2022 Benefits Open Enrollment
November 1–15, 2021
This packet provides you and your family with important information as you are considering your benefit options for 2022. This year’s Benefits Open Enrollment period is November 1 through November 15, for changes effective January 1, 2022. All elections and forms must be completed within this period at U-Online, [uonline.une.edu](http://uonline.une.edu). If you are making changes involving adding or dropping a dependent or domestic partner, you must also complete a Benefit Election Form found by contacting Human Resources at hr@une.edu.

We encourage you to log in to Open Enrollment via U-Online to review your benefits and complete Open Enrollment by November 15, even if you don’t plan to make any changes. By completing Open Enrollment online, you will automatically be entered into a raffle drawing for prizes such as iPads, AirPods, Amazon gift cards, gift baskets, and more!

Please see the following helpful documents, including information on upcoming insurance carrier webinars and opportunities to meet with the insurance carriers and/or Human Resources one-on-one.

Thank you,

*Human Resources*

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For more information regarding Open Enrollment and your 2022 benefits, visit une.edu/hr or contact Human Resources at (207) 602-2283 or hr@une.edu.

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We have detailed below high-level information regarding the various benefit offerings. However, we strongly encourage you to thoroughly review the 2022 Employee Benefits Guide for more detailed information about each benefit.

**MEDICAL INSURANCE**

We are excited to announce that there are no plan or premium changes for 2022.

- To cover a domestic partner on your insurance plan(s), please contact an HR representative during Open Enrollment. We ask that you complete a Benefit Election Form and Domestic Partner Affidavit to include your partner on your 2022 benefits. Failure to do so may affect your partner’s coverage.

- UNE will continue to offer a Health Savings Account (HSA) plan in 2022 and will continue to contribute up to $2,600 per employee’s HSA (dividing it up among each pay period). This will cover nearly 100% of the deductible for an individual and nearly 50% of the deductible for other coverage (two adult, single parent, or family). The services covered by the HSA plan are comparable to the Basic and Enhanced plans.
  
  - The HSA plan is a Point of Service (POS) High Deductible Health Plan (HDHP). This means that you need to select a Primary Care Physician (PCP). Additionally, you need a referral from your PCP to see certain specialists. We encourage you to attend Harvard Pilgrim’s HSA webinar on October 19 at 11 a.m. to learn more about what this means.

- Please note that you cannot have both an HSA and a medical FSA. If you elected a medical FSA for 2021 and an HSA for 2022, all medical FSA funds must be used and reimbursed by 12/31/2021.

- Please note HSA Contribution Limits for 2022: $3,650 for individual coverage and $7,300 for family coverage. Those age 55 or older can contribute an additional $1,000. (This includes UNE’s contribution.)

**DENTAL INSURANCE**

We are excited to announce that there are no plan or premium changes for 2022.

**SHORT TERM DISABILITY**

We are excited to announce that there will be no rate increase for 2022. Review your short term disability coverage to make sure that it adequately covers your needs. If you have entered into a new age bracket due to a birthday, your premiums will automatically increase for short term disability.
**SUPPLEMENTAL LIFE INSURANCE**

We are happy to announce there will be no rate increase for 2022. Review your supplemental life insurance coverage to make sure that it adequately covers your needs. If you have entered into a new age bracket due to a birthday, your premiums will automatically increase for supplemental life insurance.

- **If your 2022 election exceeds $350,000** (whether the increase is due to a salary change or an increased election) you will need to go through the Evidence of Insurability (EOI) process. The Evidence of Insurability process will allow The Standard to determine if your election is approved. Contact HR or The Standard for this form. Your level of coverage will not exceed $350,000 until this form is completed and approved by The Standard.
  
  i. If the initial EOI for a salary increase is approved, you will not have to show EOI for any additional salary increases in the future.

  ii. If the initial EOI for an increased plan election is approved, and in the future you make additional increases such as going from 2x coverage to 3x coverage, you will be required to complete the EOI process again for that increased election. Your newly elected increased level of coverage will not go into effect until this form is completed and approved by The Standard.

- **If you are a late entrant**, meaning you did not elect supplemental life insurance coverage when you were originally hired or newly eligible, EOI will be required for any amount of newly elected coverage.

- **If you are 70+ years of age**, or will be turning 70 in 2022, please speak with HR to discuss how your coverage may be affected in 2022.

**FLEXIBLE SPENDING ACCOUNTS**

Flexible Spending Account elections must be made each year. If you wish to have an FSA for 2022, you must access Open Enrollment online by November 15 to elect this benefit.

- **Please note that you cannot have both an HSA and medical FSA**. If you elected a medical FSA for 2021 and HSA for 2022, all medical FSA funds must be used and reimbursed by 12/31/2021.

- **Due to the ongoing COVID pandemic, the IRS is allowing 2021 Medical and Dependent Care Flex Spending Account balances to be carried over into 2022**. You will have until 12/31/2022 to incur eligible expenses and seek reimbursement for these expenses using your 2021 FSA Funds.
Online Open Enrollment is a menu-driven feature that allows you to make benefit changes from the convenience of your home or office. While below are detailed, step-by-step instructions for your convenience, you will find that the website is user friendly and easy to navigate around to make benefit changes.

**Open Enrollment** starts on November 1, 2021, and ends on November 15, 2021. All elections **MUST be made within this time period**.

The effective date of any new elections will be January 1, 2022.

⚠️ **IMPORTANT REMINDERS**

- **Flexible Spending Accounts** **MUST** be elected each year pursuant to IRS regulations.
  - Please note that you **cannot have both a Health Savings Account and medical Flexible Spending Account** in the same plan year. If you elected a medical FSA for 2021 and HSA for 2022, all previous year medical FSA funds must be used and reimbursed by 12/31/2021.

- If changes are made to your health plan or to your dental plan that affect **your dependents**, you will need to complete a Benefit Election Form in addition to making the changes online. If you add a **domestic partner** to either plan, you will need to complete a Benefit Election Form and Domestic Partner Affidavit. These forms are available by contacting Human Resources by 11/15/2021.

- Once you are finished with **ALL** benefit changes, select “Complete” on the bottom of the Open Enrollment page. **Your changes will not be activated until “Complete” and “Submit” are selected.**

🔗 **ACCESSING OPEN ENROLLMENT ONLINE**

1. Open your web browser and go to U-Online, [uonline.une.edu](http://uonline.une.edu).
2. Type your NorEaster ID (myUNE id) and Password in the text boxes provided.
3. Select the links **Employee Services > Benefits and Deductions > Open Enrollment.**
4. Select **Start Open Enrollment** to begin the Open Enrollment process, with changes effective January 1, 2022.
HEALTH AND DENTAL COVERAGE

If you would like to make changes for 2022 to your health plan or dental plan, you have the opportunity to make your changes online. If you make changes to your health plan or dental plan that affect your dependents, you will need to complete a Benefit Election Form in addition to making the changes online. If you add a domestic partner to either plan, you will need to complete a Benefit Election Form and Domestic Partner Affidavit. These forms are available by contacting Human Resources by 11/15/2021.

Once you have selected Start Open Enrollment, the title of your current medical plan and dental plan will appear under the Health link. By selecting this link, you can view your health and dental group options for 2022.

To change to a new plan:

1. Select the plan link you currently have, but would like to change (i.e. Health Enhanced).
2. Select Stop Benefit.
3. Under the Health group list, elect a different plan by selecting the new plan you would like to change to for 2022 (i.e. Health Basic).
4. Elect the specific level of coverage you want to enroll in by selecting the appropriate plan under My Choice.
5. Select Add Choice.

- If electing the HSA health plan for 2022, you also have the ability to contribute to the HSA account that will be established for you. UNE will deposit up to $2,600 to your HSA, dividing the contributions up among each pay period. You can choose to contribute up to an additional $1,050 (employee only) or $4,700 (employee + children, employee + spouse, family), and if you are age 55 or over you can contribute an additional $1,000 on top of that.

- If you wish to contribute additional money to your HSA account effective January 1, after electing the HDHP option, you will also need to elect the HSA option, which will allow you to enter your 2022 annual contribution. Please note that you can make changes to your HSA contribution at any point during the year.

- In the Annual Election text box, type your 2022 annual election amount (note: the amount you elect will be divided by the number of pay periods you are paid during the year, i.e. 24, 22, 20, 18).

6. Select Open Enrollment at the bottom of the page to return to the Open Enrollment page, and review the changes you have just made.
To keep your current plan type, but change the family status type:

1. Select the plan link you currently have (i.e. Health HDHP).
2. Elect the specific family status type of coverage you want to enroll in by selecting the appropriate type under My Choice.
3. Select Submit Change.
4. Select Open Enrollment at the bottom of the page to return to the Open Enrollment page, and review the changes you have just made.

SUPPLEMENTAL LIFE INSURANCE
During Open Enrollment you can elect or increase life insurance online, up to a total of 4x your salary. During Open Enrollment you may also update your beneficiary information for your life insurance. To make these changes contact Human Resources. If you elect coverage greater than $350,000 or increase your elected amount (such as going from 2x coverage to 3x coverage), you will need to complete an Evidence of Insurability form, which you may obtain through HR or The Standard. Failure to do so may affect your coverage.

FLEXIBLE SPENDING ACCOUNTS
2021 Flexible Spending Account elections will not automatically be continued for 2022. You must re-enroll online each year. If you want to re-enroll in Flexible Spending Accounts or enroll for the first time, you must do so online. Remember that you cannot elect an HSA and medical FSA in the same plan year.

To enroll/re-enroll in a Flexible Spending Account:

1. From the Open Enrollment page, select Flex Spending to view your Flex Spending Group choices and select either Flexible Spending Dependent Care or Flexible Spending Medical to view the Open Enrollment Choice Detail page for each category.
2. In the Annual Election text box, type your 2022 annual election amount (note: the amount you elect will be divided by the number of pay periods you are paid during the year, i.e. 24, 22, 20, 18).
3. Select Add Choice > Submit Change.
4. Repeat steps 1-3 if you would like to enroll/re-enroll in another Flexible Spending Account category.
5. Select Open Enrollment at the bottom of the page to return to the Open Enrollment page, and review the changes you have just made.
**SHORT TERM DISABILITY**

Short Term Disability is a voluntary benefit that may be elected or changed online during Open Enrollment. If you wish to continue your same weekly benefit coverage for 2022, no action is necessary.

You are eligible to elect a maximum weekly benefit coverage of **70% of your weekly salary**, with **a maximum weekly benefit coverage cap of $750**. The amount you elect must be rounded down to the nearest $50 increment, between $50 and $750. Short Term Disability coverage eligibility is calculated based on your salary and age as of January 1, 2022. If you are entering into a new age bracket as of January 1, 2022, Human Resources will adjust your premium accordingly.

**To check your current Short Term Disability 2021 weekly coverage:**

1. From the U-Online homepage, select *Employee Services > Benefits and Deductions > Miscellaneous Deductions.*

   **OR**

2. From the Open Enrollment page, select *Miscellaneous* to view your current 2021 weekly coverage.

**To change your Short Term Disability weekly coverage:**

1. From the Open Enrollment page, select *Miscellaneous* to view your current 2021 weekly coverage.

2. Select *Short Term Disability Insurance.*

3. In the *Filing Status* drop-down box, select the age bracket for your age as of January 1, 2022.

4. In the *Enter Weekly Coverage* text box, type the 2022 weekly coverage amount you would like to elect.

5. Select *Submit Change.*

6. Select *Open Enrollment* at the bottom of the page to return to the Open Enrollment page, and review the changes you have just made.

To verify the change that you have made to your Short Term Disability weekly coverage amount **BEFORE** you are finished with online Open Enrollment and **have not** selected *Complete*:

- From the Open Enrollment page, select *Miscellaneous*.

To verify the change that you have made to your Short Term Disability weekly coverage amount **AFTER** you are finished with online Open Enrollment and **have** selected *Complete*:

- From the U-Online homepage, select *Employee Services > Benefits and Deductions > Miscellaneous Deductions > History.*

  - You will see two effective dates once you have selected the *History* link. The top line represents your current 2021 weekly coverage amount. **The bottom line represents the election/changes that you have made for your 2022 weekly coverage amount.**
COMPLETING ONLINE OPEN ENROLLMENT

1. From the Open Enrollment Page, you must select COMPLETE.
2. Scroll down to the bottom of the page and select I Agree.
3. Select Submit.

Your changes will not activate unless you select Complete and Submit.

After completing Open Enrollment online you will be automatically entered into a daily raffle for some great prizes!

CONFIRMATION OF 2022 CHANGES

1. From the U-Online Homepage, select Employee Services > Benefits and Deductions > Benefit Statement.
2. In the As of Date drop-down box, select Jan 01, 2022.
3. Select Select.
4. Carefully review this page for accuracy and consider printing this page for your records.

* This Benefit Summary page does not show your elections/changes for Short Term Disability. Please refer to the Short Term Disability section above to learn how to view your changes for 2022.

STARTING OVER

If you complete your online Open Enrollment for 2022 and would like to make changes, you may do this online by November 15, 2021. Simply follow the instructions listed above, return to the Open Enrollment page, and select Restart.

All elections MUST be made within the time period of November 1, 2021, through November 15, 2021.

MORE REFERENCES

For information or assistance with benefits and/or deductions, contact Human Resources at hr@une.edu.
MyHealthMath

We’re pleased to announce a partnership with MyHealthMath, an online decision support tool that makes it easy for you to feel more confident in your health plan choice, for free! Navigate to Decision Doc, myhealthmath.com/une, a secure online platform that will help you choose a health plan that best matches your specific health circumstances.

MYHEALTHMATH
Check out these commonly asked questions, and please reach out to questions@myhealthmath.com for any additional support that you may need!

- **What is Decision Doc?** Decision Doc is an online platform powered by MyHealthMath that helps you choose a health plan that can save you money, based on your household’s specific medical and pharmacy needs. Answer a few easy questions online or over the phone, and get your personalized report. Be ready to answer questions about the doctors you see, the services you may use, and the prescriptions that you take.

- **Is this confidential?** Yes, the information you share with MyHealthMath will never be shared with your employer or health insurance carrier.

- **What if I already know which plan I want?** Things change every year, so it’s always good to get a second opinion! In fact, studies show that the majority of Americans lose money because of plan choice mistakes. MyHealthMath will apply your specific medical needs to our plans and then give you a personalized report—at no cost to you.

Not convinced yet? Anyone who uses Decision Doc between October 19 and November 5 will be entered into a MyHealthMath raffle drawing with a chance to receive a $50 L.L. Bean gift card!
Insurance Carrier Webinars

To assist you in making your 2022 Open Enrollment decisions, Human Resources is excited to provide several options for you to attend webinars hosted by the various insurance carriers.

**HARVARD PILGRIM**

**HSA Plan**
- October 19 | 11 a.m.
  - [https://une.zoom.us/j/98574404788](https://une.zoom.us/j/98574404788)
  - (929) 205-6099 | Meeting ID: 985 7440 4788

**Basic/Enhanced Plans**
- October 28 | 2 p.m.
  - [https://une.zoom.us/j/92571272387](https://une.zoom.us/j/92571272387)
  - (929) 205-6099 | Meeting ID: 925 7127 2387

**DELTA DENTAL**

- October 19 | 9 a.m.
  - [https://une.zoom.us/j/96834637689](https://une.zoom.us/j/96834637689)
  - (929) 205-6099 | Meeting ID: 968 3463 7689

- October 21 | 3 p.m.
  - [https://une.zoom.us/j/97632395025](https://une.zoom.us/j/97632395025)
  - (929) 205-6099 | Meeting ID: 976 3239 5025

**GUARDIAN VISION**

- October 21 | 11 a.m.
  - [https://une.zoom.us/j/94434600927](https://une.zoom.us/j/94434600927)
  - (929) 205-6099 | Meeting ID: 944 3460 0927

- October 26 | 1 p.m.
  - [https://une.zoom.us/j/95784551329](https://une.zoom.us/j/95784551329)
  - (929) 205-6099 | Meeting ID: 957 8455 1329

**THE STANDARD**

**Life Insurance and Disability Insurance**
- October 20 | 1 p.m.
  - [https://une.zoom.us/j/94027461789](https://une.zoom.us/j/94027461789)
  - (929) 205-6099 | Meeting ID: 940 2746 1789

- October 27 | 11 a.m.
  - [https://une.zoom.us/j/91525253778](https://une.zoom.us/j/91525253778)
  - (929) 205-6099 | Meeting ID: 915 2525 3778
Insurance Carrier Webinars, continued

**GROUP DYNAMIC**

**Flexible Spending Accounts**
October 21 | 10 a.m.  
https://une.zoom.us/j/94728531755  
(929) 205-6099 | Meeting ID: 947 2853 1755

October 25 | 3 p.m.  
https://une.zoom.us/j/99435361674  
(929) 205-6099 | Meeting ID: 994 3536 1674

**NORTON LIFELOCK**

**Identity Theft Insurance**
October 22 | 11 a.m.  
https://une.zoom.us/j/95468218676  
(929) 205-6099 | Meeting ID: 954 6821 8676

**NATIONWIDE PET INSURANCE**
October 28 | 12 p.m.  
https://une.zoom.us/j/92196821118  
(929) 205-6099 | Meeting ID: 921 9682 1118
We are here to help! Human Resources and our great insurance carriers are dedicated to helping you select your 2022 benefit elections online from November 1–15, 2021.

HR VIRTUAL HELP DESKS

To schedule your 15 minute virtual meeting, please email hr@une.edu with the Help Desk you'd like to attend and 3 preferred day(s) and times, allowing for one hour of flexibility. Please use “Open Enrollment Help Desk” in the subject line of your email.

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<tr>
<th>Date</th>
<th>Time</th>
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VENDOR VIRTUAL HELP DESKS

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Harvard Pilgrim

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The Standard

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Group Dynamic

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Open Enrollment Raffle

Complete Open Enrollment from November 1 – 15 on U-Online and be entered to win a raffle prize! The sooner you complete Open Enrollment online, the more chances you have to win.

🎁 RAFFLE PRIZES

Names will be randomly drawn at 8:30 a.m. every morning according to the following schedule:

November 2  AirPods (2)
November 3  iPads (2)
November 4  Electric Toothbrushes (3)
November 5  Sea Dogs Package (4 Tickets)
              Cheese Board and Knife Set Charcuterie Platter (1)
November 8  Snack Crave Box (1)
November 9  $25 LL Bean Gift Card (2)
              10-in-1 Ab Exercise Wheel Kit (1)
November 10 $25 Amazon Gift Card (1)
November 11 Chewy.com Gift Basket (1)
November 12 Yeti Set (1)
              UNE Swag Bag (1)
November 15 Maine Breakfast Box (1)
              Tea by Mood Gift Set (1)
              Mystery Item Gift Bag (1)

🎁 MYHEALTHMATH RAFFLE

MyHealth Math is a resource that can help you decide which medical plan is best for you. Look for future communications from HR with more information. Employees who engage with MyHealthMath during Open Enrollment will be entered in to a separate raffle drawing for a $50 L.L. Bean gift card!
# Quick-Reference Calendar

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<th>Monday</th>
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### Raffle Drawings
- AirPods
- $25 L.L. Bean Gift Card
- Ab Exercise Wheel Kit
- $25 Amazon Gift Card
- Chewy.com Gift Basket
- $25 Amazon Gift Card
- Yeti Set
- UNE Swag Bag
- Maine Breakfast Box
- Tea by Mood Gift Set
- Mystery Item Gift Bag