

The University of Akron

Office of Benefits Administration

**2022
OPEN ENROLLMENT**

Dates:

NOVEMBER

8

Monday

NOVEMBER

19

Friday



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IMPORTANT DEADLINES

Open Enrollment Period:

Monday, November 8, 2021 – Friday, November 19, 2021

Last Day for Submissions: Friday, November 19, 2021

Election Corrections Due: Friday, December 3, 2021

Working Spouse Forms Due: Friday, December 3, 2021

Dependent Documentation Due: Friday, December 3, 2021



OPEN ENROLLMENT UPDATES

Dear Colleagues,

This booklet contains detailed information about your benefit options and the open enrollment process. The benefits offered and the carriers providing the benefits have not changed. As a result of favorable claims experience and trend data, the cost of the University health care plan will decrease approximately 3.4% for calendar year 2022 for select employees.

Open enrollment will be Monday, November 8, 2021 – Friday, November 19, 2021. As always, we are available to answer any questions you have.

Thank you for your service to our University. For 150 years, we have been keeping promises to learning, to service and to our region. Your contributions will help us keep promises for generations to come.

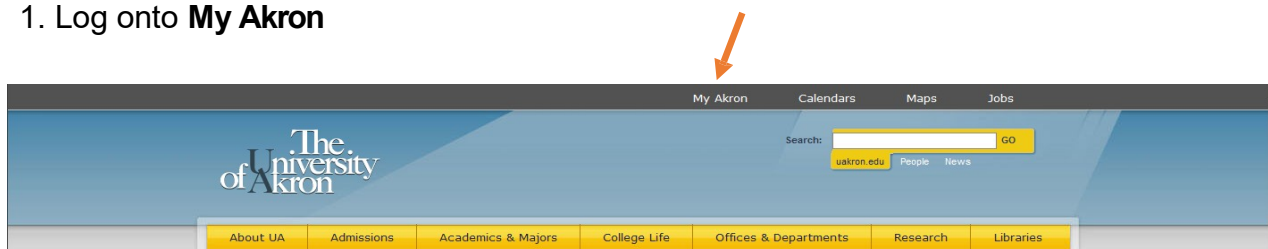
Sincerely,

Benefits Administration

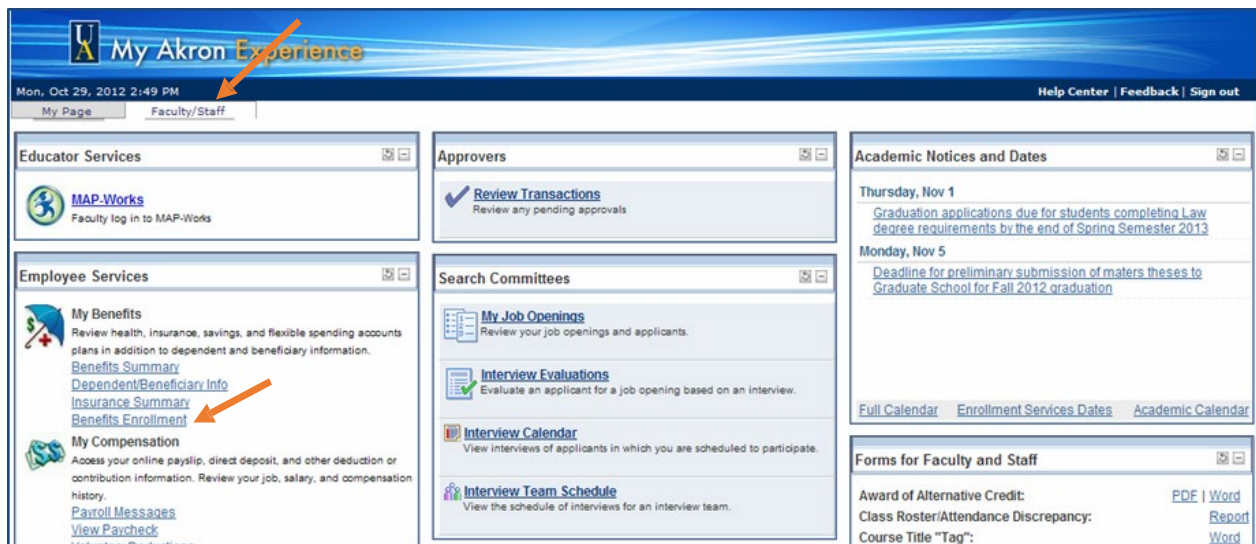
HOW TO ENROLL ONLINE IN YOUR BENEFITS

HOW TO ENROLL ONLINE

1. Log onto **My Akron**



2. Click on the **Faculty/Staff** tab, then click **“Benefits Enrollment.”**



3. You should be here.



4. After Open Enrollment is finalized, you will receive an email with instructions on how to make changes, if necessary. **Remember that the deadline for any election corrections is Friday, December 3, 2021.**

HOW TO ENROLL ONLINE IN YOUR BENEFITS

If you do not have access to a computer, please come to the **Benefits Administration Office** located in Room 130 of the Administrative Services Building, between 9:00 A.M. and 4:00 P.M., Monday through Friday for assistance. Computer access is also available in the Student Union and Bierce Library.

All enrollment elections must be completed by Friday, November 19, 2021. All Working Spouse forms and dependent documentation must be returned to Benefits Administration by 5:00 p.m. Friday, December 3, 2021 by one of the following methods: fax to 330-972-2336 or email to benefits@uakron.edu.

BENEFIT OPTIONS & ELIGIBILITY

Employee Eligibility

All faculty, contract professional and staff employees who work an average of 40 hours per week are eligible to receive group health insurance and ancillary benefits. Faculty, contract professional and staff employees who work on average 30 or more hours of service per week are eligible to receive group health insurance benefits.

Dependent Eligibility

Dependent eligibility for coverage is available if an employee is insured. Eligible dependents may be your legal spouse and/or legal dependent children.

Spouses

A spouse is defined as an individual who is lawfully married to another individual. Spouses are subject to the working spouse rule, which mandates that if a spouse has access to employer subsidized (at least 50%) medical, prescription drug, and dental insurance they will need to enroll with their employer's plan for primary coverage. They can remain on the University's plan but will be covered for secondary insurance only. When making your plan selections for the coming calendar year, those enrolling their spouses will be required to complete a Working Spouse-Primary Coverage Certification Form. **This FORM is due by 5:00 p.m. Friday, December 3, 2021.** It is recommended that you verify the coordination of benefits provisions of your spouse's primary plan to ensure secondary coverage is permissible. **Failure to turn in your documentation by the deadline will result in non-enrollment of your spouse.**

Children

Children include biological children, adopted children, stepchildren, and foster children under the age of 26. If the child is developmentally disabled or physically handicapped, insurance may be continued after age 26 under the circumstances described in the group policy. The University requires that employees certify eligibility of all new dependents. **Failure to turn in your documentation by the deadline will result in non-enrollment of your children.**

If you are adding a dependent for the first time, proof of dependency (i.e., birth certificate, marriage certificate, working spouse form, etc.) is required at the time elections are made or no later than **Friday, December 3, 2021**. For detailed information on supporting documentation, visit our website to review Plan Provisions and Eligibility.



2022 Medical and Prescription Drug

CVS Caremark

Plan Type	Gold	Gold	Blue	Blue
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductibles	\$400 Single \$800 Family	\$800 Single \$1,600 Family	\$600 Single \$1,200 Family	\$1,200 Single \$2,400 Family
Employee Coinsurance	15%	35%	25%	45%
Out-of-Pocket Maximums <i>(Medical and RX Combined Limit)</i>	\$2,500 Single \$5,000 Family	\$5,000 Single \$10,000 Family	\$4,500 Single \$9,000 Family	\$9,000 Single \$18,000 Family
Employee Co-pays				
PCP	\$25	Subject to Deductible & 35% Coinsurance	\$30	Subject to Deductible & 45% Coinsurance
Specialist	\$35		\$45	
Urgent Care	\$50		\$70	
Emergency Room	\$100		\$140	
Prescription Drug Coverage				
Retail				
Generic	\$10	----	\$12	----
Preferred	25% up to \$70		30% up to \$85	
Non-Preferred	35% up to \$85		40% up to \$125	
Specialty	30% up to \$125		35% up to \$150	
Mail Order				
Generic	\$25		\$30	
Preferred	25% up to \$175		30% up to \$225	
Non-Preferred	35% up to \$215		40% up to \$250	

2022 MEDICAL & PRESCRIPTION CONTRIBUTION RATES GOLD PLAN PPO 85/15


2022 Annual Employee Health Care Contribution Gold Plan PPO 85/15					
Salary Range	Employee Contribution % of Rate*	EE Only	EE & SP	EE & CH	EE & FAM
\$0 - \$32,999	15%	\$1,197	\$2,396	\$2,273	\$3,472
University Annual Contribution (Credit)		\$6,783	\$13,576	\$12,883	\$19,676
\$33,000 - \$37,999	17%	\$1,357	\$2,715	\$2,577	\$3,935
University Annual Contribution (Credit)		\$6,623	\$13,257	\$12,579	\$19,213
\$38,000 - \$49,999	18%	\$1,436	\$2,875	\$2,728	\$4,167
University Annual Contribution (Credit)		\$6,544	\$13,097	\$12,428	\$18,981
\$50,000 - \$69,999	19%	\$1,516	\$3,035	\$2,880	\$4,398
University Annual Contribution (Credit)		\$6,464	\$12,937	\$12,276	\$18,750
\$70,000 - \$93,999	20%	\$1,596	\$3,194	\$3,031	\$4,630
University Annual Contribution (Credit)		\$6,384	\$12,778	\$12,125	\$18,518
\$94,000 - \$124,999	21%	\$1,676	\$3,354	\$3,183	\$4,861
University Annual Contribution (Credit)		\$6,304	\$12,618	\$11,973	\$18,287
\$125,000 +	23%	\$1,835	\$3,674	\$3,486	\$5,324
University Annual Contribution (Credit)		\$6,145	\$12,298	\$11,670	\$17,824

*Employee contribution amounts are calculated based on a percentage of the plan rate. The rates listed above are annual rates. For employees paid monthly, take the rate above and divide by the number of pays you have per year for your deduction per pay. i.e., 9 month divide by 9 pays per year. For employees paid bi-weekly, divide by 24 to get your per pay deduction. Note for bi-weekly employees there are two pays per year that do not have benefits deducted.

2022 MEDICAL & PRESCRIPTION CONTRIBUTION RATES BLUE PLAN PPO 75/25


2022 Annual Employee Health Care Contribution Blue Plan PPO 75/25					
Salary Range	Employee Contribution % of Rate*	EE Only	EE & SP	EE & CH	EE & FAM
\$0 - \$32,999	6.42%	\$465	\$908	\$857	\$1,312
University Annual Contribution (Credit)		\$6,783	\$13,576	\$12,883	\$19,676
\$33,000 - \$37,999	8.62%	\$625	\$1,227	\$1,161	\$1,775
University Annual Contribution (Credit)		\$6,623	\$13,257	\$12,579	\$19,213
\$38,000 - \$49,999	9.72%	\$704	\$1,387	\$1,312	\$2,007
University Annual Contribution (Credit)		\$6,544	\$13,097	\$12,428	\$18,981
\$50,000 - \$69,999	10.82%	\$784	\$1,547	\$1,464	\$2,238
University Annual Contribution (Credit)		\$6,464	\$12,937	\$12,276	\$18,750
\$70,000 - \$93,999	11.92%	\$864	\$1,706	\$1,615	\$2,470
University Annual Contribution (Credit)		\$6,384	\$12,778	\$12,125	\$18,518
\$94,000 - \$124,999	13.02%	\$944	\$1,866	\$1,767	\$2,701
University Annual Contribution (Credit)		\$6,304	\$12,618	\$11,973	\$18,287
\$125,000 +	15.22%	\$1,103	\$2,186	\$2,070	\$3,164
University Annual Contribution (Credit)		\$6,145	\$12,298	\$11,670	\$17,824

*Employee contribution amounts are calculated based on a percentage of the plan rate. The rates listed above are annual rates. For employees paid monthly, take the rate above and divide by the number of pays you have per year for your deduction per pay. i.e., 9 month divide by 9 pays per year. For employees paid bi-weekly, divide by 24 to get your per pay deduction. Note for bi-weekly employees there are two pays per year that do not have benefits deducted.

 DELTA DENTAL®	PPO Dentist	Premier Dentist	Non-participating Dentist <i>(The nonparticipating dentist fee may be less than what your dentist charges and you are responsible for that difference.)</i>
Delta Dental PPO (Point-of-Service)	Plan Pays	Plan Pays	
Diagnostic & Preventative	100%	100%	100%
Basic Services	70%	70%	70%
Major Services	50%	50%	50%
Orthodontic Services— <i>Up to age 19, with \$1,000 lifetime maximum.</i>	50%	50%	50%
Balance Billing Protection	Yes	Yes	No
Deductible	\$50 Per person for basic and major services.		
Annual Benefit Maximum	\$1,250 Per person for all services.		

Dental rates are annual pre-tax contributions for full-time employees.

<i>Employee</i>	\$57.00
<i>Employee + Spouse</i>	\$117.48
<i>Employee + Child(ren)</i>	\$110.28
<i>Employee + Spouse + Child(ren)</i>	\$169.80

 VSP <small>Vision care for life</small>	VSP Signature Network	Other Providers Maximum Reimbursement
Well Vision Exam (per plan year)	\$10 Copay every plan year	Up to \$35
Prescription Glasses	\$15 Copay	--
Lenses (every plan year)	Included in prescription glasses every plan year.	Single vision: up to \$25 Lined bifocal: up to \$40 Lined trifocal: up to \$55
Frames (every other plan year)	\$140 Allowance, 20% off amount over allowance	Up to \$45
Contact Lens (instead of glasses)	No copay. \$140 allowance for contacts. 15% off contact lens exam and fitting.	Up to \$105
Laser Vision Correction	Average 15% off the regular price or 5% off the promotional price from contracted facilities.	None

Vision rates are annual pre-tax contributions for full-time employees.

<i>Employee</i>	\$118.08
<i>Employee + 1</i>	\$236.16
<i>Family</i>	\$345.48



LIFE INSURANCE BENEFIT

Life Insurance Benefit

Life and AD&D Insurance is provided by the University for two times your annual salary up to \$100,000. Employees may also purchase supplemental insurance up to five times their annual salary with a maximum of \$500,000 without an evidence of insurability medical exam or up to \$1,000,000 with a successful evidence of insurability medical exam. Costs vary by age and salary. Employees age 65 or older will have a reduced coverage level based on their age.

You may also wish to purchase Dependent Life insurance for your spouse and your child(ren) up to 26 years of age. You may select coverage for \$5,000 for a spouse and \$2,500 for child(ren) or \$10,000 for a spouse and \$5,000 for child(ren). The amount of dependent life insurance is limited to 50% of the employee's amount of life insurance.

To review your current beneficiaries visit [My Akron](#), go to the Faculty/Staff tab and click on Benefits Summary. **If you wish to change your beneficiaries, it must be done on the Beneficiary Change form**. This form can be found on the HR Forms Directory under Benefit Forms for Current Employees.



DISABILITY INSURANCE

BENEFIT

Disability Insurance benefit

Disability Insurance provides financial protection for eligible employees by paying a percentage of weekly earnings in the event of a disability. Consider enrolling in a disability insurance plan if you have inadequate emergency funds set aside to pay for an unexpected accident or illness or if you have a limited sick leave balance.

The short-term disability plan provides 60% salary replacement up to a maximum weekly benefit of \$1,400. There is a waiting period for benefits to begin. For injury, the waiting period is 14 days and for illness (including pregnancy), the waiting period is 28 days. You must exhaust all accrued sick time before the policy pays benefits. The cost of short-term disability insurance is fully paid by employees with rates that vary based on age and salary. This plan is subject to a 12/12 pre-existing condition limitation.

The base long-term disability plan is funded by the University. This plan provides 60% salary replacement up to a monthly maximum of \$5,000. This plan requires a six-month waiting period and accrued sick time must be exhausted before the policy pays benefits. The buy-up plan provides 70% salary replacement up to a monthly maximum of \$6,000. This plan requires a six-month waiting period and accrued sick time must be exhausted before the policy pays benefits. For this option, employees must pay the difference in cost from the base plan. Rates vary by salary. This plan is subject to 3/12 pre-existing condition limitation.



FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts allow employees to set aside money on a pre-tax basis to pay for eligible out-of-pocket medical and dependent care expenses, therefore possibly reducing taxable income. The monies set aside for these accounts must be used for medical expenses not reimbursed by other coverage.

The **Health Care Spending Account** allows you to be reimbursed for non-covered and medically necessary medical, dental or eye care expenses. Employees can contribute a maximum of \$2,750 into a health care flexible spending account (FSA). Participants will receive a debit card for easy FSA withdrawals for eligible items. If you have a Health Care Flexible Spending Account for 2021, you may roll over a maximum of \$550 into your 2022 account. The rollover is in addition to your 2021 election. Also, the Health Care FSA has a 90-day runout period. The runout period allows you to submit 2021 medical receipts for reimbursements until March 31, 2022.

The **Dependent Care Spending Account** allows you to be reimbursed for child (up to age 13) and dependent care expenses (e.g., daycare) that are required for you or your spouse to work. Employees can contribute a maximum of \$2,500 or \$5,000 if married and filing a joint tax return. (Note: Use of funds may not exceed payroll contributions to date during any given time.)

NOTE: Both Flexible Spending Accounts are subject to IRS-required discriminatory testing standards. Chard Snyder completes this testing in January. If it is found that our FSA plan did not meet acceptable limits, your election may need to be reduced.



PRE-TAX & AFTER-TAX SUPPLEMENTAL RETIREMENT ACCOUNTS

Pre-Tax Retirement Accounts

Invest in your financial future by taking advantage of the supplemental retirement options. There are two types of supplemental retirement plans available to the employees of The University of Akron. They are the 403(b) plan and the 457(b) plan. These plans allow you to make **pre-tax** contributions by convenient payroll deduction to save money for your retirement.

The 403(b) and 457(b) plans were created to encourage long-term savings. Distributions are available when you reach age 59 ½; distributions are mandated at 70 ½ years of age. As you consider these opportunities, you may wish to talk with your financial advisor about distribution opportunities when you leave employment. At the present time, the IRS has established the contribution limits at \$19,500. Participants who are age 50 and over at the end of the calendar year can also make additional “catch-up” contributions up to \$6,500. For more information about providers, contact information, salary reduction agreements, and plan administration (loans and withdrawals) visit the [Retirement Planning](#) section of the Benefits website.

After-Tax Retirement Accounts

A Roth 403(b) account is available for you to contribute money via payroll deduction on an **after-tax** basis. Once you retire, you can generally take money out without federal tax consequence. It is recommended that you consult your tax advisor for specifics on your personal situation. For more information about providers, contact information, salary reduction agreements, and plan administration (loans and withdrawals) visit the [Retirement Planning](#) section of the Benefits website.

Benefits Administration - Human Resources

Benefit Administrators are available by phone, email or in person to answer your questions about benefits and Open Enrollment.

Phone: (330) 972-7381 | **Fax:** (330) 972-2336 | **Email:** benefits@uakron.edu
<https://www.uakron.edu/hr/benefits/>

Office Hours – 9:00 A.M. to 4:00 P.M., Monday - Friday
Administrative Services Building Suite # 130

<p>Medical - Anthem (Group#004009961) Phone: (844) 653-7397 Website: www.anthem.com</p>	<p>Pharmacy - CVS Caremark (Bin#004336) Phone: (888) 202-1654 Website: www.caremark.com</p>
<p>Dental - Delta Dental (Group#1036) Phone: (800) 524-0149 Website: www.deltadentaloh.com</p>	<p>Vision - Vision Service Plan (Group#12323511) Phone: (800) 877-7195 Website: www.vsp.com</p>
<p>Life Insurance - UNUM (Group#953730) Phone: (800) 421-0344 Website: www.unum.com</p>	<p>Employee Assistance - Impact Solutions Phone: (800) 227-6007 Website: www.myimpactsolutions.com Company Code: uakron</p>
<p>Short Term Disability - UNUM (Policy #953729) Phone: (800) 421-0344 Website: www.unum.com</p>	<p>Flexible Spending Accounts - Chard Snyder Phone: (800) 982-7715 Website: www.chard-snyder.com</p>
<p>Long Term Disability - UNUM (Policy #953730) Phone: (800) 421-0344 Website: www.unum.com</p>	<p>Retirement - State Teachers Retirement System (STRS) Phone: (888) 227-7877 Website: www.strsoh.org</p>
<p>Retirement - School Employees Retirement Sys. (SERS) Phone: (866) 280-7377 Website: www.ohsers.org</p>	<p>Retirement - Ohio Public EE Retirement System (OPERS) Phone: (888) 400-0965 Website: www.opers.org</p>