2023 OPEN ENROLLMENT

NEWSLETTER

Oct. 31 - Nov. 18

Academic faculty, administrative professionals, veterinary and clinical psychology interns, post doctoral fellows

hr.colostate.edu
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2023 Open Enrollment
Oct. 31 - Nov. 18

Open enrollment is your once-a-year opportunity to modify benefit choices for the next calendar year. If you do not make changes to your benefits, they will stay the same, other than flexible spending accounts which require you to re-enroll each year.

What's new?

Medical premiums: employees will see an increase in their insurance premium, pulled from their pay each month. CSU will also fund its regular increase plus an extra $3.3 million, for a total of $55.4 million toward employee health insurance coverage.

Expanded medical benefits and highlights: the number of covered preventive prescriptions will increase, enrolled members will have access to Anthem’s Health Guides, and there’s an increased focus on inclusive care. See page 4 for information.

Health Savings Accounts: the annual amount that you can contribute to an HSA will increase to $3,850 for employee-only coverage and $7,750 if you have dependents covered on the Ram Plan-HDHP.

Healthcare Flexible Spending Account: the annual amount that you can contribute to a healthcare FSA will increase to $3,050.

Vision plan: the allowance for frames is increasing from $150 to $175.

Employee Assistance Program: on Jan. 1, 2023, the EAP will add free well-being coaching and an online financial resource called WellthSource. See page 5 for details.

Anthem’s Sydney app: starting Jan. 1, 2023, you have access to a new phone app called Sydney. This app brings all of your benefit information into one place, including ID cards and claims information. Keep an eye on your CSU email for more information.

Dependent Documentation

During open enrollment, you can change who is covered under your benefit plans. If you add new dependents, you will need to provide official documentation by 4:30 p.m. MST on Friday, Nov. 18, 2022.
Medical Plan Resources

Human Resources cares deeply about your well-being and we are excited to offer several enhancements to your medical coverage effective Jan. 1, 2023.

Anthem Health Guides

What if you could have a guide to help you navigate complex health issues and help you get the care you need? That’s the idea behind Anthem’s Health Guides – an enhanced customer service team at trained on all aspects of your health benefits. You can rely on these Guides to:

- connect you with support regarding medical and prescription drug coverage
- stay on top of exams and screenings by providing reminders to make appointments – or, if you want, they can even help you make an appointment
- compare costs on health care services, find in-network doctors and much more

Check out this video to learn more.

Additional Highlights

Preventive prescriptions: the list of preventive drugs that are covered at no-cost will expand in 2023, this includes prescriptions to treat things like high blood pressure and cholesterol.

Inclusive benefits: Human Resources is committed to supporting the health and well-being of all employees and we recognize that LGBTQ+ members often experience and anticipate obstacles while trying to navigate a complex healthcare system. If you are enrolled in CSU’s Anthem medical plan, you will have access to inclusive care which can help meet your needs through advocacy, mental health help, education and family support.

Higher Ed customer service model: Starting Jan. 1, CSU employees can call the Anthem help line between 8 a.m. and 8 p.m. MST to speak with customer service representatives who are familiar with CSU’s culture and have in-depth knowledge on our medical plan details.
As of Jan. 1, 2023, your Employee Assistance Program benefits, provided through ComPsych will include two new enhancements that support your overall well-being.

**Well-being Coaching**

ComPsych’s Well-being Coaching offers holistic one-on-one support either through a video session or on the phone. These behavioral change specialists work with you individually to motivate, educate, and modify behaviors. This personalized approach allows participants to reduce personal roadblocks and specific risks – addressing mental health and well-being issues before they evolve into long-term, more costly challenges.

**WellthSource**

As a part of the EAP program, you can also utilize WellthSource, an interactive financial wellness product that helps employees and their family members create a sustainable lifestyle of healthy financial habits. This online platform guides you through an assessment which helps build a personalized curriculum to address individual issues and improve overall financial well-being.
Enrollment Help & Education

**Enrollment Help**

Visit with Human Resources throughout open enrollment via Teams each Tuesday & Wednesday, as well as Friday, Nov. 18 from 11 a.m. - 1 p.m. MST.

Register on the [open enrollment website](#) for a 15-minute appointment to ask questions or receive enrollment assistance.

You can also contact us Monday through Friday from 7:30 a.m. to 4:30 p.m. MST.

**Email:** MyHR@colostate.edu  
**Phone:** (970)491-6947  
**Walk-in:** 555 S Howes St, Fort Collins, CO 80523

**Benefits Fair: November 9**

Human Resources is excited to host the annual benefits fair at the Lory Student Center from 10 a.m. to 1 p.m. Event highlights:

- Enjoy snacks courtesy of Anthem
- Explore benefit programs
- Discover campus & community resources
- Grab freebies and enter one of several raffles for great prizes
ALEX Benefits Counselor

Choosing the same plans you’ve always had might not make sense if your needs are no longer the same. Talking with ALEX can help you make sure your favorite plans are still the best fit.

This online benefits counselor can also help you decide how much to put into your HSA or FSA—and which voluntary benefits might be a good fit, too.

ALEX also explains the voluntary retirement plans and can help you calculate how much to put aside to ensure your savings goals are on track.

Learn more at myalex.com/csui/2023.

Visit ALEX During Open Enrollment
October 31 — November 18

After you visit ALEX, you can enroll online at aar.is.colostate.edu.

How to Enroll

Open enrollment changes are completed via Employee Self-Service. If you are not on Main Campus, login to gateway.colostate.edu first (make sure you’ve established DUO dual authentication).

1. Visit the AAR portal at aar.is.colostate.edu and chose ‘Human Resources Portal’ under the Applications System menu.

2. Login with your eName and password, then expand the Employee Self-Service menu and select CSU Benefits.

3. Accept the disclaimer to update your beneficiaries and dependents. Then, select ‘CSU Benefits Plan (Cost Share)’ and change your elections.
You have the option to change which recordkeeper your defined contribution plan deductions are sent to during open enrollment. Each recordkeeper offers a wide array of investment choices with differing risks/returns and associated costs.

Schedule a retirement counseling session to learn more about the DCP and voluntary programs. Retirement recordkeepers will also be available to answer questions at the Benefits Fair.

**Retirement Plans Review Project**

The retirement plans comparative review is ongoing. Visit the HR website to learn more about the history and purpose of this important project. Additional updates will be provided to employees in Jan. 2023.

**Voluntary Savings Accounts**

Take advantage of CSU’s voluntary savings plans — the 403(b), the PERA 401(k) or the PERA 457. These plans supplement your DCP or PERA contribution and can help you secure a financially-stable retirement. Open enrollment is an excellent time to review your retirement savings and consider enrolling in a voluntary program or increasing your current contribution.
DCP Retiree Medical

Active, benefit eligible employees participating in the DCP (PERACare is the option for PERA retirees) must be enrolled in one of the University’s medical plans for at least one full plan year prior to the date of retirement to be eligible for the University’s retiree medical plan (currently the Green Plan). This plan is underwritten for a retiree age population and therefore costs more than the active employee Green Plan.

Retirees must be continuously enrolled in the University’s retiree medical plan to continue such coverage for themselves and a spouse, domestic partner, civil union partner, and dependent children. If a retiree leaves the plan, the retiree, their spouse, domestic partner, civil union partner, and dependent children will not be able to enroll again.

Coverage under the University’s retiree medical plan will terminate upon reaching age 65 or upon becoming eligible for Medicare, whichever is first.

Thinking of retirement?

Make an appointment with the CSU Benefits team — we can answer questions and walk you through the process. We can also help with the DCP premium refund program which helps pay for medical insurance premium costs in retirement.

📞 (970) 491-6947
✉️ Hr_retirement@colostate.edu
## 2023 Medical Plan Premiums

<table>
<thead>
<tr>
<th>Plan</th>
<th>Green Plan or Ram Plan- HDHP</th>
<th>Gold Plan (frozen to new enrollment)</th>
<th>POS Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Only</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Premium</td>
<td>$648</td>
<td>$782</td>
<td>$889</td>
</tr>
<tr>
<td>CSU Pays</td>
<td>$648</td>
<td>$648</td>
<td>$648</td>
</tr>
<tr>
<td>You Pay</td>
<td>$0</td>
<td>$134</td>
<td>$241</td>
</tr>
<tr>
<td><strong>Employee + 1</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Total Premium</td>
<td>$1,154</td>
<td>$1,434</td>
<td>$1,626</td>
</tr>
<tr>
<td>CSU Pays</td>
<td>$877</td>
<td>$877</td>
<td>$877</td>
</tr>
<tr>
<td>You Pay</td>
<td>$277</td>
<td>$557</td>
<td>$749</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Premium</td>
<td>$1,622</td>
<td>$2,025</td>
<td>$2,307</td>
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<tr>
<td>CSU Pays</td>
<td>$1,233</td>
<td>$1,233</td>
<td>$1,233</td>
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<tr>
<td>You Pay</td>
<td>$389</td>
<td>$792</td>
<td>$1,074</td>
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<tr>
<td><strong>Family-Split</strong>*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Premium</td>
<td>$1,622</td>
<td>$2,025</td>
<td>$2,307</td>
</tr>
<tr>
<td>CSU Pays</td>
<td>$1,525</td>
<td>$1,525</td>
<td>$1,525</td>
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<tr>
<td>You Pay</td>
<td>$48.50/each</td>
<td>$250/each</td>
<td>$391/each</td>
</tr>
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*Family-split applies only if both spouses/partners are in a benefits-eligible faculty or admin pro position **AND** have at least one child covered under The Plan(s).
FITlife Incentive

If you are enrolled in an Anthem medical plan and complete the following activities by Dec. 31, 2022, you can earn a $150 (taxable) incentive in 2023.

You can boost your paycheck and earn the incentive by completing these four health and wellness educational opportunities.

1. **Participate in the Health Fair**
   Attend the FITlife Health Fair to complete blood draw testing. If you work off-campus or for other reasons are unable to attend an on-campus event, you can visit your primary care provider to receive these same services.

2. **Check-in with your retirement vendor**
   Schedule an appointment with your CSU retirement vendor to review your savings plan or attend a retirement webinar then complete the online form to confirm participation.

3. **Login to YOU@CSU**
   Login to YOU@CSU and complete a self-check to check in with yourself on topics like professional skills, finances, healthy eating, and inclusivity. Then, complete the online form to confirm completion.

4. **Complete the Anthem Health Assessment**
   Download the Anthem Engage app then login to your Anthem account to complete the Health Assessment which helps you track your goals for overall well-being.
Contact Us

970-491-6947

myhr@colostate.edu

555 S Howes St, Fort Collins