

ONLINE Benefits Open Enrollment November 1 - November 15, 2022

Open Enrollment, for a January 1, 2023 effective date, begins Nov. 1 for the following benefits:

- [Healthcare](#)
- [Dental](#)
- [Vision](#)
- [Aflac Supplemental Insurance Plans](#)
- Flexible Spending – Pre-Tax [Healthcare](#) and [Dependent Care](#)
- [Health Savings Accounts](#)

Now is the time of year to enroll in, change or cancel coverages. All employees, working 30+hours/week, must enroll ONLINE through [MySalve](#) even if you do not want any changes. Online enrollment instructions are [HERE](#); please note that the MySalve Benefit Enrollment Link will not be active until Nov. 1. Benefit-eligible employees working 20 – 29 hours/week may complete paper enrollment/change forms. Please remember that medical and/or dependent flexible spending account elections must be made each year, as they do not “roll-over”. Employees should also indicate their life insurance beneficiary(ies) ONLINE.

[2023 Benefits Enrollment Guide](#)

Voice Presentation:



All enrollments and changes must be completed by Nov. 15, 2022.

2023 PLAN ENHANCEMENTS, HIGHLIGHTS AND REMINDERS

If you click on the underlined “sub-headings” below, it will bring you to additional information in the Campus HR portal.

Healthcare:

- Employees continue to have the option to choose coverage from one of three plans: “Saver PPO/High Deductible Plan,” “PPO 250,” or “Closed PPO” ([comparison attached](#))
- The out-of-pocket maximums have been reduced on all three plans!
- The separate prescription deductible on the PPO 250 and Closed PPO plans has been eliminated!
- Unsure what healthcare plan to enroll in? Go to www.myhealthmath.com/salve2023, answer a few questions and receive a report showing which healthcare plan will save you the most money.

Health Savings Account:

- Employees enrolled in the Tufts Saver High Deductible Health Plan are encouraged to open a Health Savings Account (HSA). Some of the advantages of an HSA include:
 - Funds are deposited into the account on a pre-tax basis.
 - Funds rollover and accumulate year to year if they are not spent.
 - There are many qualified medical expenses the funds can be used for.
 - Funds in your account can be invested and earn compound gains tax free.
 - You own the account, so the money is yours even if you leave employment.
- For 2023, the University will once again contribute to the account for eligible employees (\$500 to an individual HSA and \$1,000 for individual-plus-one and family HSAs – half the money is funded in January; half in July).
- Voya/Benefit Strategies requires a paper enrollment form from individuals opening a new account.

Dental:

- Employees continue to have the option to choose between two plans: “Base” or “Enhanced”
- The Enhanced plan provides some extra coverage including orthodontia coverage for dependents up to age 19.

Vision:

- Delta Dental of RI has partnered with VSP to offer DeltaVision.
- The allowance for frames and contacts has been increased to \$150.
- Enrollees will now receive an ID card.

Flexible Spending Accounts:

- Employees interested in either the [medical](#) and/or [dependent accounts](#), **must re-enroll in the plan each year** – elections do not “roll over.”
- Current employees with a Flexible Spending Account are reminded to use their funds by December 31, 2022.
- The minimum medical account 2023 contribution is \$260 and the maximum medical account contribution has increased to \$3,050. The maximum dependent care contribution remains at \$5,000 (unless you are married and filing separately then the maximum is \$2,500).

Aflac:

- Plans include Accident, Cancer and Hospital Protection with a Rider available.
- For additional information or to enroll, please schedule an appointment with our Aflac representative, Gerry Charbonneau, at 401-884-0618.

Employee Payroll Contributions:

- Due to a favorable claims year and our association with edHEALTH to maintain healthcare costs, **employee, biweekly health and dental contributions for 2023 will remain unchanged from current rates!**
- Vision rates are changing after five years of no change and the wellness healthcare rates will also be changing to a fixed \$10.00 off the ‘regular’ healthcare rates.
- Employee biweekly rates are listed on page 12 of the attached [Benefits Enrollment Guide](#).

Please [click here](#) for the current wellness program details.

If you need help enrolling online, HR Staff will be available:

- at the Employee Benefits & Wellness Fair in Ochre Court on Wed., Nov. 2 from 11 am – 2 pm,
- in computer lab 006, garden level of McKillop Library on Wednesday, Nov. 9 from 11 am – 2 pm and on Tuesday, November 15 from 12:30 pm to 3:30 pm,
- in the Office of Human Resources in the Walgreen Admin Wing between Nov 3 – 14 (8:30 am – 4:30 pm).

If you have benefit questions, would like to meet with HR at a different time than the above offerings, or need additional information, please contact Claudia Cavallaro (ext. 2332 / cavallac@salve.edu) or Caitlin McNulty (ext. 2165 / Caitlin.mcnulty@salve.edu) in the Office of Human Resources.