

# Open Enrollment

For plan year 2022

September 20, 2021 to October 15, 2021

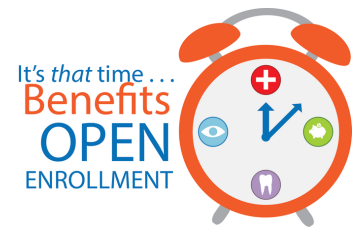
# OPEN ENROLLMENT FOR PLAN YEAR 2022 OVERVIEW

## MEDICAL

The Research Foundation offers nine health plans. Two of the plans are PPO plans - PERS Gold, PERS Platinum, and seven are HMO plans - Kaiser, Anthem Select, Anthem Traditional, United Healthcare, HealthNet, Western Advantage, and Blue Shield Access.

## EMPLOYER & EMPLOYEE CONTRIBUTIONS

The Research Foundation will pay 90% of the premium for PERS Gold and Kaiser plan and employee will pay 10% of the premium. For all other plans, the Research Foundation will pay 85% and employee will pay 15% of the premium.



## CALPERS CHANGES FOR 2022

### HMO:

- Blue Shield Access+ is reentering 8 Bay Area counties: Alameda, Contra Costa, Marina, San Francisco, San Mateo, Santa Clara, Sonoma, and Solano
- United Health Care Signature Value Harmony is a new plan available to Los Angeles, Orange, Riverside, San Bernardino, and San Diego counties
- Western Health Advantage is expanding into Humboldt County

### PPO:

- PERSCare is transitioning to PERS Platinum and retains the same 10% coinsurance benefit design, and network as PERSCare.
- PERS Choice is transitioning to PERS Platinum and is offering a 10% coinsurance benefit design (previously 20%), and retains the same broad network as PERS Choice.
- PERS Select is transitioning to PERS Gold and retains the same 20% coinsurance benefit design and network as PERS Select.

# 2022 Medical Plan Rates

## HMO Plans

<u>Plan</u>	<u>Coverage Level</u>	<u>Premium</u>	<u>Employer Monthly Cost</u>	<u>Employee Monthly Deduction</u>
<u>Kaiser Permanente</u>	EE Only	857.06	771.35	85.71
	EE + 1	1,714.12	1,542.71	171.41
	EE + Family	2,228.36	2,005.52	222.84
<u>Anthem Select</u>	EE Only	1,015.81	863.44	152.37
	EE + 1	2,031.62	1,726.88	304.74
	EE + Family	2,641.11	2,244.94	396.17
<u>United Healthcare</u>	EE Only	1,020.28	867.24	153.04
	EE + 1	2,040.56	1,734.48	306.08
	EE + Family	2,652.73	2,254.82	397.91
<u>HealthNet</u>	EE Only	1,153.00	980.05	172.95
	EE + 1	2,306.00	1,960.10	345.90
	EE + Family	2,997.80	2,548.13	449.67
<u>Blue Shield Access</u>	EE Only	1,116.01	948.61	167.40
	EE + 1	2,232.02	1,897.22	334.80
	EE + Family	2,901.63	2,466.39	435.24
<u>Anthem Traditional</u>	EE Only	1,304.00	1,108.40	195.60
	EE + 1	2,608.00	2,216.80	391.20
	EE + Family	3,390.40	2,881.84	508.56
<u>Western Health Advantage</u>	EE Only	741.26	630.07	111.19
	EE + 1	1,482.52	1,260.14	222.38
	EE + Family	1,927.28	1,638.19	289.09

## PPO Plans

<u>PERS Gold</u>	EE Only	701.23	631.11	70.12
	EE + 1	1,402.46	1,262.21	140.25
	EE + Family	1,823.20	1,640.88	182.32
<u>PERS Platinum</u>	EE Only	1,057.01	898.46	158.55
	EE + 1	2,114.02	1,796.92	317.10
	EE + Family	2,748.23	2,336.00	412.23

## Dental, Vision, Life, AD&D, LTD, Voluntary Life Insurance, & Concern EAP



EQUITABLE



### Dental and Vision

No changes in the Dental and Vision plans. For year 2022, employees and eligible dependents may enroll for Dental benefits through Equitable Dental. **The Research Foundation pays 100% of the premium** for benefited employees and eligible dependents.

### Life, Accidental Death and Dismemberment, & Long Term Disability

The Research Foundation also provides benefited employees with Group Term Life, Long Term Disability (LTD) as well as Accidental Death and Dismemberment Insurance (AD&D). The Research Foundation pays 100% of the premium for these benefits for eligible employees. The Life, LTD and AD&D plans are administered by Equitable.

### Voluntary Life Insurance

Equitable also offers voluntary Supplemental Life coverage for yourself and your dependents at low rates. New enrollees will need to go through the Evidence of Insurability process.

### CONCERN Employee Assistance Program

Concern Health emphasizes the importance of emotional and mental stability. Concern launched new digital platform, created exclusively to deliver simplified, customized online access to every wellbeing solution they have to offer. Concern provides counseling services, Life Balance Services, Resilience Hub, and Life Advisor. For more information visit their website at <https://employees.concernhealth.com/employee-portal>.

# Open Enrollment Sessions, Flexible Spending Accounts, Aflac

## Open Enrollment Zoom Sessions

Virtual benefits fairs will be held via Zoom on the following days:

**September 22: 2:30-3:30 PM**

**October 6: 2:30-3:30 PM**

**September 30: 10:00-11:00 AM**

**October 12: 10:30-11:30 AM**



Employees are encouraged to attend using the following:

**Meeting ID: 872 2921 3818**

**Password: 738046**

## Flexible Spending Accounts

Flexible spending accounts provide you opportunity to set aside pretax dollars to pay for unreimbursed qualified health expenses, dependent care, and commuter expenses. You must carefully plan as unused amounts will be forfeited. You must re-enroll if you wish to participate in FSA.

NOTE: 2022 maximum elections have not yet been announced and are subject to change.

- Healthcare FSA– up to \$2,750\* annually. Use it or lose it rule applies and only unused \$550\* roll over.
- Dependent Care FSA-Up to \$5,000\* annually. Use it or lose it rule and unused dollars are forfeited.
- Commuter and Transit Parking FSA-Up to \$260 for public transit and \$100 for parking. No use it or lose it rule as long as you are employed.

## Aflac

Aflac provides voluntary benefits for employee's finding themselves in unique situations, in which they are unable to maintain steady income due to injury or illness. Some of Aflac products are as follows:

- Accident Insurance
- Life Insurance
- Hospital Confinement Indemnity
- Short Term Disability
- Critical Care and Recovery
- Cancer Insurance
- Dental Insurance
- Vision Insurance



Aflac Zoom sessions will be scheduled.

## Benefits Connect

Benefits Connect allows for the easy paperless processing of enrollment in benefits and easy access to benefit summaries.

- Employees can review their benefits options, dependents, coverage details by going to Benefits Connect.
- Employees can make changes, enroll in voluntary products, flexible spending accounts and save the changes.

**ENROLL NOW**

Go to [Benefits Connect](#) to log in and make changes. For log in instructions go to [Benefits Connect Login Information](#).

## Open Enrollment Checklist

- Carefully review the 2022 health options and make changes, if any, based on your individual needs.
- Review your eligible dependents, enroll or remove by going to Benefits Connect.
- Understand your dental, vision, life, AD&D, and LTD coverage.
- Review voluntary supplemental benefits and consider these benefits based on your individual needs.
- Review flexible spending accounts and if you wish to enroll, go to Benefits Connect.
- Review and make changes, if any, in Benefits Connect by October 15, 2021.
- Review your first pay stub of 2022 to make sure proper deductions are taken from your paycheck.

All changes made during open enrollment will be effective January 1, 2022.





## Resources

To read more about your health benefits go to:

- [2022 Health Benefit Summary](#)
- [2021-22 CalPERS Open Enrollment Newsletter](#)
- [Health Program Guide](#)
- [Open Enrollment Website](#)
- [Evidence of Coverage booklet](#)
- [SBC summary](#)

For more information contact Human Resources at [foundation-hr@sjsu.edu](mailto:foundation-hr@sjsu.edu) or call 408-924-1460.



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