



2023 OPEN ENROLLMENT

10/17/2022 – 11/08/2022

For benefits effective 1/1/2023 – 12/31/2023

October 17, 2022

Dear Valued Team Member:

The Annual Open Enrollment Period is your once-a-year opportunity to make changes to your health benefits without experiencing a qualifying life event.

Open Enrollment begins on 10/17/2022 and ends on 11/8/2022. Any changes you make during Open Enrollment will be effective 1/1/2023. Open Enrollment is also when you'll make your 2023 elections for Flexible Spending Accounts (FSA) and/or Health Savings Accounts (HSA). **As a reminder, FSA and HSA elections do not roll over year-to-year, so you will need to make an Open Enrollment election if you want to keep this benefit for 2023!**

Open Enrollment is also when the Hospital announces benefits and/or premium changes for the new year. Please read the section, **“What You Need to Know”** for detailed information about the following changes effective 1/1/2023:

- Benefit Changes for all Anthem medical plans (Priority Select HMO, Select HMO, HDHP w/ HSA)
- Expanded Provider Network for the Anthem Priority Select medical plan
- **New** 2023 premiums for medical and dental plans
- **New** MES Vision is now EyeMed for your vision benefits
- **New** EAP Appointment Assist
- **New** 2023 IRS annual maximum contribution(s) for FSAs and HSA
- **New** Voluntary Life Insurance with Long Term Care Benefit from Chubb

This year is a “Passive Open Enrollment”, which means if you don't take any action, your current benefits will continue into 2023 **except for the following:**

- **Flexible Spending Accounts (FSAs) for Health Care and Dependent Care do not roll over and you must make a new election if you want this benefit in 2023.**
- **Health Savings Accounts (HSA) require a new election every year.**

Elections to participate in the Health Care and Dependent Care Flexible Spending Accounts (FSA) must be made by the 11/08/2022 Open Enrollment deadline; however new HSA elections can be made anytime. Please refer to the section, **“What You Need to Do”** for more specific instructions.

“What You Need to Know” — Plan Updates effective 1/1/2023

Please review the **2023 Employee Benefits Guide and Plan Summaries** on the intranet for additional information about your benefits.

Anthem Medical Plan Changes

Priority Select HMO Expanded Network: The Priority Select HMO medical plan continues to offer a limited network of providers, including Scripps Health and Rady Children's in San Diego. Effective 1/1/2023, the Priority Select network will be expanding to include select providers from UCSD and Palomar Health. Contact your medical group directly to verify if your UCSD/Palomar health provider/PCP will be in-network with the Priority Select HMO or go to <https://www.anthem.com/ca/find-care>. The Select HMO will continue to offer a larger network including Sharp, UCSD, and Rady Children's providers in San Diego.

New! 2023 Anthem Medical Plan Updates

Priority Select HMO Benefit Changes	New! 2023	2022
Hospital Admission Copay	\$250	\$0
Specialist Office Visit Copay	\$40	\$20
Prescription Copays (Tiers 1/2/3)	\$15/\$30/\$50	\$10/\$25/\$40
Specialty Prescription (30-day supply)	30% up to \$250	30% up to \$100

Select HMO Benefit Changes	New! 2023	2022
Annual Deductible (Individual/Family) <i>-for hospital admission and skilled nursing</i>	\$1,500/\$3,000	\$1,000/\$2,000
Specialist Office Visit Copay	\$60	\$40
Prescription Copays (Tiers 1/2/3)	\$20/\$40/\$70	\$15/\$30/\$50
Specialty Prescription (30-day supply)	30% up to \$250	30% up to \$100

High Deductible Health Plan (HDHP) w/ Health Savings Account Changes	New! 2023	2022
Annual Deductible	Individual \$1,500 Individual in a Family \$3,000 Family \$3,000	Individual \$1,500 Individual in a Family \$2,800 Family \$3,000
Inpatient Hospitalization	20% after deductible	10% after deductible
Emergency Room	20% after deductible	10% after deductible
Prescription Copays	\$15/\$40/\$60 after deductible	\$10/\$30/\$50 after deductible
Specialty Prescription (30-days)	30% up to \$250 after deductible	30% up to \$150 after deductible

New! 2023 FT Medical Premiums per Paycheck*

	Priority Select HMO	Select HMO	HDHP/ HSA
Employee Only	\$47.97	\$ 54.54	\$87.07
Employee + Spouse/ DP	\$173.88	\$200.02	\$267.60
Employee + Child(ren)	\$129.02	\$148.03	\$221.49
Employee + Family	\$268.11	\$309.04	\$455.27

2023 Health Savings Account limits: The IRS has increased the maximum HSA Contribution amounts for employees enrolled in the HDHP:

	2023 IRS Annual Maximum Contribution New!	RCHSD Contribution (Pro-rated per paycheck)	Employee Contribution (Remaining Amount)	Catch-Up Amount for Over Age 55
Employee	Up to \$3,850	Up to \$630	Up to \$3,220	\$1,000
Employee + Family	Up to \$7,750	Up to \$1,260	Up to \$6,490	\$1,000

Contact the Benefits Department at benefits@rchsd.org if you have any questions about Open Enrollment.

Cigna Dental Plans

New! 2023 FT Dental Premiums per Paycheck*

	Cigna DHMO	Cigna PPO Basic	Cigna PPO Max
Employee Only	\$1.32	\$1.49	\$5.57
Employee + Spouse/ DP	\$5.45	\$13.99	\$20.78
Employee + Child(ren)	\$6.44	\$16.46	\$23.99
Employee + Family	\$8.73	\$27.94	\$39.16

New! Vision Plan Provider Change: The vision plan provider is changing from MES Vision to EyeMed.

The change brings benefit enhancements *with no premium changes*. To find a provider in the EyeMed network (including EyeMed PLUS providers for extra savings), visit <https://eyedoclocator.eyemedvisioncare.com>

- Visit an EyeMed PLUS provider and receive an eye exam for \$0 and an additional \$50 in the frame allowance.
- EyeMed allows the use of both the frame and contact lens allowance in the same benefit year.
- EyeMed offers members-only savings on eyewear, LASIK, hearing aids, and more!

2023 FT Vision Premiums per Paycheck*

	EyeMed
Employee Only	\$.88
Employee + Spouse/ DP	\$1.28
Employee + Child(ren)	\$1.21
Employee + Family	\$1.93

New! Magellan EAP Enhancement: **Appointment Assist!** Now, when you call the EAP, Magellan will provide Appointment Assist to ensure you get the care you need from an available provider. Here's how it works:

- When you or a family member call the EAP, the Magellan representative will gather the information to understand where support is needed.
- Magellan will work to find the first available appointment with an appropriate provider, then share the contact information with you so you can call and make an appointment.
- You will receive a call back within 5-7 days, or within 24 hours for an urgent situation.
- Call the EAP at 800-327-9298 to speak with someone today.

New! Individual Voluntary Life Insurance with Long Term Care from Chubb

For additional financial protection, employees can now enroll in Voluntary Life Insurance with a Long Term Care rider. The LifeTime Benefit Term Policy from Chubb offers up to \$225,000 in employee life insurance (\$112,500 for a spouse or domestic partner), which can be used to pay for Long Term Care (LTC). Monthly LTC benefits equal 4% of the life insurance amount for up to 50 months and will be deducted from the life insurance policy amount. If you enroll in this benefit, you will pay Chubb directly (no payroll deductions). Licensed benefit counselors will be available by appointment for you to learn more about this benefit (including monthly premium amounts).

* Benefit deductions occur on the first and second pay checks of each month. If there are three paychecks in a month, no regular deductions are taken on the third check. Refer to the 2023 Employee Benefits Guide for PT1, PT2 and Per Diem Premiums

Contact the Benefits Department at benefits@rchsd.org if you have any questions about Open Enrollment.

What You Need to Do

Talk to ALEX! ALEX provides personalized, confidential benefits guidance on any device. Before you make your Open Enrollment decisions, let ALEX help you find the plans that best fit the needs of you and your family. Visit <https://www.myalex.com/rchsd/2023> to get started!

Flexible Spending Accounts (FSA)*: You must make new elections for 2023, your 2022 contributions will not continue into 2023. *NOTE: Any unused 2022 funds remaining in your Health Care or Dependent Care FSA on December 31, 2022, will not carry-over for claims incurred in 2023. The deadline to submit 2022 claims for reimbursement is March 31, 2023.*

2023 FSA Contribution Maximums	
Health Care FSA (General Purpose)	\$2,850
Limited Purpose FSA (Dental and Vision Only, for HSA participants)	\$2,850
Dependent Care FSA	\$5,000 (\$2,500 if married and filing separately)

Instructions to enter benefit elections in PeopleSoft HCM.

1. Login to PeopleSoft HCM on your work computer, or if remote, login through "mycitrix.rchsd.org."
2. From "**Employee Self Service**," select the tile, "Benefit Details." On the next screen select "Enroll in Benefits, then "Select" the Open Enrollment Event.
3. Follow the on-screen instructions to review, enroll, and confirm your benefit elections. **To complete your selections, you must select "Submit" on the screen that says, "Authorize Elections."** *You may go back at any time before 11/08/2022 to modify your election(s).*
4. **Print and/or save** your Benefits Enrollment Statement for your records.

Note: If you are adding any dependents to your RCHSD benefit plan(s) during Open Enrollment whose eligibility has not been previously verified, you must provide proof of their eligibility. For a list of acceptable documentation, refer to the 2023 Employee Benefits Guide. You may email the documents to benefits@rchsd.org or fax to 858-966-7834. If your dependents were previously verified, you do not need to re-submit documentation.

Contact the Benefits Department at benefits@rchsd.org if you have any questions about Open Enrollment.