

## FAQ for Plan Year 2023 Annual Enrollment

These are frequently asked questions regarding the Plan Year 2023 Annual Enrollment.

For any other questions please email the benefits team at: [benefits@orcc.doe.gov](mailto:benefits@orcc.doe.gov).

1. **Q: Will there be changes in how the benefit deductions are taken from payroll?**

**A:** All deductions will be spread across 48 weeks per year (the first 4 pay periods per month).

2. **Q: When will rates be posted for Plan Year 2023?**

**A:** Rates for all plans are posted on the Benefits Home Page as well as in the benefits guides that were mailed to employees home and posted on the Benefits home page. Medical, Dental, and some Life insurance rates are updated this year.

3. **Q: What are some changes for the 2023 Medical Plans?**

**A:**

- a. The Medical PPO Plan is the same plan as the Medical Plan A from Plan Year 2022 with enhanced coverage. Please see the benefit guides on the UCOR Benefit Home page or the ones that were mailed to your home for details on which items were enhanced.
- b. There is a new HSA CDHP Plan is a new plan with an employer contribution to an HSA embedded in the plan.
- c. The CDHP Plan is the same ACA compliant plan that was offered in Plan Year 2022.
- d. We are no longer offering Medical Plan B and an alternate plan will need to be chosen for those enrolled in that plan for Plan Year 2022. Please contact Labor Relations if you have questions regarding the elimination of this plan.

4. **Q: Can you explain more about the new Health Savings Account (HSA)?**

**A:**

- a. You must enroll in the HSA CDHP plan to be eligible for the company contribution to your HSA. UCOR will contribute \$500 for employee only coverage and \$1,000 for dual/family coverage on the first available payroll after election (for annual enrollment that will be the first payroll in January). The employer contribution will be front loaded in a lump sum payment. You will need to go to PayFlex and set those accounts up to access the money. UCOR will make this employer contribution every year you enroll in the plan.
- b. Once the money is deposited it is yours to use for your medical expenses. Eligible services are listed on the PayFlex website and you can find the link on our benefits home page under additional information.
- c. You must enroll in the HSA CDHP plan to have payroll dollars debited from your paycheck and sent over to PayFlex each week. If you enroll in the regular CDHP plan, you can still have money direct deposited into another trustee source (bank, etc) but it will not be via payroll deduction.
- d. If you enroll in single coverage and have a life event to add a dependent, you will receive the additional contribution for the dual or family rate on the next available pay period. If you enroll as a dual or family coverage and have a life event that removes a

dependent and you move down to single coverage, we will not take back that family contribution amount.

- e. If you currently have an HSA at another vendor, you do not have to roll that HSA over in to PayFlex (you can have more than one HSA at a time) but you can transfer the plan if you wish. To do this you will need to complete the "Transfer Request Form" to ensure that money rolled over into the new HSA plan is not considered a contribution and does not count against your annual contribution limit. This form can be found on PayFlex and the UCOR Benefits website under the Additional Information section. If you do have more than one HSA, the yearly limits will still apply over all the HSAs you have.
- f. You will receive a debit card to use with your HSA and instructions on the reimbursement methods. You can also link a bank account and request funds be sent there from uploaded claims requests.
- g. If you enroll in a CDHP plan (either one offered by UCOR) you cannot enroll in the Medical Flexible Spending Account.
- h. The current limits for HSA election are \$3,850 (employee and employer combined) and \$7,750 for dual/family (employee and employer combined). If you are age 55 or older you can make an HSA catch-up contribution of \$1,000 and you will automatically see this option available when you enroll in the HSA through Empyrean.

5. **Q: How do I know when my elections with Empyrean have been saved?**

**A:** When you finish making elections on Empyrean's enrollment platform (website or app) you need to submit the changes. After submission, you will see a confirmation number. Please print out a copy of your elections prior to submitting and note the confirmation number on your printed form. You will receive a confirmation statement from Empyrean mailed to your home during the month of December confirming the benefits you elected for Plan year 2023.

6. **Q: I'm a new hire and didn't receive a benefit package. How will I enroll for 2023 benefits in Empyrean?**

**A:** We have benefit guides posted on our Benefits home page. We can also send you an entire benefits booklet to look at to your email address. When annual enrollment starts on October 24, you will be loaded into Empyrean with a 2023 annual enrollment life event to make Plan Year 2023 elections. Please contact someone from Benefits if you have questions or call in to the Empyrean call center for help.

7. **Q: When can I make my 2023 Plan Year Elections through Empyrean?**

**A:** The Empyrean website will be active on October 24, 2022 at 6 am. The benefit call center will open at 8 am on October 24, 2022. Open enrollment period ends on November 4, 2022.

8. **Q: Do I need to enroll in the UCOR Medical PPO plan to enroll in the Medical Care Flexible Spending Account?**

**A:** No. You can enroll in the Medical Care Flexible Spending Account even if you do not have UCOR medical insurance.

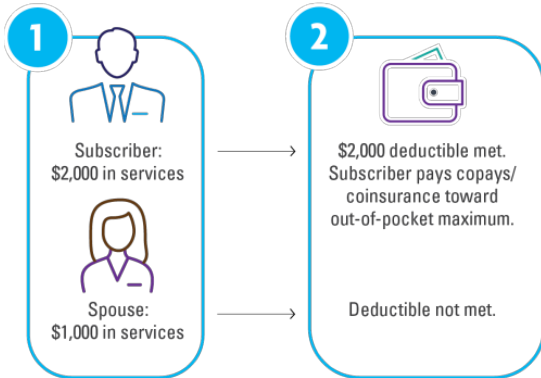
9. **Q: How does the True Family Deductible in the new HSA CDHP plan differ from the embedded deductible in the Medical PPO and regular CDHP plans?**

**A:**

**Embedded Deductibles**

If you have a family plan (two or more members), there are two types of deductibles. The first deductible is what is called an embedded deductible, meaning that there are two deductible amounts within one plan; single and family.

The single deductible is embedded in the family deductible, so no one family member can contribute more than the single amount toward the family deductible. Once the member meets their single deductible, they will start paying copays and coinsurance toward the out-of-pocket maximum. For example, if you have a \$2,000/\$4,000 (single/family) embedded deductible, this is how it would work:

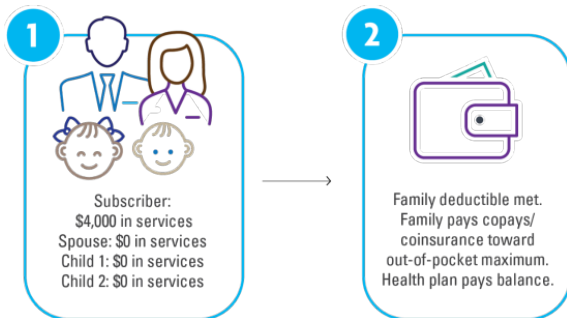


Since the subscriber met his deductible, he was able to move on to his copays/coinsurance. The spouse will continue to pay toward the deductible until it is met.

**True Family Deductible**

The second type of deductible is a true family deductible. This means that a family can meet the deductible by pooling deductible expenses. Unlike embedded deductible plans, there is no limit to the amount one member can pay toward the family deductible.

Let's say you have a \$2,000/\$4,000 (single/family) true family deductible. Here's how your plan would work:



In this example, the subscriber met the entire family deductible, so the entire family moves on to copays/coinsurance. The family out of pocket maximum must be met (same as the example above) before the plan will pay 100% of costs.

For both types of deductibles, once the deductible is met, you will pay copays or coinsurance when you receive covered services.

**Note in the Medical PPO plan there are numerous services where the deductible does not apply and there are only straight copayments required for services. Please see your benefit guides, SBCs, and Summary Plan Descriptions for more details**

10. **Q: Do you have to show Evidence of Insurability to sign up for Accidental Death and Dismemberment Life Insurance?**

**A:** No. They do not ask any health questions for enrollment or increase in coverage.

11. **Q: I am an ATLC union employee. Which of the three medical plans am I eligible for?**

**A:** All eligible Salaried and ATLC union employees (both ORNL and Y12) are eligible to enroll in any of the three offered medical plans: Medical PPO, the new HSA CDHP, and the CDHP plans.

12. **Q: Can I increase the amount of my life insurance (basic, supplemental, spousal, child) during annual enrollment?**

**A:** Yes, you can request an increase in coverage levels (or sign up if you have previously declined coverage) but if you are outside of your 30 day new hire period or do not have an add dependent life even (marriage, birth of child, etc) you must go through the Evidence of Insurability (EOI) process. Once you request the increase, Empyrean will show the request as pending and take you to a link to submit paperwork to the insurance company (Securian). If approved you will get a notice and deductions will start being taken out of your paycheck; if denied you will receive a denial notice and no premiums will be deducted. You do not need to go through EOI to increase accidental death and dismemberment coverage.