WELCOME TO ANNUAL ENROLLMENT!

Annual Enrollment is a time when you can choose benefits to best fit your needs and the needs of your family. The 2022 annual enrollment period will take place Tuesday, October 26, 2021 through Tuesday, November 9, 2021 with changes taking effect January 1, 2022.

Union College provides a comprehensive, competitive benefit program that meets the needs of employees and their families. Benefits are an important part of your overall compensation so be sure to review your options.

At Union College, we continually look for ways to improve our benefits program, manage costs and better meet your health and wellness needs. We value your comments and feedback.

You are required to actively enroll through BenefitFocus for the following benefits for coverage beginning January 1, 2022:

- Medical
- Dental
- Vision
- Wellness Incentive Program
- Medical Premium Rebate
- Flexible Spending Accounts
- Supplemental Life Insurance
- Dependent Life Insurance
- Supplemental LTD
- Supplemental AD&D

Be sure to get your flu shot. You can get a flu shot at your doctor’s office or local pharmacy at no cost to you. We encourage you to take this important step to protect your health and your families' health.

ANNUAL ENROLLMENT CHECKLIST

CHECK

your Union College email for enrollment materials, deadlines, and reminders.

REVIEW

your enrollment materials to understand the changes that will go into effect on January 1, 2022.

EXPLORE

the Communications Portal through BenefitFocus to learn more about all your benefit options available to you and eligible dependents.

ENROLL

between October 26 – November 9, 2021. You must actively enroll in your benefits through BenefitFocus.
You are required to enroll for your 2022 benefits. This means you must log into BenefitFocus and select your benefits, add or update your covered dependents and add your life insurance beneficiary.

Annual Enrollment is also required for the Flexible Spending Accounts, Wellness Incentive and Medical Premium Rebate.

- To enroll in a Healthcare and/or Dependent Care Flexible Spending Account (FSA), you must complete the FSA section of BenefitFocus.
  - The maximum contribution limit for the Healthcare FSA will remain at $2,750 for 2022.
  - The maximum contribution limit for the Dependent Care FSA will remain at $5,000 for 2022.

- Take advantage of the 10% Wellness Incentive! To qualify for the incentive, you must participate in one of our medical plans, had a biometric screening or physical in 2021 and complete the Smoke/Tobacco Free Affirmation through BenefitFocus. You can also apply for the Wellness Incentive at any time by completing these requirements throughout the plan year.

- To apply for the Medical Premium Rebate, you must participate in one of our medical plans and complete the 2022 Medical Premium Rebate form through Formstack. The form will require you to attach your most recent tax return (the page that shows Total Adjusted Gross Income) for verification. The link to Formstack can be found on BenefitFocus.

Complete your enrollment online through BenefitFocus at https://www.union.edu/human-resources/benefits. Click on the link under the BenefitFocus section and once logged in, click on the “Enroll In Your Benefits Now” button.

All benefit elections must be completed by Tuesday, November 9, 2021 at 11:59 pm.
BENEFIT PLAN CHANGES
AND ENHANCEMENTS

Life and Disability Coverage will be offered by SunLife Financial

Union College has offered life and disability coverage through Prudential for many years. Starting January 1, 2022, SunLife Financial will provide these coverages.

New Medical ID Cards

In 2022, all members enrolled in the CDPHP medical plan will receive new ID cards due to recent compliance regulations. Please be on the lookout in your mail – regardless of whether you have been enrolled in prior years or if this is your first year enrolling!

New York State Paid Family Leave Act (PFL)

As a reminder, New York state law requires that all staff (salaried and hourly staff) be eligible for up to 12 weeks of Paid Family Leave.

Paid Family Leave can be used to:

- bond with a newborn, adopted or foster child;
- care for a close relative with a serious health condition; or
- assist when a family member is deployed abroad or receives a notice of call to order for active military service.

For 2022, the maximum paid leave benefit will be 67% of the current Statewide Average Weekly Wage of $1,594.57. The maximum weekly benefit for 2022 is $1,068.36. The cost of this benefit is paid by employee payroll deductions. The 2022 employee contribution rate is .511% of an employee’s average weekly wage or the New York State average weekly wage (whichever is lower) to a maximum of $423.71 per year per employee.

For 2022, your dental plan deductible will be waived for diagnostic and preventative services.

WHAT TO PAY ATTENTION TO FOR 2022

- **Supplemental LTD** – Life is full of surprises, so please plan ahead and consider enrolling in our Supplemental LTD coverage. Should you have a medical condition that keeps you out of work six (6) months or more, LTD coverage will make sure you continue receiving pay. Evidence of Insurability (EOI) AND Sunlife approval is required.

- **PillarRx Copay Assistance Program** – Are you or a covered dependent on a specialty medication? If so, there may be copay assistance available. PillarRx may contact you/your dependents if your prescriptions are eligible for coupons and discounts.
Telehealth Usage Continues to Increase

The need for virtual care continues to be an important option for our employees. Many of our Union employees have used the Doctor on Demand benefit, and if you haven’t already, we suggest you do!

Doctor on Demand allows all members to access providers for things like yearly check-ups, condition diagnoses, prescriptions, and any other medical questions. The best part is that this is available to members 24/7, 365 days a year, from the convenience of your own home.

Behavioral health visits are also available through Doctor on Demand. You can meet with licensed psychologists and psychiatrists who can provide the emotional support you need from the privacy and ease of your own home.

Whether you use a smart phone, computer, or tablet, you can meet with a knowledgeable medical professional in a matter of minutes. All this is available to you for a $20 copay (the same cost as an in-person office visit).

To learn more, visit doctorondemand.com/cdphp/join.

Online Resources with Our Favorite Insurance Vendors

Be sure to log onto each vendors’ website and register to access a wealth of helpful webinars, tools, videos, and other materials to help you achieve good health and wellness:

- **CDPHP (medical)**: Visit https://member.cdphp.com/create-account to register. Membership allows you to view claims, join a health & wellness program, and locate an in-network provider near you using Find-A-Doc.

- **OptumRx (pharmacy)**: Visit https://www.healthsafe-id.com/register/personalInfo to register. Membership allows you to manage your prescriptions, sign up for home delivery, utilize the drug cost estimator tool, and shop the Optum Store for discounted FSA-eligible items.

- **Delta Dental of New York (dental)**: Visit https://www deltadentalins.com/RSO/shared/registration_step1.jsp to register. Membership allows you to browse the wellness library, schedule a virtual consult or Toothpic appointments, and access important guides on oral health maintenance.

- **EyeMed (vision)**: Visit https://member.eyemedvisioncare.com/member/en/register to register. Membership allows you to buy frames and contacts online, and browse Eye Site on Wellness for FAQs, interactive quizzes, and access to the digital library.

- **Sentinel (flexible spending accounts)**: Visit https://sentinelgroup.lh1ondemand.com/EnhancedLogin-Experience.aspx?workflow=3 to register. Membership allows you to explore the Health & Wealth Hub, and read customized articles on topics like college planning and saving, budgeting and debt, cybersecurity, and general investing.