

BENEFITS ENROLLMENT IS OCTOBER 31 – NOVEMBER 11, 2022



Loyola University New Orleans is offering a competitive benefits package designed to give our faculty and staff an array of options to suit their individual needs during the upcoming year.

WHAT'S CHANGING IN 2023

The following is an overview of changes you will see in 2023. **This is an active enrollment process, requiring that all benefits eligible participants must log in to LORA: Self Service to confirm or change your elections.** For complete plan details and information, be sure to read the Benefits Highlights page in the Benefits Guide.

Medical and Pharmacy

- UnitedHealthcare continues to be our medical provider for 2023. You are still offered four plan options: Core, Basic, Plus and HDHP.
- Effective January 1, 2023, pharmacy benefits will be moving from RxBenefits/Express Scripts to Elixir/Payer Matrix. With this change, we are introducing an Alternative Funding method for eligible specialty drugs, that may result in a savings for qualified members. Elixir/Payer Matrix will be reaching out to those who qualify.
- **There will be no increase to your premiums on the Core, Basic, Plus and HDHP plan premiums for 2023. The Basic Plan will have changes to the benefits. See changes below:**

	Ochsner	In-Network	Out-of-Network
Deductible (Single/Family)	\$1,000/ \$3,000	\$1,500/ \$4,500	\$1,500/ \$4,500
Coinsurance	95%	80%	70%
OOP Max (Single/Family)	\$4,500/ \$9,000	\$4,500/ \$9,000	\$7,500/ \$15,000

Dental

- The Cigna dental coverage premium and plan design will remain the same for 2023.
- If you had a preventive exam in 2022 as a participant in the DPPO plan option, you earned a \$250 rollover benefit to your next year's annual maximum. You may accrue up to a \$1,750 annual maximum through this Wellness Plus rollover benefit.

Vision

The vision coverage premium and plan design will remain the same for 2023. AlwaysCare has changed their company name to UNUM. You will not receive new ID cards unless you are enrolling for the first time. You may continue to use your AlwaysCare card to receive care.

Life Insurance

The Lincoln Financial life and LTD coverage premiums will remain the same for 2023. Beginning in 2023, voluntary term life insurance premiums for yourself will be post tax.

Employee Assistance Program (EAP)

Reminder: Loyola provides employees with a confidential Employee Assistance Program at no charge. Skilled behavioral professionals can suggest solutions to problems caused by stress or changes in life.

- Employees enrolled in a Loyola Medical Plan through UnitedHealthcare will have access to the **UHCEAP Core** program. This program allows unlimited telephonic visits and up to 3 in-person visits covered at no cost.
- Employees that do not participate in Loyola's medical insurance may access Employee Assistance Program benefits through **Aetna/Horizon Health**.

Please refer to your Benefits Guide for contact information

Flexible Spending Accounts

- As a reminder, you must re-enroll in the Flexible Spending Account (FSA) every year.
- For 2023, the maximum contribution limit for a Health Care FSA is \$3,050. You can set aside a maximum of \$5,000 for dependent care expenses.
- If you had a Health Care FSA in 2022, you can roll over up to \$570 of any remaining balance into 2023.
- WageWorks will continue to administer this benefit.






Health Savings Account (HDHP Plan only)

If you elect the HDHP plan option, you will also be eligible to elect a Health Savings Account (HSA) through Optum Bank. Benefits of an HSA include:

- The money you deposit is tax-free.
- An HSA can be used to pay for IRS-qualified medical expenses, including dental and vision care.
- Your account rolls over year after year - it is not a "use it or lose it" benefit election.

Beginning in 2023, Loyola will fund \$250 annually towards your HSA when you enroll in the HDHP plan. Contributions are distributed into your HSA throughout the year.

Enrollment at-a-Glance

-  Check your Benefits Summary on LORA: Self Service for your current election information
-  Review your packet of enrollment materials online
-  Decide which benefits are right for you and your family
-  Log in to LORA: Self-Service to enroll, change, or waive coverage and to update your personal and beneficiary information
-  Submit your enrollment form(s) online no later than **November 11, 2022**

OPEN ENROLLMENT INFORMATIONAL MEETINGS

What's Happening	Date	Time and Place
Informational Meetings on HDHP, HSA, AFLAC, UHC (Medical Out-of-Pocket/Deductibles), and the Ochsner Health Network	November 1	2 - 3:30pm Zoom online
	November 2	10 - 11:30am 1 - 2:30pm Zoom online
	November 9	10 - 11:30am 1 - 2:30pm Zoom online
	November 10	10 - 11:30am Zoom online

**Zoom link will be included in the open enrollment communication email.*

OPEN ENROLLMENT SCHEDULE

What's Happening	Date	Action
Open Enrollment Packets Distributed	October 28	Campus Email
Open Enrollment Begins	October 31	Make your elections, changes, or waivers online through LORA: Self Service
Open Enrollment Ends	November 11	Online enrollment due to Human Resources
Benefits Effective Date	January 1, 2023	First payroll deduction - January 6, 2023