Office of Human Resources
(Chav Hauj Lwm Saib Xyuas Cov Neeg Ua Hauj Lwm)
University of Minnesota
Driven to Discover®

Kev Qhib Teev Npe rau Cov Txiaj Ntsig Xyoo 2023

Lub Kaum Ib Hlis Tim 1 – Lub Kaum Ib Hlis Tim 30

Kuv Cov Kev Xaiv Txog Kev Qhib Teev Npe

Kev Qhib Teev Npe yog koj lub hwv tsam hauv ib lub xyoos los mus hloov pauv koj cov txiaj ntsig rau cov neeg ua hauj lwm. Yog tias koj tsis koom nrog Kev Qhib Teev Npe xyoo no, ces koj txoj phiaj xwm Kev Kho Mob, Kho Hniav, Kev Pov Hwm Lub Neej Txoj Sia, Kev Xiam Oob Qhab, thiab Kev So Noj Nyiaj Laus yuav nyob zoo li qub xwb. Txawm li cas los xij, txhawm rau kom muaj qhov FSA rau xyoo 2023, koj YUAV TSUM TAU rov teev npe dua nyob rau Lub Kaum Ib Hlis no, txawm tias tam sim no koj twb muaj ib qho lawm los xij.

Hloov kho koj cov txiaj ntsig kom zoo raws li koj tsev neeg xav tau. Kawm paub ntau ntxiv txog cov kev xaiv ntawm koj cov txiaj ntsig ntawm z.umn.edu/openenrollment.

Txoj Phiaj Xwm Kho Mob

• Kuv txoj phiaj xwm kho mob puas yuav pab them nqi kho mob tau raws li qhov kuv xav tau, thiab kuv tus txij nkawm/cov neeg nyob hauv kev saib xyuas ntawm kuv xav tau? Ntxim li puas yuav muaj ib tug neeg twg hauv kuv tsev neeg uas yuav xav tau kev kho mob cov nyom nyob rau xyoo no? Mus muab yam uas txoj phiaj xwm kho mob muab los ntawm Medica thiab suam uas lawv pab them nqi coj los mus sib piv nyob rau ntawm z.umn.edu/medicalbenefits.

• Puas yog kuv yuav tsum tau ntxiv los sis tshem tawm ib tug neeg nyob hauv kev saib xyuas ntawm kuv los sis kuv tus txij nkawm nyob rau xyoo 2023?

• Txoj phiaj xwm Medica HSA los sis ACO puas yuav ua tau raws li yam kuv xav tau?

• Puas yog kuv nyiam kuv tus kws kho mob thiab cov chaw kho mob hauv network? Yog tias kuv yog tus tswv cuab Elect/Essential, kuv puas yuav tsum tau hloov kuv lub Primary Care Clinic (Thawj Lub Chaw Kho Mob; PCC)? Cov tswv cuab hauv kuv tsev neeg puas yuav xav tau lub Primary Care Clinics (Thawj Lub Chaw Kho Mob) sib txawv uas yog vim nyias nyob nyias ib qho? Txhawm rau los mus hloov kho los sis txheeb xyuas koj lub PCC, ces hu rau Medica ntawm tus xov tooj 855-887-4263.

• COV NQI YUAV MUAJ KEV HLOOV PAUV NYOB RAU XYOO 2023. Kuv puas tau tshuaj xyuas tus nqi kho mob xyoo 2023 hauv kuv txoj phiaj xwm kho mob?

Health Savings Account (Tus Avkhauj Txuag Nyiaj Tseg Kho Mob; HSA)

• HSAs yog muaj rau cov neeg uas tau teev npe nkag rau hauv Medica HSA txoj phiaj xwm kho mob. Kawm paub ntau ntxiv txog koj cov kev xaiv thiab cov nyiaj them nkag uas ntau tshaj ntawm z.umn.edu/healthsavings.

• Txhua kis nyiaj uas tshuav hauv koj tus HSA yuav muab khaws tseg mus rau xyoo tom ntej. Txawm li cas los xij, nws yuav yog ib lub zoo tswv yim uas yuav them koj cov nyiaj nkag raws li cov nqi kho mob uas ntxim li koj tsev neeg yuav tau siv xwb, xws li tshuaj noj, tsom qhov muag, los sis kev mus ntsib kws kho mob.

Kev Tuav Pov Hwm Lub Neej Txoj Sia

• **Basic (Qib Pib):** Cov neeg ua hauj lwm puv sij hawm yuav cia li tau txais kev teev npe nkag rau hauv kev tuav pov hwm lub neej txoj sia qib pib yam tsis tau them nqi dab tsi li, thiab cov neeg ua hauj lwm tsis puv sij hawm tuaj yeem teev npe nkag tau thiab yuav tau them tus nqi tuav pov hwm (premium) rau qhov kev tuav pov hwm no.

• **Additional (Qib Ntau Ntxiv):** Xyoo no, muaj lub hwv tsam rau qhov teeb meem uas tau txais kev lav ris tshwj xeeb uas yuav tso cai rau koj tuaj yeem xaiv tau nyob rau thawj zaug los sis nce cov kev pov hwm uas twb yeej muaj lawm ntxiv rau koj los sis koj tus txij nkawm. Nrhiav cov ntaub ntawv qhia paub ntau ntxiv, cov cai hais txog kev muaj cai tsim nyog tau txais, thiab txoj hauv kev ua ntawv thov ntawm z.umn.edu/openenrollment.

• Xav tau kev pab rau kev xaiv puas yog? Mus rau LifeBenefits.com/UMN txhawm rau los mus siv Benefit Scout, uas yog ib qho cuab yeej los ntawm Securian Financial uas yuav pab koj txheeb xyuas qhov kev pov hwm lub neej txoj sia ntau ntxiv uas haum rau koj.

Txoj Phiaj Xwm Kho Mob Hniav

• Cov kws kho hniav uas kuv tsev neeg xaiv puas tau txais kev pab them nqi hauv network nyob rau ntawm kuv txoj phiaj xwm? Mus muab yam uas txoj phiaj xwm kho hniav muab los ntawm Delta Dental coj los mus sib piv nyob rau ntawm z.umn.edu/dentalbenefits, thiab siv Delta Dental qhov cuab yeej Find-a-Dentist (Nrhiav-ib tug-Kws Kho Hniav) ntawm deltadentalmn.org/uofm-members.

• Puas yog kuv yuav tsum tau ntxiv los sis tshem tawm ib tug neeg nyob hauv kev saib xyuas ntawm kuv los sis kuv tus txij nkawm nyob rau xyoo 2023?

• Cov nqi kho hniav tseem zoo li qub nyob rau xyoo 2023.

Flexible Spending Accounts (Cov Avkhauj Siv Nyiaj Uas Muaj Kev Yooj Yim; FSAs)

• FSAs YUAV TSIS CIA LI TAU TXAIS KEV TXUAS DUA TSHIAB. Tab txawm yog tam sim no koj yeej muaj ib tug FSA lawm los xij, koj tseem yuav tsum rov teev npe dua tshiab thaum Qhib Teev Npe txhawm rau kom muaj ib tug FSA xyoo 2023.

• Muaj ob hom FSAs rau cov neeg ua hauj lwm: Health Care FSA (FSA Kho Mob) thiab Dependent Care FSA (FSA Kho Mob Rau Tus Neeg Nyob Hauv Kev Saib Xyuas). Ob hom no nyias muaj nyias txoj cai sib txawv, thiab muaj qhov nyiaj them nkag uas ntau tshaj plaws sib txawv. Kawm paub txog koj cov kev xaiv ntawm z.umn.edu/flexspending.

• FSA yog ib qho txiaj ntsig uas "yog tsis siv ces kawg tag mus". Ua ntej yuav teev npe rau hauv koj tus FSA, ces los mus sau cov nqi kho mob uas ntxim li koj tsev neeg yuav tau siv (tsom qhov muag, tshuaj noj, nyiaj sib koom them) thiab cov nqi kho mob rau tus neeg nyob hauv kev saib xyuas ntawm koj (xws li kev zov me nyuam nruab hnub, cov khoo kas tom qab lawj ntawv, los sis kev tu cov neeg laus).

Kev Pab Them Nqi Rau Kev Xiam Oob Qhab

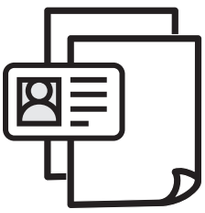
• Yog tias koj mus ua tsis taus hauj lwm vim yog muaj mob los sis raug mob, ces tuaj yeem muab cov ntawv sau nqi kho mob khaws tseg tau. Kev Pov Hwm Kev Xiam Oob Qhab yuav muab nyiaj tsis tu ncua rau koj thaum koj tsis tuaj yeem mus ua hauj lwm rau ib ncua sij hawm, txhawm rau pab kom koj tuaj yeem them koj cov nuj nqis thiab cov nyiaj qiv.

• **Kev Xiam Oob Qhab Ncua Sij Hawm Luv Uas Yog Nyob Ntawm Siab Yeem:** Yuav muaj kev pab them nqi rau txhua tus neeg ua hauj lwm. Siv Lub Portal Qhib Teev Npe los mus nce ($100 los sis $200), txo nqis, los sis tshem tawm cov kev pov hwm uas twb yeej muaj lawm. Tseem tsis tau txais kev pov hwm li puas yog? Mus rau z.umn.edu/shortdisability, thiab kawm paub ntau ntxiv txog kev teev npe nkag, cov nqi thiab cov kev pab them nqi.

• **Kev Xiam Oob Qhab Ncua Sij Hawm Ntev Uas Yog Nyob Ntawm Siab Yeem:** Qhov kev pab them nqi no yog muaj rau cov neeg ua hauj lwm Pab Cuam Pej Xeem thiab Sawv Cev Rau Cov Neeg Ua Hauj, thiab cov Kws Qhia Ntawv thiab P&A uas muaj lub sij hawm ua hauj lwm txog li 50-67%. Siv Lub Portal Qhib Teev Npe los mus teev npe txhawm rau nce siab, los sis txo nqis kev pab them nqi, thiab kawm paub txog cov nqi kho mob thiab kev pab them nqi ntawm z.umn.edu/longdisability.

• Cov Neeg Ua Hauj Lwm Qhia Ntawv thiab P&A tau txais **Kev Xiam Oob Qhab Fab Kev Kawm.** Kawm paub ntau ntxiv ntawm z.umn.edu/academicdisability

Kuv Yuav Teev Npe Tau Li Cas?



1. Npaj cov ntaub ntawv uas koj yuav tau siv ua ntej koj yuav mus rau hauv online.

- Lub Tsev Kawm University Tus Internet ID, Tus Zauv Hla MyU, lub cuab yeej Duo
- Txhua yam npe los sis cov ntawv sau tseg txog cov kev hloov pauv ntawm txoj phiaj xwm uas koj xav tau, suav nrog:
  - » Yog tias koj yuav teev npe nkag rau hauv Medica Elect & Essential, ces seb koj puas tau xaiv lub Primary Care Clinic (Thawj Lub Chaw Kho Mob)?
  - » Yog tias koj yuav xaiv kev pov hwm lub neej txoj sia qib ntau ntxiv los sis kev pov hwm lub neej txoj sia rau koj tus txij nkawm, ces seb koj puas tau paub tias cov nyiaj pov hwm lub neej txoj sia uas koj xav tau yog ntau npaum li cas?
  - » Yog tias koj yuav xaiv kev pov hwm rau kev xiam oob qhab ncua sij hawm luv thiab/los sis ncua sij hawm ntev, ces seb koj puas tau paub txog koj cov nyiaj uas ntau tshaj plaws?
- Hnub Yug thiab Tus Naj Nawb Social Security rau txhua tus neeg nyob hauv kev saib xyuas ntawm koj (los sis koj tus txij nkawm) uas koj yuav muab ntxiv rau koj txoj phiaj xwm, yog tias muaj
  - » Yuav ntxiv tus neeg nyob hauv kev saib xyuas ntawm kuv tau li cas? Nco ntsoov ntxiv lawv rau txhua txoj phiaj xwm uas koj tab tom yuav koom nrog. Piv txwv li, kev muab tus neeg nyob hauv kev saib xyuas ntawm koj teev npe rau hauv Txoj Phiaj Xwm Kho Mob yuav tsis ua rau lawv cia li raug teev npe nkag rau hauv Txoj Phiaj Xwm Kho Hniav tau, yog li yuav tsum tau muab nyias ntxiv nyias rau txhua txoj phiaj xwm.

2. Mus rau MyU.umn.edu.

- Rau npe nkag mus
- Xaiv “My Benefits (Kuv Cov Txiaj Ntsig)” uas nyob rau ntawm sab lauj
- Xaiv "My Benefits Enrollment (Kev Teev Npe Rau Kuv Cov Txiaj Ntsig)," kiv nqis mus rau hauv qab, thiab nias "Select (Xaiv)"

3. Nias los mus xaiv cov kev xaiv rau koj cov txiaj ntsig.

- Tag nrho koj cov txiaj ntsig nws yuav cia li rov teev nws npe dua tshiab, tshwj kiag rau tus FSA xwb, uas yuav tsum tau teev npe txhua xyoo.
- Koj tuaj yeem zwm daim qauv cia thiab mam los muab hloov kho tau ua ntej yuav nias "Submit (Xa Mus)".

4. Nias “Submit (Xa Mus)” rau los sis ua ntej Lub Kaum Ib Hlis Tim 30, 2022.

- Cov qauv zwm tseg uas tsis tau xa mus yuav tsis raug lees txais. Mus saib yam uas koj xaiv tseg los ntawm kev nkag mus rau MyU.umn.edu thiab nias rau ntawm "Kuv Cov Txiaj Ntsig", tom qab ntawd nias rau ntawm qhov chaw txuas (link) mus rau "Cov Lus Lees Paub" txhawm rau mus saib yam uas koj xaiv tshiab.

LUS QHIA: Nrhiav saib ntau ntxiv txog koj cov kev xaiv txog cov txiaj ntsig, suav nrog cov kev hloov pauv uas koj tuaj yeem ua tau, kev cuam tshuam ntawm cov kev hloov pauv no rau koj qhov kev txhawb nqa kev noj qab nyob zoo, tus nqi txoj phiaj xwm kho mob thiab kho hniav, kev txwv txog cov nyiaj them nkag rau FSA thiab HSA, lub hwv tsam tau txais kev tuav pov hwm lub neej qib ntau ntxiv tshwj xeeb rau xyoo no, thiab ntau yam ntxiv ntawm **z.umn.edu/openenrollment**.

Xav Tau Kev Pab Teev Npe Puas Yog?

Yog tias koj tab tom ntsib teeb meem nyuaj txog kev teev npe los sis muaj lus nug dab tsi, ces hu rau Office of Human Resources (Chav Hauj Lwm Saib Xyuas Cov Neeg Ua Hauj Lwm) ntawm tus xov tooj 612-624-8647 thiab nias qhov kev xaiv 1 los sis sau email rau benefits@umn.edu. Yuav muaj OHR Contact Center (Lub Chaw Tiv Tauj OHR) los mus pab koj. Yuav muaj neeg hu xov tooj tuaj coob heev nyob rau Lub Kaum Ib Hlis Tim 30, yog li kav tsij hu kom ntxov ua ntej ncua sij hawm Qhib Teev Npe thiaj yuav ua rau koj siv lub sij hawm los mus tos tsawg dua.

Office of Human Resources
(Chav Hauj Lwm Saib Xyuas Cov Neeg Ua Hauj Lwm)
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Kev Kho Mob: Tus Nqi Ob Lub Lim Tiam Them Ib Zaug Rau Xyoo 2023

TUS NEEG UA HAUJ LWM NKAUS XWB

	TUS NQI NOJ QAB NYOB ZOO		TUS NQI STANDARD		
Cov Phiaj Xwm	**Tus Neeg Ua Hauj Lwm**	**Tsev Kawm University**	**Tus Neeg Ua Hauj Lwm**	**Tsev Kawm University**	**Tus Nqi Tag Nhro**
Medica Elect/Essential: Txoj Phiaj Xwm Uas Nyob Rau Hauv Twin Cities thiab Duluth Medica Choice Regional (Medica Li Kev Xaiv Hauv Cheeb Tsam): Txoj Phiaj Xwm Uas Nyob Rau Hauv Nroog Minnesota Loj	$31.50	$358.75	$50.73	$339.52	$390.25
Txoj Phiaj Xwm Medica ACO: Cheeb tsam Crookston, Duluth thiab ib suam ntawm sab qaum teb hnub tuaj Minnesota, cheeb tsam Rochester, cheeb tsam plawv Nroog Ntxaib (Twin Cities)	$11.36	$358.75	$30.59	$339.52	$370.11
Medica Choice National (Medica Li Kev Xaiv Hauv Teb Chaws)	$120.77	$358.75	$140.00	$339.52	$479.52
Medica HSA	$24.94	$358.75	$44.17	$339.52	$383.69

TUS NEEG UA HAUJ LWM THIAB ME NYUAM

	TUS NQI NOJ QAB NYOB ZOO		TUS NQI STANDARD		
Cov Phiaj Xwm	**Tus Neeg Ua Hauj Lwm**	**Tsev Kawm University**	**Tus Neeg Ua Hauj Lwm**	**Tsev Kawm University**	**Tus Nqi Tag Nhro**
Medica Elect/Essential: Txoj Phiaj Xwm Uas Nyob Rau Hauv Twin Cities thiab Duluth Medica Choice Regional (Medica Li Kev Xaiv Hauv Cheeb Tsam): Txoj Phiaj Xwm Uas Nyob Rau Hauv Nroog Minnesota Loj	$112.60	$563.46	$131.83	$544.23	$676.06
Txoj Phiaj Xwm Medica ACO: Cheeb tsam Crookston, Duluth thiab ib suam ntawm sab qaum teb hnub tuaj Minnesota, cheeb tsam Rochester, cheeb tsam plawv Nroog Ntxaib (Twin Cities)	$76.33	$563.46	$95.56	$544.23	$639.79
Medica Choice National (Medica Li Kev Xaiv Hauv Teb Chaws)	$266.38	$563.46	$285.61	$544.23	$829.84
Medica HSA	$101.44	$563.46	$120.67	$544.23	$664.90

TUS NEEG UA HAUJ LWM THIAB TUS TXIJ NKAWM UAS YOG MUAJ LOS SIS TSIS MUAJ ME NYUAM

	TUS NQI NOJ QAB NYOB ZOO		TUS NQI STANDARD		
Cov Phiaj Xwm	**Tus Neeg Ua Hauj Lwm**	**Tsev Kawm University**	**Tus Neeg Ua Hauj Lwm**	**Tsev Kawm University**	**Tus Nqi Tag Nhro**
Medica Elect/Essential: Txoj Phiaj Xwm Uas Nyob Rau Hauv Twin Cities thiab Duluth Medica Choice Regional (Medica Li Kev Xaiv Hauv Cheeb Tsam): Txoj Phiaj Xwm Uas Nyob Rau Hauv Nroog Minnesota Loj	$168.48	$843.45	$197.33	$814.60	$1,011.93
Txoj Phiaj Xwm Medica ACO: Cheeb tsam Crookston, Duluth thiab ib suam ntawm sab qaum teb hnub tuaj Minnesota, cheeb tsam Rochester, cheeb tsam plawv Nroog Ntxaib (Twin Cities)	$116.14	$843.45	$144.99	$814.60	$959.59
Medica Choice National (Medica Li Kev Xaiv Hauv Teb Chaws)	$399.13	$843.45	$427.98	$814.60	$1,242.58
Medica HSA	$150.81	$843.45	$179.66	$814.60	$994.26

Cov neeg ua hauj lwm uas muaj lub sij hawm ua hauj lwm li 50% txog 74% yuav tau them raws “Tus Nqi Tag Nrho” rau ncua sij hawm them.

Cov neeg ua hauj lwm uas tau txais Wellbeing qhov kev luv nqi $500/$750 nyob rau xyoo 2021-22 yuav tau them raws Tus Nqi Wellbeing nyob rau xyoo 2023. Cov neeg uas tsis tau txais wellbeing li qhab nias yuav tau them raws Tus Nqi Standard.

Lub Tsev Kawm University of Minnesota yog lub chaw qhia ntawv thiab ntiav hauj lwm uas muaj vaj huam sib luag. Tsab ntawv luam tawm/cov ntaub ntawv no muaj ua lwm hom qauv yog tias muaj neeg thov tuaj. Thov ncaj qha mus rau Nora Hayes, Office of Human Resources (Chav Hauj Lwm Saib Xyuas Cov Neeg Ua Hauj Lwm), nhayes@umn.edu los sis hu rau 612-624-8678. Lub Tsev Kawm Ntawv lub luag hauj lwm, uas ua nyob rau ntau lub vaj loog tsev kawm thiab thoob plaws lub lav, yog muaj peb yam xws li: kev tshawb fawb thiab tshawb nrhiav, kev qhia ntawv thiab kev kawm ntawv, thiab kev nthuav tawm thiab kev pab cuam zej tsoom. ©2022 Cov Thawj Tuav Tswj Lub Tsev Kawm University of Minnesota. Txhua txoj cai raug tswj tseg lawm.