Open Enrollment is the time of year you get to select or make edits to your benefit elections. Based on the results of the Carnegie Mellon University benefits assessment that included a faculty and staff survey and a benchmarking analysis of CMU peers and national plans, we are making important changes to our 2022 benefit options. Our goal is to make sure we’re investing our dollars wisely to offer you a comprehensive, competitive, and progressive benefits package.

These updates are the first part of a multi-year process to optimize benefit offerings, align our benefits to the market, and manage costs for both the university and our faculty and staff. We heard you, and continue to use your feedback to inform our approach.

For 2022, that includes:

Consolidating our medical plan carriers
Reducing copays for certain doctor visits that have grown in popularity due to COVID-19
Setting the stage for new offerings that will allow you to save money now and in the future

We look forward to sharing this journey with you. To learn more about your 2022 benefits package, review this brochure and the 2022 Benefits Guide. Additional Open Enrollment materials will be published and available on the HR Open Enrollment webpage on Wednesday, October 20, 2021.

Key Terms

HMO: Health Maintenance Organizations have lower out-of-pocket costs at the point of care but do not provide benefits for out-of-network providers, except in the case of an emergency. Members must use in-network providers.

EPO: Exclusive Provider Organizations are just like HMOs in that they have lower out-of-pocket costs at the point of care, but do not provide benefits for out-of-network providers, except in the case of an emergency. Members must use in-network providers.

PPO: Preferred Provider Organizations typically have a deductible and coinsurance. This type of plan allows you to use in- or out-of-network providers, although you receive a higher level of benefits when you stay in network for services.

HRA: Health Reimbursement Accounts accompany High Deductible Health Plans and are used to pay for qualified medical, prescription, dental, and vision expenses. CMU owns the HRA account, which means that if you leave, the account dollars stay with the university.

HSA: Health Savings Accounts also accompany High Deductible Health Plans and are used to pay for qualified medical, prescription, dental, and vision expenses, plus have several tax advantages. Unlike an HRA, you own this account and can take the account dollars with you if you leave the university.
What’s New

Below are four key updates for 2022. All other faculty and staff benefits offered in 2021 remain the same for next year. For more information, review the 2022 Benefits Guide.

Highmark and UPMC will replace Aetna.
The Highmark EPO and the UPMC HMO plans will be offered in place of the current Aetna HMO. The design of the plan will remain the same and you’ll be able to choose the provider network that best meets your needs. For more on their local and national access, see “Comparing Your Options.”

Please note: Faculty and staff located inside Western Pennsylvania can choose either Highmark or UPMC; those located outside the area will only have access to the Highmark EPO.

Copays will be reduced for certain services.
This includes mental health services, which will now share the same copay as a visit to your primary care physician (PCP) instead of being charged as a specialist visit, and telemedicine will now be $5 a visit (down from $20).

The High Deductible PPO with Health Reimbursement Account (HRA) will be frozen to current enrollees.
You can only remain in this plan for 2022 if you’re currently enrolled in it. If you choose to remain enrolled, you will need to spend down your account balance by December 31, 2022. Any remaining dollars will be forfeited. Starting in 2023, CMU will offer a High Deductible PPO with a Health Savings Account (HSA) to all faculty and staff. HSAs offer many advantages, and we look forward to sharing more details next year.

The Davis Vision Plan Option 1 will feature several new enhancements.
This includes increased allowances for certain frames and lenses. Please see your plan documents for more information.

A Closer Look: EPO and HMO Plans
CMU is pleased to offer you four medical plan options for 2022, administered through Highmark and UPMC. The available plans include:
• Two PPO Plans
• Highmark EPO and UPMC HMO plans, both of which feature the same benefits as the Aetna HMO

In addition, current participants in the High Deductible PPO Plan with an HRA may remain in the plan for 2022.

To see how the Highmark EPO and UPMC HMO plans compare to Aetna, review the chart “Comparing Your Options.” For more on how the EPO and HMO plan designs compare to your PPO options, review the 2022 Benefits Guide.
**Comparing Your Options**

<table>
<thead>
<tr>
<th>Feature</th>
<th>Aetna HMO* (NOT OFFERED FOR 2022)</th>
<th>Highmark EPO</th>
<th>UPMC HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong> (Individual/Family)</td>
<td></td>
<td>$0/$0</td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Pocket (OOP) Maximum</strong></td>
<td></td>
<td>$1,000/$2,000</td>
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</tr>
<tr>
<td><strong>Coinsurance</strong></td>
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<td>100%</td>
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</tr>
<tr>
<td><strong>Copay</strong> (PCP/Specialist/ER)</td>
<td></td>
<td>$15/$30/$50</td>
<td></td>
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<tr>
<td><strong>Need PCP and/or referrals for specialist visits</strong></td>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>In-Network Benefits</strong></td>
<td></td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Network Benefits</strong></td>
<td></td>
<td>Emergency Only</td>
<td>No</td>
</tr>
<tr>
<td><strong>National Network Access</strong></td>
<td>Yes Aetna HMO Network</td>
<td>Yes National Blue Card Network</td>
<td>No National coverage only available for eligible dependents outside of Western, PA (e.g., children away at college)</td>
</tr>
<tr>
<td><strong>Local Access:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UPMC</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Allegheny Health Network</td>
<td>Yes</td>
<td></td>
<td>No</td>
</tr>
</tbody>
</table>

*Included for comparison purposes only.

**Spending Wisely**

By changing HMO carriers we are able to keep the UPMC HMO faculty and staff contribution rates flat for 2022 (i.e., the same as they were for Aetna in 2021); and **limit the increase to 12%** for the Highmark EPO for 2022.

Faculty and staff contributions would have increased by **20%** for 2022 had we stayed with Aetna.
3-Step Checklist for Enrollment

**STEP 1**

**Consider the services you’ll need for 2022.** Assess how your needs may have changed over the past year and what’s most important going forward. For example:

- Do you need out-of-network benefits?
- Would you rather pay more in monthly contributions or at the time of service?
- Have you or your dependents been diagnosed with a new health condition that requires additional care or new providers?
- Do you anticipate any upcoming major medical costs like surgeries?
- Are you expecting a child or planning to expand your family?

Having the answers to these and other questions will allow you to choose the right plans for you and your family.

**STEP 2**

**Mark your calendar to attend a benefits information session.**

You will have the opportunity to ask questions about CMU’s benefits and enrollment during virtual meetings before and during enrollment. View the [session schedule](#).

**STEP 3**

**Enroll by November 15.**

Elect your benefits through [Workday](#) between October 25 and November 15. A system guide will be available to assist you with the enrollment process.

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**Can I keep my doctor?**

It’s an important consideration when weighing your medical plan options for 2022. To see if your preferred physicians and facilities are in-network, check the [Highmark](#) or [UPMC](#) provider directories.

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**Have questions about your benefits?**

Contact Human Resources Services:

Monday – Friday,

8:30 a.m. to 5:00 p.m. Eastern Time

at 412.268.4600 or 844.625.4600.
What Happens if You Don’t Enroll?

- Your medical, dental, vision, and other coverage will roll over to 2022 at the new contribution rates, with the following exceptions:
  - If you were in the Aetna HMO and live in Western Pennsylvania, you’ll be defaulted into the UPMC HMO; if you live outside of Western Pennsylvania, you’ll be defaulted into the Highmark EPO.
  - You must re-elect your Flexible Spending Accounts for 2022 if you want them, since the IRS does not allow these plan elections to be carried over to the next year.

- You will not be able to make any changes until the next Open Enrollment period, unless you experience a qualified life event, like birth, adoption, divorce, marriage, or loss of coverage under another health plan.

Learn more about how to enroll in case of a qualified life event.

For more information about your benefits, review the 2022 Benefits Guide.

Enroll through Workday from October 25 to November 15!