### **Insurance Open Enrollment**

Open enrollment for insurance benefit changes has begun for the 2022 calendar/benefits year. Please read the **Benefit Press** for important information and updates for the 2022 year.

Open enrollment ends on Tuesday, November 30, 2021 with changes effective January 1, 2022. Changes can be made using the <u>EGI Portal</u>. Instructions on how to get in and check your benefits and to make changes are found here.

You do <u>not</u> use your UW email account to log in. If you have split coverage you will need to fill out the appropriate forms to be sent to EGI. To get the <u>Heath</u>, <u>Dental</u>, <u>Life and other Voluntary forms</u>, please contact Cherise at <u>claud@uwyo.edu</u>.

During Open enrollment, you may want to contribute to a flexible benefits account (medical or dependent care reimbursement), change your insurance deductible, or make other changes to your coverage.

# **Important Prescription Plan changes**

EGI has moved from MedImpact to CVS Caremark for Pharmacy Benefit Manager (PBM). This move to CVS Caremark will lower the cost to the plan and as a result the <u>medical insurance rates</u> will be decreasing, please see the <u>Benefit Press</u> for details. Covered employees and dependents will now have a separate prescription card from CVS Caremark and a new Cigna health insurance card. Look for them to arrive in the mail before January 1, 2022.

### **Flexible Benefits Plan**

Do you want to contribute to a medical or dependent care reimbursement account in 2022? The contributions do NOT carry forward from year to year and MUST be renewed every year. Please note that the medical reimbursement account annual contribution limit is \$2,700. To read more about these options, please read the <u>Flexible Benefits Plan Booklet</u>. If you decide to enroll for 2022 flex spending, go to the <u>EGI Portal</u>.

If you have signed up for the pre or post tax premiums, you will not need to renew. Those elections carry from year to year.

## Medical, Dental, Vision Changes

Now is the time to make changes to your elections. Do you want to add yourself, your spouse, and/or children to the health, dental or vision coverage? Do you want to change your insurance deductible for 2022?

Do you want add optional dental insurance to cover restorative or corrective dental work? If it has been at least 3 years since you waived or dropped it, you are eligible to enroll. You may also enroll in vision coverage or add dependents if it has been at least 2 years since you waived it. All enrollments can be done via the <a href="EGI Portal">EGI Portal</a>. Be sure to provide copies of supporting documentation (marriage or birth certificates) to prove your dependents' eligibility.

## **Domestic Partner Health Insurance Benefit**

An <u>Affidavit of Domestic Partnership</u> must be completed each year during open enrollment and supporting documentation submitted to Human Resources. More details about the benefit can be found in the UW Policy.

# **Cigna Health Benefit Booklet**

Due to a revision to the Employees' Group Insurance rules, the health benefit booklet has been revised to reflect the changes.

The rules changed the availability for a member to request a grievance hearing if the complaint is due to medical necessity. The appeal process for medical necessity issues are first reviewed by the internal Cigna appeal process. If that decision is upheld, the member may request an independent external review as outlined in the Cigna benefit booklet. The decision of the independent external review shall be considered Employees' Group Insurance final agency action for claims of medical necessity.

Please refer to this <u>Cigna health benefit booklet</u> and the Employees' Group Insurance rules that are accessible on the Employees' Group Insurance website; <u>egi.wyo.gov</u>.

#### **Contact Information**

Please contact the HR Benefits Office in Hill Hall at 766-2437, or <a href="mailto:claud@uwyo.edu">claud@uwyo.edu</a> if you have questions. You may stop by the Human Resources Office in Wyoming Hall, Room 339 to drop off forms or for assistance. Forms may be submitted by scanning and emailing them to <a href="mailto:hrbenofc@uwyo.edu">hrbenofc@uwyo.edu</a>.

You may call Employees' Group Insurance at (307) 777-6835 with questions or email egi@wyo.gov.

We are committed to providing you with the service that you need.