimbursed from your 2022 HCFSAs account (ASI Flex manages these different accounts and will be able to assist you with making sure the correct account is used). Medical claims incurred in 2023 are not eligible for reimbursement under an HCFSAs benefit if enrolled in an HSA.

**Dental Plan:**

Blue Cross and Blue Shield of Kansas will remain our dental plan provider. Coverage is separate from the medical plan, which means you can add/decline dental coverage according to your needs.

**Vision Plan:**

EyeMed remains as our vision carrier. While a vision exam is included within our medical plan benefits (subject to the specialist co-pay), additional benefit coverage for glasses, lenses and/or contact lenses is available through the EyeMed vision plan. You do not need to participate in either the medical or dental plans to enroll in this coverage. Visit [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) for more information. Please note, Washburn utilizes the "Insight" provider network.

**Employee Assistance Plan (EAP):**

Washburn University provides all benefit eligible employees and their dependent(s) with access to an EAP through New Directions Behavioral Health (NDBH). This benefit is fully paid by Washburn University and offers employees and dependents with a variety of tools, whether online ([www.ndbh.com](http://www.ndbh.com)) or in person, to assist with life's challenges. Up to six (6) in person sessions with a qualified counselor each year, per issue, are available. These counseling sessions are free and entirely confidential. When accessing the online resources use the login company code "Washburn".

You, your household dependents and spouse who are age 18 or over have access to a service called BetterHelp at no cost to you. This service is available anywhere/anytime through a computer, tablet or smartphone. This is a secure and confidential way to have a one-on-one relationship with a licensed professional. Visit <https://www.betterhelp.com/newdirections> and follow the instructions to get matched with a therapist.

### **Life Insurance:**

Principal Life Insurance remains our life insurance carrier.

**Basic Life:** Washburn will continue to provide all benefit eligible employees with basic life insurance equal to 1X salary up to \$50,000 at no cost.

You may purchase additional supplemental life insurance (i.e., voluntary life insurance) for yourself, a spouse and/or child(ren).

**Voluntary Life for yourself:** During this enrollment period you have the opportunity to elect or increase term life insurance coverage up to \$20,000 without having to answer any health related questions\*. Simply choose the amount of coverage you need - \$10,000 or \$20,000. If you elect an amount over \$20,000 a Statement of Health/Evidence of Insurability (EOI) form (located within the [www.washburnbenefits.com](http://www.washburnbenefits.com) Reference Center) will be required and subject to approval by Principal before the election becomes effective.

**Spouse Life:** During this enrollment period you have the opportunity to elect or increase spouse term life insurance coverage up to \$10,000 without having to answer any health-related questions\*. Simply choose the amount of coverage you need - \$5,000 or \$10,000. If you elect an amount over \$10,000 a Statement of Health/Evidence of Insurability (EOI) form (located within the [www.washburnbenefits.com](http://www.washburnbenefits.com) Reference Center) will need to be completed and submitted to Principal for approval before the election becomes effective.

**Dependent Child Life:** During this enrollment period you have the opportunity to elect up to \$10,000 (or \$4,000 if new coverage) for each dependent child without having to answer any health-related questions\*. Simply choose the amount of coverage you need - \$2,000, \$4,000 or \$10,000.

\* This does not pertain to those who may have been previously declined due to health underwriting guidelines.

The online benefits system will identify if you need to complete a Statement of Health/Evidence of Insurability (EOI) form for approval. The Statement of Health/Evidence of Insurability (EOI) form is located within the [www.washburnbenefits.com](http://www.washburnbenefits.com) Reference Center.

### **Short Term Disability Insurance:**

Principal offers employees with a variety of short term disability insurance options which provide a benefit, in increments of \$50/week, up to 60% of your base pay to a maximum of \$1,000/week. Offering a variety of options, instead of just offering one traditional option provides a more cost effective benefit. If you are not enrolled and would like to enroll in 2023 you will be prompted to complete a Statement of Health/Evidence of Insurability (EOI) form for approval.

**Long Term Disability Insurance:**

Principal offers an affordable benefit for replacing your base pay due to a qualifying long-term disability. If you are not already enrolled and would like to enroll in 2023 you will be prompted to complete a Statement of Health/Evidence of Insurability (EOI) form for approval.

**Notices:**

Required notices are available from the Human Resources web site and from the online benefit system - [www.washburnbenefits.com](http://www.washburnbenefits.com) Reference Center.

**Elective Contributions to the Washburn University Defined Contribution Retirement** Elective contributions (e.g., 403(b), 457(b)) are separate from the benefits open enrollment process as contribution changes can be made throughout the year. Please contact Human Resources directly via email [benefits@washburn.edu](mailto:benefits@washburn.edu) or call 785-670-1538 if interested in adding/modifying a retirement plan contribution.