



Office of Human Resources

UNIVERSITY OF MINNESOTA

Driven to Discover®

# Open Enrollment for 2023 Benefits

November 1 - November 30



## My Open Enrollment Choices

Open Enrollment is your annual opportunity to make changes to your employee benefits. If you do not participate in Open Enrollment this year, your Medical, Dental, Life, Disability, and Retirement plans will remain the same. However, to have an FSA for 2023, you **MUST** re-enroll this November, even if you currently have one.

Customize your benefits to meet your family's needs. Learn more about your benefit choices at [z.umn.edu/openenrollment](https://z.umn.edu/openenrollment).



## Medical Plan

- Does my medical plan coverage meet my needs, and my spouse/dependents' needs? Does anyone in my family anticipate a complex medical need this year? Compare medical plan offerings from Medica and their coverage areas on [z.umn.edu/medicalbenefits](https://z.umn.edu/medicalbenefits).
- Do I need to add or remove a dependent or spouse for 2023?
- Would the Medica HSA or ACO plan meet my needs?
- Do I like my in-network doctors and care providers? If an Elect/Essential member, do I want to change my Primary Care Clinic (PCC)? Do members of my family need different Primary Care Clinics due to geographic locations? To update or verify your PCC, call Medica at 855-887-4263.
- RATES ARE CHANGING FOR 2023. Have I checked the 2023 cost of my medical plan?



## Dental Plan

- Are the dentists my family prefers covered in-network on my plan? Compare dental plan offerings from Delta Dental on [z.umn.edu/dentalbenefits](https://z.umn.edu/dentalbenefits), and use the Delta Dental Find-a-Dentist tool at [deltadentalmn.org/uofm-members](https://deltadentalmn.org/uofm-members).
- Do I need to add or remove a dependent or spouse for 2023?
- Dental rates are staying the same for 2023.



## Flexible Spending Accounts (FSAs)

- FSAs DO NOT AUTOMATICALLY RENEW. Even if you currently have an FSA, you must re-enroll during Open Enrollment to have an FSA in 2023.
- Two kinds of FSAs are available to employees: a Health Care FSA and a Dependent Care FSA. Each has different use requirements, and different maximum contributions. Learn about your options at [z.umn.edu/flexspending](https://z.umn.edu/flexspending).
- FSA is “a use it or lose it” benefit. Before enrolling in your FSA, make lists of your family’s likely health expenses (glasses, medications, copays) and dependent care expenses (such as daycare, after-school programs, or elder care).



## Health Savings Account (HSA)

- HSAs are available to those enrolled in the Medica HSA medical plan. Learn more about your choices and maximum contributions at [z.umn.edu/healthsavings](https://z.umn.edu/healthsavings).
- Any money in your HSA will carry over into future years. It's always a good idea, though, to base your contribution on a list of your family’s likely health expenses, such as medications, glasses, or office visits.



## Disability Coverage

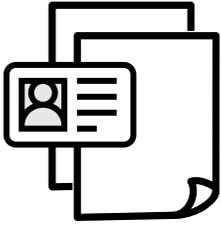
- If you're away from work due to illness or injury, bills could start piling up. Disability Insurance will provide continued income for you in the event that you are unable to work for a period of time, allowing you to keep paying bills and loans.
- **Voluntary Short-Term Disability:** Coverage available to all employees. Use the Open Enrollment Portal to increase (\$100 or \$200), decrease, or cancel existing coverage. No coverage yet? Go to [z.umn.edu/shortdisability](https://z.umn.edu/shortdisability), and learn about how to enroll, rates and coverage.
- **Voluntary Long-Term Disability:** This coverage is for Civil Service and Labor Represented employees, and Faculty and P&A working 50-67% time. Use the Open Enrollment Portal to sign up for, increase, or decrease coverage, and learn about rates and coverage at [z.umn.edu/longdisability](https://z.umn.edu/longdisability).
- Faculty and P&A employees receive **Academic Disability**. Learn more at [z.umn.edu/academicdisability](https://z.umn.edu/academicdisability).



## Life Insurance

- **Basic:** Full-time employees are automatically enrolled in basic life insurance at no cost to them, and part-time employees can enroll and pay a premium for this insurance.
- **Additional:** This year, there is a special guaranteed issue opportunity allowing you to elect for the first time or increase existing coverage for you or your spouse. Find more information, eligibility requirements, and how to apply at [z.umn.edu/openenrollment](https://z.umn.edu/openenrollment).
- Want help choosing? Visit [LifeBenefits.com/UMN](https://LifeBenefits.com/UMN) to use Benefit Scout, a tool by Securian Financial that will help you identify the additional life coverage that's right for you.

# How Do I Enroll?



## 1. Collect the materials you'll need before you go online.

University Internet ID, MyU Password, Duo device

Any lists or notes of plan changes you'd like to make, including:

- » If you're enrolling in Medica Elect & Essential, have you chosen a Primary Care Clinic?
- » If you're choosing additional life or spouse life insurance, do you know how much life insurance you want?
- » If you're choosing short- and/or long-term disability coverage, do you know your maximum amount?

Birthdate and Social Security number for any dependents (or a spouse) you're adding to your plan, if applicable

- » Adding a dependent? Remember to add them to each plan you're joining. For example, your dependent's enrollment in Medical will not automatically enroll them in Dental, they must be added to each.



## 2. Go to [MyU.umn.edu](https://myu.umn.edu).

Log in

Select "My Benefits" in the left panel

Choose "My Benefits Enrollment," scroll down, and click "Select"



## 3. Click to choose your benefits options.

All your benefits will automatically re-enroll except the FSA, which must be enrolled in annually. You can save drafts and make changes before hitting "Submit".



## 4. Click "Submit" on or before November 30, 2022.

Saved drafts that aren't submitted won't be officially entered. Review your selections by going to [MyU.umn.edu](https://myu.umn.edu) and clicking on "My Benefits", then click the "Confirmation Statement" link to see the preview of your new elections.

**TIP:** Find out more about your benefit choices, including the changes you can make, the impact of changes on your wellbeing incentive, medical and dental plan rates, FSA and HSA contribution limits, the special additional life insurance opportunity for this year, and more at [z.umn.edu/openenrollment](https://z.umn.edu/openenrollment).

### Need Help Enrolling?

If you are experiencing difficulty enrolling or have questions, call the Office of Human Resources at 612-624-8647 and press option 1 or email [benefits@umn.edu](mailto:benefits@umn.edu). The OHR Contact Center is available to help. Phone lines are always busiest on November 30, so calling earlier in the Open Enrollment period can help you spend less time on hold.



TOTAL COMPENSATION

100 Donhowe
319 15th Avenue SE
Minneapolis, MN 55455-0103

Medical: 2023 Biweekly Rates
EMPLOYEE-ONLY

Table with 6 columns: Plans, Wellbeing Rates (Employee, University), Standard Rates (Employee, University), Total Cost. Rows include Medica Elect/Essential, Medica Choice Regional, Medica ACO Plan, Medica Choice National, and Medica HSA.

EMPLOYEE AND CHILDREN

Table with 6 columns: Plans, Wellbeing Rates (Employee, University), Standard Rates (Employee, University), Total Cost. Rows include Medica Elect/Essential, Medica Choice Regional, Medica ACO Plan, Medica Choice National, and Medica HSA.

EMPLOYEE AND SPOUSE WITH OR WITHOUT CHILDREN

Table with 6 columns: Plans, Wellbeing Rates (Employee, University), Standard Rates (Employee, University), Total Cost. Rows include Medica Elect/Essential, Medica Choice Regional, Medica ACO Plan, Medica Choice National, and Medica HSA.

Employees who work 50% to 74% time will pay the "Total Cost" rate per pay period.

Employees who earned the \$500/\$750 Wellbeing reduction in 2021-22 pay the Wellbeing Rates in 2023. Those who didn't earn the wellbeing points will pay the Standard Rate.