



Open Enrollment 2023

October 24th – November 7th

Today's Agenda

- Review upcoming 2023 Open Enrollment vendor changes
- Q&A sessions with Delta Dental and HealthEquity
- Review other upcoming plan changes for 2023
- Review the Open Enrollment election process in Employee Self - Service



2023 Overview

- Monday, October 24th – Monday, November 7th
 - Benefits Enrollment Online in Self Service for Open Enrollment
- No major changes to health/Rx, or vision coverage
- New Dental Coverage – *Delta Dental*
- New Flex Spending provider- *HealthEquity*
 - *Increase to the FSA limit for 2023*
- Increase to the HSA limit for 2023 with a College contribution



New Dental Provider

Delta Dental



For dental plan design [ICON](#) ↑

- For 2023 RC will move to the Consortium Dental coverage through Delta Dental
- Increase in the maximum on high option to **\$2,000**
- Increase in orthodontia maximum to **\$2,000**
- Coverage for dental implants
- Right Start 4 Kids
 - *Basic & Major services covered at 100% for dependents up to age 13*
- Prevention First
 - Preventive care and diagnostic services do not count against your annual maximum.
- Discount Hearing Aids



Dental Premiums 2022 Vs 2023

For more information on Delta
Dental click ICON →



2022 Premiums – High Option

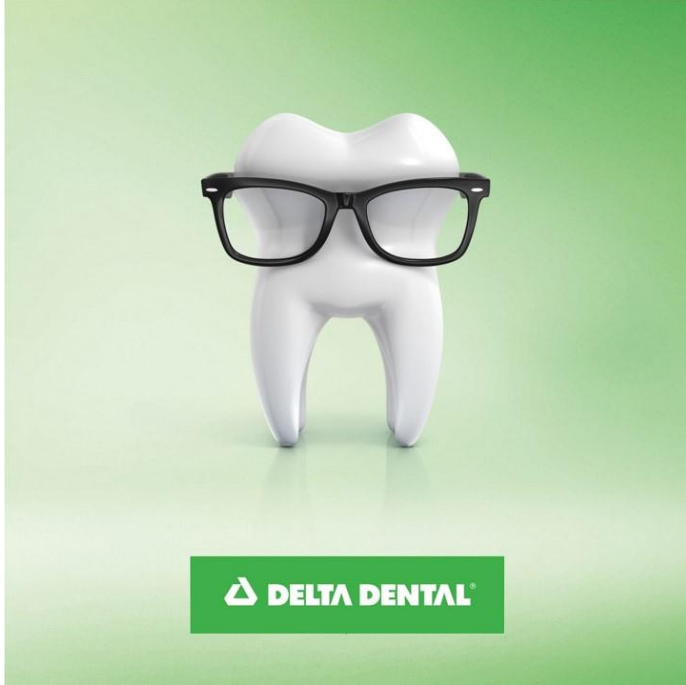
High Option	Total Premium	Employee	College
Employee Only	38.28	12.60	25.68
EE + Spouse	81.40	55.72	25.68
EE + Children	81.36	55.68	25.68
Family	124.36	98.68	25.68

2023 Premiums – High Option

High Option	Total Premium	Employee	College
Employee Only	44.00	13.20	30.80
EE + Spouse	97.00	66.20	30.80
EE + Children	97.00	66.20	30.80
Family	150.00	119.20	30.80

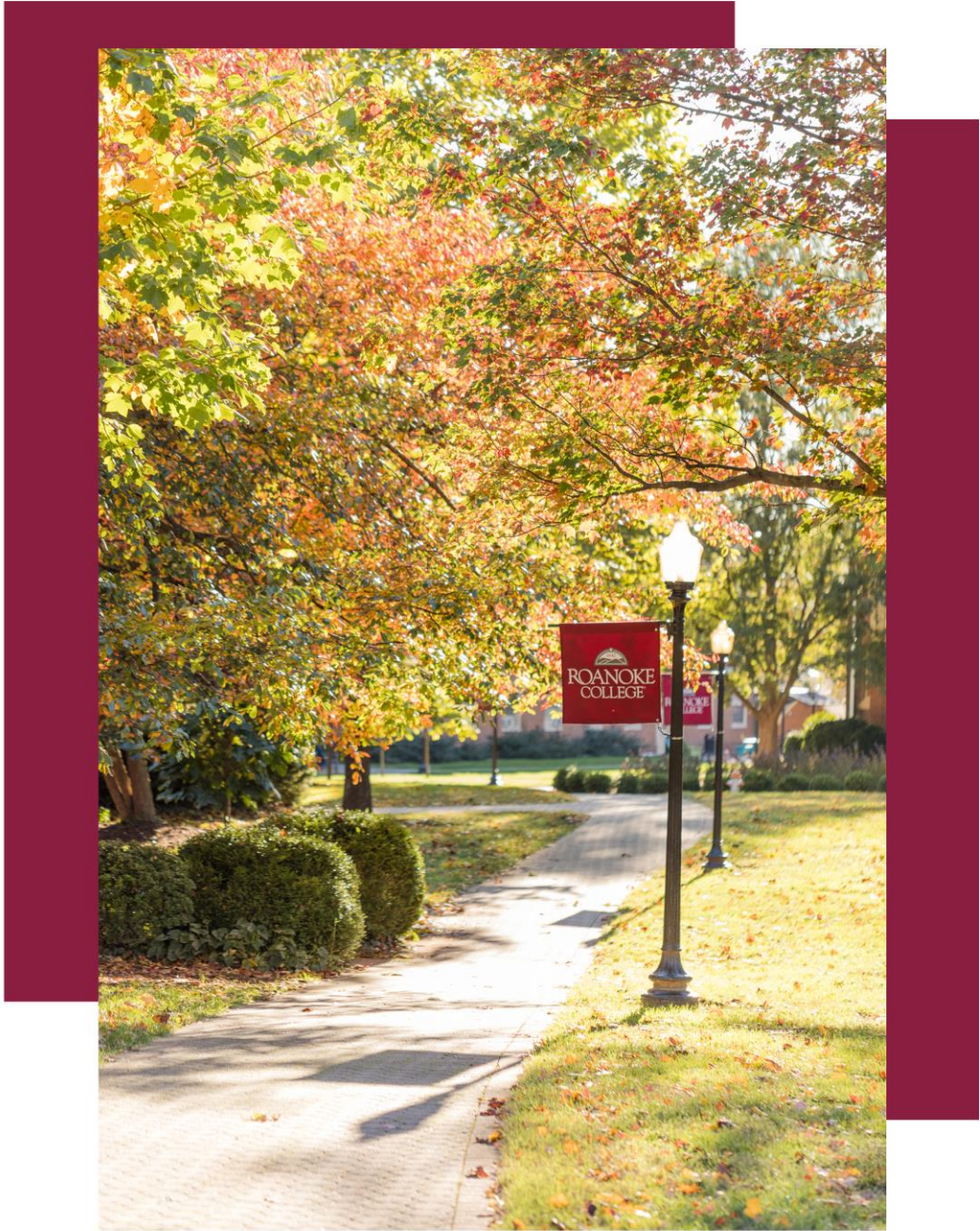
Open Enrollment 2023



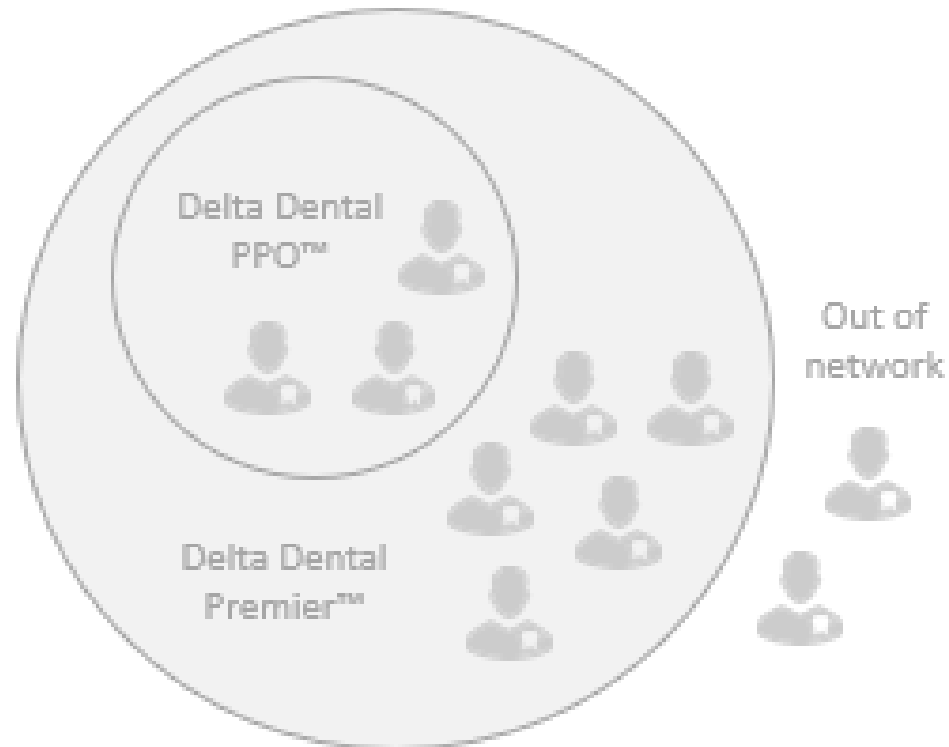


Elizabeth Wade
Account Manager
Delta Dental of
Virginia

Delta Dental



Delta Dental's Networks



Delta Dental PPOSM – provides the lowest out of pocket costs

Delta Dental Premier[®] – provides the greatest access to care

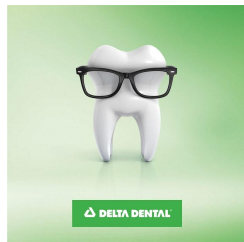
Members can also go out of network, but may experience higher out-of-pocket costs

Orthodontia Benefit for 2023

- Ortho coverage is at 50% with a lifetime maximum increase to \$2,000
- Adults and Dependents are now eligible
- In-progress treatment is covered
 - Submit Ortho Claim to DDVA
 - DDVA will prorate payments for the remaining months of treatment
 - Payments will be sent to member (if treatment is paid in full prior) or to the provider.

Secure Members Page:

- Replacement ID Cards
- View Your Benefits
- Cost Estimator Tool
- Claims Information
- Download forms
- Live Chat with Customer Service



Click Icon to visit Delta Dental
Website

Open Enrollment 2023

My Plan

Name: JENNIFER KNICKERBOCKER
Group Name: CORVESTA INC
Group Number: 0000006011-000000001-000000001
ID: 51000062524728-01
Plan / Type: PPO/Premier Benefit Network - FAMILY
Family Members: 4 Members
Effective Date: 07/01/2018

 [Print ID Card](#)

 [LifeSmile Assessment](#)

My Recent Dentists

CASEY P SNYDER

Address: 2484 N LANDING RD
VIRGINIA BEACH, VA 23456
Accepts My Plan? Yes/In-Network
Directions: [Get Directions](#)
Contact: [757-471-5480](#)

 [Search for Dentists](#)

Recent Claims

 [View all claims](#)

In the last 30 days you have 2 claims with a member responsibility of \$0.00.

My Benefits

Benefit Year 01/01/2020 - 12/31/2020

SELECT YOUR BENEFIT NETWORK BELOW:

PPO



Matt Irvine
Area Vice-President of Sales
HealthEquity

HealthEquity

Open Enrollment 2023



Flexible Spending & Health Savings Accounts

Health Care FSA

- Funded by employee's payroll deductions on a pre-tax basis
- Used to pay for qualified, out of pocket medical, prescription, dental, & vision expenses for employee and eligible dependents regardless of insurance coverage

Dependent Care FSA

- Used for daycare, preschool, before/after care for dependent children under the age of 13 or daycare for adult dependents

Health Savings Accounts (HSA)

- Used for qualified high deductible plans expenses
- HSAs can grow tax-free
- No "use-it-or-lose-it," keep your HSA forever
- Keep fund in a cash account or
- Invest your HSA tax-free, like a 401(k)/retirement fund

For more information on FSA & HSA
click ICON →

HealthEquity

Open Enrollment 2023



Flexible Spending & Health Savings Accounts

2023 Overview

- New Flexible Spending (FSA) vendor – HealthEquity
- HealthEquity
 - Enhanced mobile app for reimbursements
 - Easy to use member portal
- Health Savings (HSA)
- Also administered by HealthEquity

HealthEquity

Click Icon to visit HealthEquity
Website

Open Enrollment 2023




ROANOKE
COLLEGE®

Flexible Spending & Health Savings Accounts

2023 Limits

	2023 Limit
Health FSA / Limited Purpose FSA	\$2,850
Health FSA Carryover Maximum	\$570
Dependent Care FSA	\$5,000
HSA Annual Contribution Maximums	
Single Coverage	\$3,650
Family Coverage	\$7,300
HSA Employer Contribution	
Single Coverage	\$600
Family Coverage	\$1,200

Please Note: Since the presentation the IRS has INCREASE the Health FSA limit to **\$3,050** and the Health FSA Carryover amount to **\$610**



Health & Prescription Drug Coverage

- 4% increase in health premiums for 2023
- Consortium wide increased between 5-8%
- Coverage will continue through Anthem
- No major plan design change
- Spousal waivers completed again if covering a spouse
- IngenioRx will change their name to CarelonRx
 - Value based prescription list offers many maintenance medications at low to no cost to the participant
- New ID cards will be issued for Plan 9 HMO only



For more information on the Anthem health plans click [ICON](#)

Open Enrollment 2023



Employee Premiums 2022 Vs 2023

	2022 Employee	2023 Employee
Plan 7 - HDHP		
Employee Only	137.00	92.33
EE + Spouse	282.37	193.03
EE + Children	253.23	164.90
Family	437.99	345.66
Plan 9 - HMO		
Employee Only	168.33	168.33
EE + Spouse	344.03	344.03
EE + Children	299.90	299.90
Family	579.66	579.66
Plan 4 - PPO		
Employee Only	211.20	236.33
EE + Spouse	422.40	478.03
EE + Children	380.10	424.90
Family	663.00	814.66

Open Enrollment 2023



Voluntary Vision

Voluntary Vision

- Vision premiums will increase by \$0.22 for 2023
- Coverage will continue through UniCare Vision



Voluntary Vision Premiums

Coverage Level	Vision
Employee Only	7.12
EE + Spouse	11.83
EE + Children	11.34
Family	18.10

For more information on the
UniCare Vision click ICON →



Important Open Enrollment Information

Open Enrollment Dates

- Monday, October 24th - Monday, November 7th, 2022

Roanoke College Open Enrollment Website

- roanoke.edu/openenrollment

2023 Open Enrollment Digital Magazine

- [Open Enrollment Digital Magazine](#)

Link to Employee Self-Service

- [Employee Self-Service](#)

All final benefit selections must be completed and submitted by
Monday, November 7th.

Please contact Human Resources at 540-375-2442 or 540-375-2455 with
any questions.



Open Enrollment 2023



- Portal opens Monday, October 24th
- Review your benefit options
- Make elections by November 7th
 - Even if you intend to waive or keep your benefits the same
- Spousal affidavit
- Contact Human Resources for assistance