

GVSU BENEFITS COMMITTEE

2023 Open Enrollment & Wellness Update

The information contained in this presentation is confidential and is for the sole use of the members of the GVSU Benefits Committee.

AGENDA

- ✓ Welcome & introductions – Tara
- ✓ Annual wellness update – Lindsey
- ✓ 2023 Open Enrollment – Tara

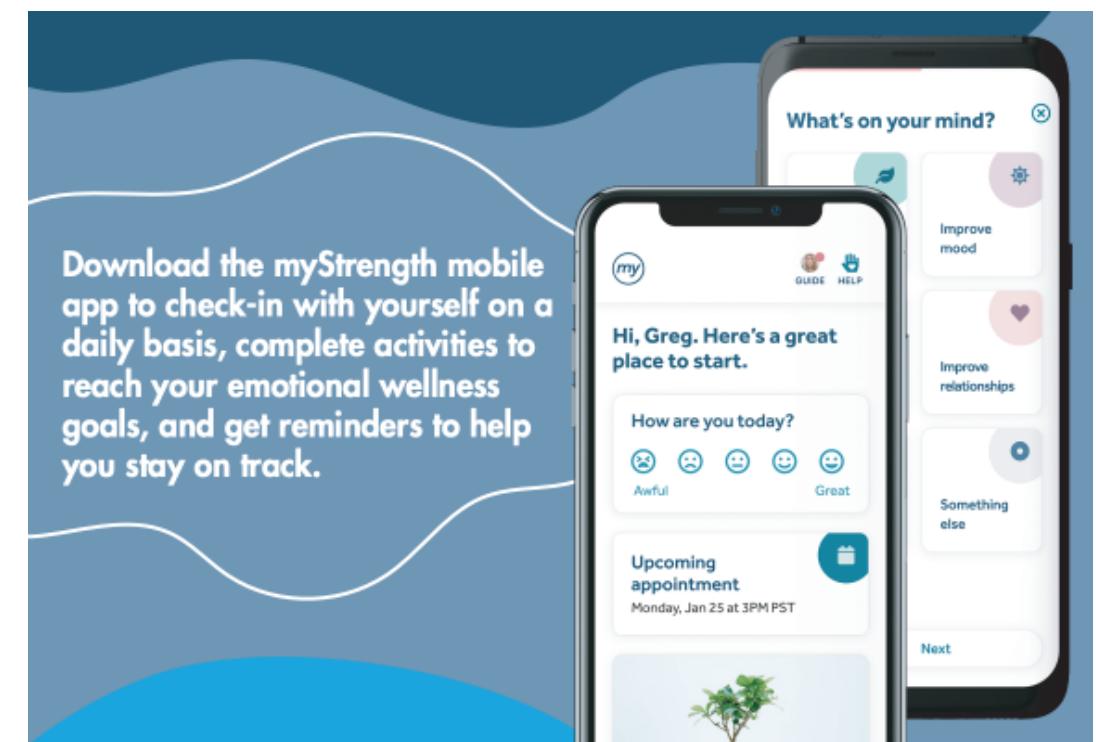
Wellness: Thrive, *Revived*



Wellness: myStrength

**BUILD A HEALTHIER MIND
FOR A STRONGER YOU
WITH MYSTRENGTH**

Sign up by visiting
myStrength.com and using
the access code:
priorityhealth



Wellness

GVSU Work Life Consultant



Gary Atkins
Work Life Consultant, Powered by Encompass

Gary is available to meet with individuals virtually or in-person to discuss personal or professional issues impacting wellness and provide support and resources. He will also be available to assist in the conflict resolution process, provide departmental support, and more.

ENCOMPASS EAP
An AllOne Health Company

Wellness: My Life Expert

ENCOMPASS EAP
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Healthy Social Media Habits

How You Use It Matters



[Get Recommendations!](#)

[ARTICLES](#)


[What's Test Anxiety?](#)
Test anxiety is a well known issue, but it can be treated


[Helping Youth Cope with Stress](#)
Tips for parents


[How can I help a loved one who is depressed?](#)
Men and Depression

Need Help?
Connect with a qualified professional today

800-788-8630
Call for Support

Chat Request
Live Chat Support Request

[MY BENEFITS](#)

Online Service Request Forms

Request Form for Counseling
If you want to schedule an appointment with a counselor to address personal, work or life stressors, please complete this form.

[CLICK HERE](#)

Request Form for Daily Living Issues
Use this form to request work/life resources and referrals that are designed to assist you. These items can include but are not limited to legal/financial, child care, pet care, housing services, education, elder and adult care and more.

[CLICK HERE](#)

Wellness: GVSU's Support Team



Gary Atkins
Work Life Consultant,
Powered by Encompass



Christine
Care Manager,
Priority Health



Priscilla Harmon
Clinical Social Worker,
GVSU Family Health Center



Wellness Coaches
Thrive at GVSU,
The McCahill Group

GVSU Strategic Plan



Inquiry



Inclusive &
Equitable
Community



Innovation



Integrity



International
Perspectives



<https://gvsu.walktober.com>



2022 GVSU Flu Shot Clinics:

- Sept. 28th 11:00am-1:00pm Kirkhof Center Room 2215/2216
- Sept. 29th 5:00pm-7:00pm Family Health Center 72 Sheldon Blvd.
- Oct. 3rd 11:00am-1:00pm Fieldhouse Upper Lobby
- Oct. 4th 12:00pm-2:00pm University Club Pew Campus
- Oct. 6th 7:00am-9:00am Family Health Center 72 Sheldon Blvd.
- Oct. 12th 11:00am-1:00pm DCIH Room 102
- Oct. 13th 12:00pm-2:00pm Kirkhof Center Room 2215-2216
- Oct. 14th 9:00am-10:00am Annis Water Resources Institute (Muskegon)
- Oct. 17th 11:00am-1:00pm University Club Pew Campus
- Oct. 20th 1:00pm-3:00pm DCIH Room 445
- Oct. 28th 11:00am-1:00pm Fieldhouse Upper Lobby

Open Enrollment 2023

2023 Open Enrollment begins
October 25th at 8 am, and
closes November 9th at 5pm

VIRTUAL OR IN-PERSON APPOINTMENTS

One-on-one virtual appointments are available. Please call (616) 331-2215 to schedule.

Open Enrollment 2023

eBENEFITS ENROLLMENT SYSTEM

You must visit the eBenefits enrollment system to receive your total compensation statement. Complete an online enrollment and update/verify benefit elections:

- IRS re-election requirement for Health Savings Accounts (HSA) and Flexible Spending Accounts
- Eligibility of your dependents for the GVSU tuition reduction program
- Life insurance beneficiary designation
- GVSU supplemental 403(b) retirement plan
- Coordination of benefits information
- Home address for W-2 purposes

What's new for 2023

Looking ahead to 2024, we do not anticipate making any changes to plan design.

What's new for 2023

GVSU Standard PPO Plan

- No plan benefit changes aside from IRS Out of Pocket Maximum increase
- Faculty/Staff per pay period premium contributions will increase slightly

GVSU High Deductible PPO Plan

- No plan benefit changes
- No per pay period premium contributions



CVS Pharmacy drug formulary changes

- CVS makes ongoing changes that are communicated to you and your provider

What's new for 2023

Delta Dental

- Faculty/Staff contributions will increase slightly
 - Family coverage only



Flexible Spending Account Limit

- Increase to the annual healthcare FSA limit from \$2,750 to \$2,850
- No change to dependent care limit of \$5,000



Health Savings Account

- Health Equity is now fully integrated with Priority Health
 - Single Sign-on with Priority Health Member Center
 - Automatic claims integration – pay your bills directly from the Health Equity Site



GVSU Plans

GVSU Side by Side Summary
Effective January 1, 2023

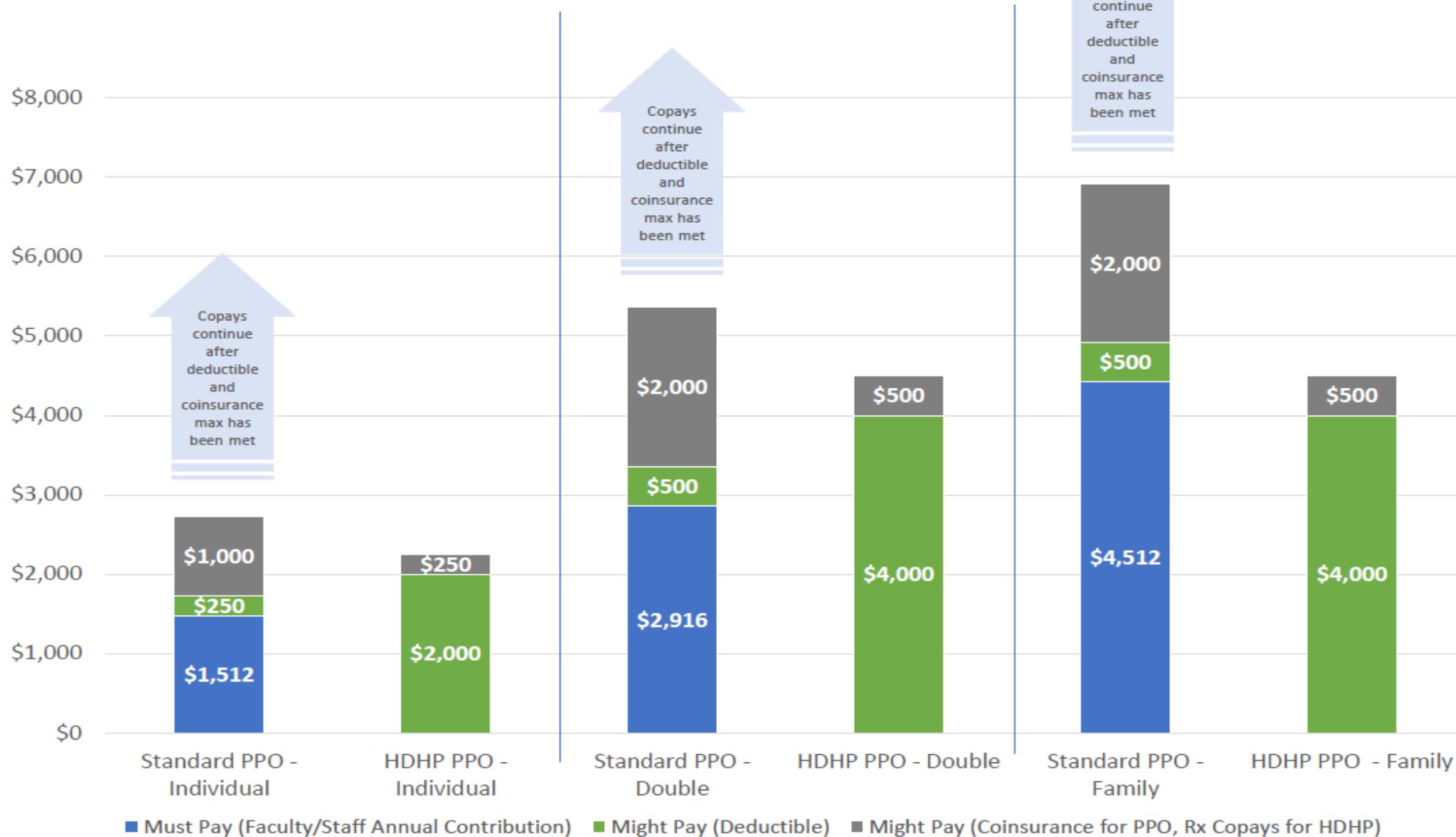
	GVSU Standard PPO		GVSU High Deductible Health Plan PPO with HSA	
	In Network	Out of Network	In Network	Out of Network
Preventive Care	100% coverage	70% after deductible	100% coverage	80% after deductible
Office Visit	\$20 copay	70% after deductible	100% after deductible	80% after deductible
Virtual Care Services	\$20 copay	70% after deductible	100% after deductible	80% after deductible
Coinsurance (Plan Pays)	90% after deductible	70% after deductible	100% after deductible	80% after deductible
Prescription Copay	Generic Brand Name/Formulary Brand Name/Non-Formulary Mail Order Copay(s)		Copays apply after deductible \$4 \$20 \$40 2x copay @ mail order or 3x copay @ retail	
Special Plan Coverage Provisions <small>See Schedule of Benefits/SPD for details. Includes Orthognathic Surgery and Treatment and Cochlear Implants.</small>	50% after deductible	50% after deductible	Not Covered	
Network	Priority Health / CIGNA		Priority Health / CIGNA	
Deductible	Individual \$250 \$500	Family \$500 \$1,000	\$2,000 \$4,000	\$4,000 \$8,000
Coinsurance Maximum	Individual \$1,000 \$2,000	Family \$2,500 \$5,000	N/A N/A	\$2,000 \$4,000
Out-of-Pocket Maximum (includes deductibles, copays, and coinsurance)	Individual \$9,100 \$18,200	Family \$9,100 \$18,200	\$2,250 \$4,500	\$6,250 \$12,500
Annual Faculty / Staff Payroll Deduction	Single \$1,512 Double \$2,916 Family \$4,512		\$0 \$0 \$0	

Payroll deductions 2023

Benefit Plans Payroll Deductions Beginning January 2023

	2023 Annual Cost	Staff 24 Pay Period Deduction	Faculty 18 Pay Period Deduction
GVSU Standard PPO			
Single	\$1,512.00	\$63.00	\$84.00
Dual	\$2,916.00	\$121.50	\$162.00
Family	\$4,512.00	\$188.00	\$250.67
GVSU HD/HSA PPO			
Single	\$0.00	\$0.00	\$0.00
Dual	\$0.00	\$0.00	\$0.00
Family	\$0.00	\$0.00	\$0.00
Medical Plan Opt-Out Credit	\$750.00	\$31.25	\$41.67
Dental			
Single	\$84.00	\$3.50	\$4.67
Dual	\$156.00	\$6.50	\$8.67
Family	\$300.00	\$12.50	\$16.67
Dental Plan Opt-Out Credit	\$130.00	\$5.42	\$7.23
VSP Vision Plan			
Single	\$83.52	\$3.48	\$4.64
Dual	\$167.04	\$6.96	\$9.28
Family	\$250.44	\$10.44	\$13.91

2023 Might Pay / Must Pay Comparison



Your Health Savings Account

If you are enrolled in the GVSU High Deductible PPO Plan, you *must* make a new HSA deposit election for 2023 using the eBenefits open enrollment system.

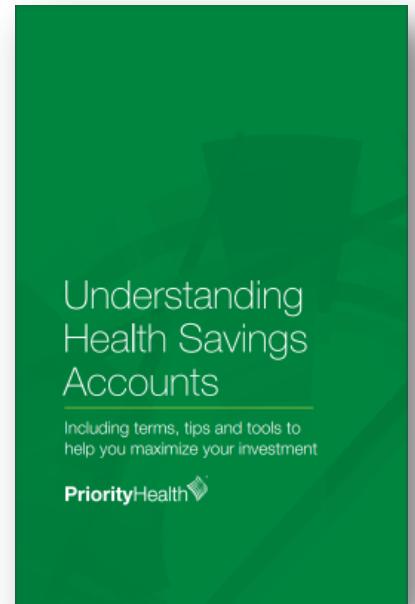
- Consider saving a little extra! No use it or lose it with the Triple Tax Benefit

2023 Annual HSA Contribution Limits

- \$3,850 for single; \$7,750 for family
- Plus, an additional \$1,000 catch-up for those age 55+

Health Equity

- Be sure to look at the investment options available



Other Things You Need to Know

Eligible Dependents

- Legally married spouse
- Household member
- Each dependent child
 - **Medical plan:** Eligible up to the last day of the month of their 26th birthday, or through age 27 if they are a full-time student
 - **Dental plan:** Eligible up to the last day of the month of their 26th birthday, or through age 27 if they are a full-time student

Other Things You Need to Know

Life Events – 30 Day Notification Period

- Change in marital status
- Birth or adoption
- Change in plan of residence or work
- Change in Household Member status
- Change in status of dependent
- Death of dependent

Refer to www.gvsu.edu/hro/benefits/life-event-changes-111.htm for details.

Other Things You Need to Know

Are you getting close to your 65th birthday?

- Active faculty and staff members and their spouses that turn age 65 are not required to enroll in Medicare on their 65th birthday.
- Medicare has a special rule – if you continue to have coverage through GVSU, you do not need to enroll in Medicare until you retire. Once you retire, you will be able to enroll in Medicare without any penalty or waiting period.

Refer to www.gvsu.edu/hro/benefits/retiree-benefits-41.htm for details.

Other Things You Need to Know

Have you started your social security benefits?

- If you start receiving Social Security benefits while you're still employed, you'll be automatically enrolled in Medicare Part A, and this will make you ineligible to make ongoing contributions to your HSA.
- If you become enrolled in Medicare during the year, your maximum HSA contribution is limited to a pro rata amount.
- You still own the HSA funds you've accumulated and can use them for qualified medical out-of-pocket expenses.
- If you're enrolled in any part of Medicare and you're not eligible to make contributions to an HSA, you can still be enrolled in the GVSU High Deductible PPO Plan.

Refer to www.gvsu.edu/hro/benefits/retiree-benefits-41.htm for details.

Other Things You Need to Know

It is never too soon (or too late) to think about retirement.

- The 2023 GVSU 403(b) and 457(b) supplemental contribution limits are:

	403(b)	457(b)
Contribution Limit	\$22,500	\$22,500
Catch-up Contribution (50+)	\$7,500	\$7,500

A Roth post-tax supplemental contribution option is available for the GVSU 403(b) and 457(b) Retirement Plans.

Don't wait – schedule a visit with our Fidelity Investment or TIAA representative today.



Consumer Tools

Priority Health App & Website

- Track spending, search claims, see costs, view your member ID card, find doctors and search for low-cost, find high-quality providers to earn rewards.

GVSU Benefit Information Center

- Review your benefits, watch informational videos, learn about the tools available, and make changes to your benefits when you have a qualifying event.



Benefits Overview

There's a lot to love about being part of the Laker community, and for faculty and staff, that includes the employment benefits.

Grand Valley State University offers a competitive and comprehensive benefits package including medical, dental, and vision coverage, and more. Check out a full list of employee benefits below.

Learn about how you can get 24/7 medical attention, use the cost estimator tool to compare out-of-pocket expenses for care, and more.

[How to Make the Most of Your GVSU Benefits](#)

REVIEW YOUR BENEFITS

- Anytime Events
- Dental Insurance
- Flexible Spending Account
- Health Savings Account

- Life Insurance & Disability
- Long-Term Care Insurance
- Medical Insurance

- Prescription Coverage
- Retirement Planning
- Vision Insurance

Contact Information

Benefits

- Website: www.gvsu.edu/hro/benefits

Enrollment & Eligibility

- Office: Human Resources, JHZ 1090
- Phone: (616) 331-2215
- Contact your HR Business Partner (www.gvsu.edu/hro/hrbp)

THANK YOU
