

# 2023 Annual Enrollment

## Nemours Benefits



## Frequently Asked Questions Regarding 2023 Benefits Annual Enrollment

### General

**1Q: What is important for me to know about the 2023 annual enrollment?**

**1A:** Your current elections will carry over into 2023 if you choose to not make any changes. The exceptions include those enrolled in a flexible spending account (FSA) as a new pledge is required. Associates enrolled in SAVI will need to verify your continued eligibility. Associates currently enrolled in an HSA and who want to continue in the Green plan will need to re-elect your new contribution amount for 2023.

New for this year, we have a PTO Buyback option (see questions 23-32) and an income-based health reimbursement arrangement (HRA) (see questions 4, 6 and 40-49).

**2Q: When is the 2023 annual enrollment election period?**

**2A:** Our annual benefits enrollment period for 2023 elections will begin Wednesday, Oct. 19, 2022, and run through Wednesday, Nov. 9, 2022.

**3Q: Will the annual enrollment process be online again this year?**

**3A:** To continue aligning our associates' communication preferences, annual enrollment packets will NOT be mailed to homes again this year. All materials typically provided during annual enrollment will be available electronically through the Nemours Children's Benefits portal, Nemours Net as well as through NemoursBenefitsGuide.com (accessible externally). Associates will receive an email announcing enrollment. Associates will also receive a postcard at their homes reminding them of the dates with a QR code for a direct link to the digital annual enrollment materials. Everyone will also receive these links through a variety of communication channels to ensure access to this important information.

### Benefits Changes and Enhancements in 2023

#### Medical Coverage

**4Q: Will we continue to have Aetna as our health insurance provider?**

**4A:** Yes; the medical plan choices include two Preferred Provider Organization or PPO options (the Red and White plans, with in and out-of-network benefits), an Exclusive Provider Organization or EPO option (the Blue plan, with in-network benefits only) and a high-

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deductible health plan (Green plan), all administered by Aetna using the national Aetna network of participating providers. This year, we also are offering a new health reimbursement arrangement for eligible associates (see 6Q&A). There's also the Spousal Advantage Value Incentive (SAVI) plan offered by Catilize Health, if you are currently enrolled in a Nemours plan but have the opportunity to enroll in your spouse's plan (non-Nemours). See 8Q&A below for more detail.

**5Q: Do my dependents have to be enrolled in the same plan as me in 2023?**

**5A:** Yes. Eligible dependents must be enrolled in the same plan as the associate (i.e., Red, Blue, White, Green plans).

**6Q: Are there any additional medical plans being offered in 2023?**

**6A:** Nemours is offering an income-based health reimbursement arrangement (HRA) for associates who qualify based on household income. Eligible associates must enroll in either the Red, White or Blue plan and complete the HRA application; more information and a link to the application is available [here](#). Those who apply will be notified via email once your application and required documentation have been reviewed and a determination has been made. Additional details in FSA, HSA & HRA section below.

**7Q: Will fertility benefits continue to be offered in 2023 and are they available in all four plans?**

**7A:** Nemours provides comprehensive and inclusive family-forming benefits including fertility benefits and additional pregnancy and parenting support resources. The benefit design allows you and your doctor to pursue the most effective treatment and provides coverage for two cycles. These fertility benefits are available in all four plans (Red, White, Blue or Green).

**8Q: What if my spouse's employer offers benefits?**

**8A:** If you are currently enrolled in a Nemours plan but have the opportunity to enroll in your spouse's plan (non-Nemours), you will want to consider our SAVI plan. Your Nemours premium for SAVI is \$0, and it will pay 100 percent of the out-of-pocket costs incurred from your spouses' medical plan up to the Affordable Care Act (ACA) maximums (2023 limits are \$9,100/single and \$18,200/family per year).

Note that SAVI is available to currently enrolled associates, spouses and children who move to the spouse's plan (except for TriCare, Medicare, Medicaid and HSA plans). You and your spouse should weigh which plan works best for your circumstances.

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**9Q: What is the spousal surcharge for 2023?**

**9A:** The spousal surcharge will continue to be \$300 per month. This surcharge is applicable only when your spouse has access to medical coverage through his/her employer and you decide to cover him/her through a Nemours medical plan. If your spouse is not covered by

Nemours, there is not a spousal surcharge. The spousal surcharge will continue to be waived if you both work at Nemours. If your spouse has access to medical coverage from his/her employer, you can avoid the spousal surcharge and lower your out-of-pocket costs by enrolling in the SAVI plan. Note that you are required to update the status of your spouse's coverage availability during annual enrollment.

**10Q: Which of the plans has the most tax advantages?**

**10A:** The Green plan includes a health savings account (HSA). An HSA account offers a triple tax advantage to those who enroll in it. Associates can contribute tax free, earn tax-free interest on their investments and use the funds for eligible medical expenses tax free.

**11Q: Is the cost of our benefits increasing for 2023?**

**11A:** The Nemours average annual cost per full-time associate has increased from \$15,717 in April 2021 to \$16,113 in April 2022, an increase of 2.5 percent. However, we have been able to manage these increases with multiple plan efficiency strategies and realignment of the medical plans. Your cost may be higher or lower depending upon which plan and coverage tier you choose for 2023.

**12Q: What's driving up the cost of health care?**

**12A:** Similar to last year, some of the key drivers of health care cost increases include an increase in the frequency and cost of inpatient admissions, higher specialty pharmacy cost and utilization, higher prices of treatments such as chemotherapy and for autoimmune conditions, and an increase in the number of high-cost claimants.

**13Q: Are there other medical coverage changes being made that can help me save money?**

**13A:** Associates and their family members enrolled in an Aetna medical plan (Red, Blue, White or Green) have access to 2<sup>nd</sup>.MD, a virtual medical consultation and navigation service. With 2<sup>nd</sup>.MD, you can connect virtually with board-certified, elite specialists about your diagnosis or treatment plan all within a matter of days at no cost to you. 2<sup>nd</sup>.MD can answer questions about (1) diseases, cancer or chronic conditions; (2) surgeries or procedures; and (3) medications and treatment plans.

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We continue expanding our centers of excellence through Carrum that includes cardiac, musculoskeletal and bariatric surgery. Using the centers of excellence is optional, but for those who choose the centers of excellence, your out-of-pocket costs will be lower and the cost of travel, if necessary, will be covered.

We've also added new services to help with diabetes through Twin Health and exercise therapy services offered through Hinge Health.

### Prescription Coverage

**14Q: Which company do we use for prescription drug benefits?**

**14A:** Pharmacy benefits will continue to be administered by Express Scripts, the country's largest pharmacy benefit manager.

**15Q: What does our prescription drug program cover?**

**15A:** The plan covers generics, preferred brands and non-preferred brands at participating pharmacies.

**16Q: Are there any prescription coverage changes for 2023?**

**16A:** We are introducing a new specialty drug program that requires certain medications be accessed through Accredo Health Group, Inc., ESI's specialty pharmacy. We're continuing to maintain our co-pay assistance program called SaveOnSp which provides certain specialty prescription drugs at no cost.

### Dental Coverage

**17Q: Do we still have three options to choose from for 2023?**

**17A:** Yes; there are three levels of dental coverage available through Delta Dental - Red, Blue and White.

**18Q: What does our dental plan cover?**

**18A:** Coverage includes diagnostic and preventive services, basic services, major services and, on select plans, orthodontia.

**19Q: Is there any difference between next year's plans and this year's coverage?**

**19A:** Yes. We're enhancing our dental benefits so that preventive services don't count toward your annual benefit maximum. Dental rates remain unchanged from 2022.

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### Vision Coverage

**20Q:** What type of vision plans are being offered in 2022?

**20A:** Nemours offers two affordable, associate-paid vision plan options for you and your family through Vision Service Plan (VSP).

**21Q:** What kind of benefits does VSP provide?

**21A:** Benefits include routine eye exams, lenses, frames and discounts on other vision services purchased through participating providers.

**22Q:** Is there any difference between next year's vision coverage and this year's plans?

**22A:** No. The vision plan rates are remaining the same as this year.

### Other Benefits

#### PTO Buyback

**23Q:** What is a PTO buyback program?

**23A:** A PTO buyback or cash-out program is a benefit program that gives associates an option to receive cash in lieu of accrued PTO.

**24Q:** Who is eligible to participate?

**24A:** All benefits-eligible associates who accrue PTO and have at least 88 PTO hours for the pay period ending Oct. 8, 2022, are eligible. You can see your PTO hours on your Oct. 14, 2022, paycheck.

**25Q:** What are the minimum PTO balance requirements to be able to sell accrued PTO?

**25A:** To be able to sell accrued PTO, you must have at least 80 hours of PTO in your bank after selling PTO. The smallest amount of PTO that can be sold is eight hours. For example, if you have 88 hours of accrued PTO, you may sell eight hours, the minimum.

**26Q:** Will my PTO buyback request be affected if I fall below the 80-hour minimum required balance before payment?

**26A:** We will review PTO buyback elections prior to processing. Individuals who fall below the 80-hour balance will have their PTO buyback election lowered to meet the minimum requirement.

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**27Q: Does pre-scheduled PTO affect my PTO balance?**

**27A:** Pre-scheduled PTO will not lower the PTO balance that appears eligible for buyback. If you have PTO planned for future use, please be mindful of what you chose to sell so that your planned PTO is available when you need it.

**28Q: If I want to participate, when can I sell accrued PTO?**

**28A:** The PTO buyback program will be offered during annual enrollment, Oct. 19- Nov. 9, 2022. Elections cannot be changed after midnight on Nov. 9, 2022.

**29Q: What are the minimum and maximum number of PTO hours that I can sell?**

**29A:** The minimum number of accrued PTO hours to sell is eight hours, and the maximum is 100 hours. PTO is sold in hourly increments.

**30Q: How many times will this program be offered a year?**

**30A:** The PTO buyback program is being offered only one time this year, with the election during annual enrollment.

**31Q: When will payment be made?**

**31A:** PTO buyback payments will be processed with the Dec. 9, 2022, paycheck. It will be a separate check.

**32Q: Is the PTO sold paid at its full value?**

**32A:** If you sell accrued PTO, it will be paid at 80 percent of its value. For example, if you sell 100 PTO hours, it will be paid at 80 percent of your pay rate and 100 hours will be removed from your PTO bank. Your payment will be equivalent to 80 hours of PTO.

### Parental Leave

**33Q: What is Nemours parental leave benefit?**

**33A:** All new parents are eligible for six weeks of paid (100 percent) parental leave. This is in addition to the short-term disability benefits that birth mothers currently receive.

### Employee Assistance Program

**34Q. How many visits are allowed under our Employee Assistance Program provided by Resources for Living?**

**34A:** Annual allowed visits include eight per topic per year.

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### Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs) & Health Reimbursement Arrangements (HRAs)

**35Q. Do I need to re-enroll in the FSA for 2023?**

**35A:** Yes; you need to make a new FSA pledge to continue the benefit for 2023 (health care, limited purpose, dependent care, parking or transportation).

**36Q. What is the grace period for FSAs?**

**36A:** Associates currently enrolled in the dependent care or health care FSAs may carry over any unused funds into 2023; the carry over provision will take the place of the grace period. This year the full amount of your unused funds will rollover. In future years, the rollover will be limited to health care FSAs and have a cap (\$550, for example).

**37Q. What happens to my FSA funds if I move to the Green plan from one of the other plans?**

**37A:** If you move from a Red, Blue or White plan to the Green plan, any unused health care FSA funds from 2022 will be converted to a limited purpose FSA and carried over to 2023; these funds can be used for qualified dental and vision expenses incurred during 2023.

**38Q: What changes are being made to the employer contributions to the HSA plan?**

**38A:** The employer contribution amounts are NOT changing (up to \$250 for single and \$500 for single plus coverage). The Nemours Children's contributions are pro-rated and deposited twice monthly instead of as a lump sum. However, associates will have access to the full Nemours Children's contribution from the start of the year if needed.

**39Q. Will my personal HSA contribution rollover to 2023?**

**39A:** No; if you want to make an HSA contribution during 2023 then you must elect a new contribution amount during the enrollment process. Unlike the FSA, you can make changes to the HSA throughout the year.

**40Q: What is a health reimbursement arrangement (HRA)?**

**40A:** An HRA is a benefit account owned and funded by Nemours. The funds are used by associates and their dependents to pay for eligible medical expenses.

**41Q: Who contributes to an HRA?**

**41A:** It is funded by Nemours. HRAs do not allow associate contributions.

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**42Q: What are the HRA annual contribution limits?**

**42A:** \$1,000 for associates enrolled in single coverage and \$2,000 for associates enrolled in family coverage. Family coverage includes any combination of spouse and/or children.

**43Q: When is my HRA funded?**

**43A:** Once your application has been approved, you will be notified by Nemours Benefits with information as to when the funds will be available and when to expect your new Aetna ID card.

**44Q: What is an HRA-eligible expense?**

**44A:** HRA-eligible expenses include copays, deductibles and prescriptions. Please note that the Aetna system is not able to set the funds so that it only applies to in-network benefits. To get the best use of these funds, we suggest trying to stay in-network as out-of-network services have separate deductibles and coinsurance.

**45Q: Can I get reimbursed from both my HRA and FSA?**

**45A:** You cannot claim the same expense twice in order to get reimbursed from multiple accounts. In other words, you cannot get reimbursed by your HRA and the FSA for the same expense. There is no “double dipping.”

If you have an HRA and FSA, there are some situations that may allow reimbursement from multiple accounts, though not for the same total expense. For example, say you have an HRA and FSA, and you incur a \$500 bill. In your HRA, you have \$200 available to spend, so you receive reimbursement for that \$200. The remaining \$300 may be covered by the FSA since that amount had yet to be reimbursed.

**46Q: How do I use the HRA?**

**46A:** You will need to present your new Aetna ID card to your provider or pharmacy. When the claims are submitted, the funds will be deducted from the HRA account. Any charges outside of the annual contributions will be your responsibility to pay.

**47Q: If I leave Nemours, can I keep the funds?**

**47A:** Associates cannot keep any remaining funds when they leave their employment, whether termination is voluntary or involuntary. However, if you enroll in COBRA and continue your coverage, you will have access to those funds.

**48Q: Do HRA funds rollover from year to year?**

**48A:** No.



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### **49Q: How do I apply for this benefit?**

**49A:** You will need to complete the 2023 Income-Based Health Reimbursement Arrangement form and submit your 2021 federal income tax return (Form 1040). If you are single and file a single tax return or are married and file a joint tax return, please include your federal income tax return with this application. If you are married and file separate returns, please include both your and your spouse's 2021 federal income tax return with this application.

Applications for 2023 will need to be submitted by Nov. 16, 2022. Any missing documentation can delay the process.

## **Public Service Loan Forgiveness**

### **50Q: What is the Public Service Loan Forgiveness (PSLF) program?**

**50A:** PSLF is a federal program offered by the U.S Department of Education that forgives remaining balances on direct loans if certain eligibility requirements are met including remittance of 120 qualifying monthly payments under certain repayment plans while working full-time for a qualifying employer.

Eligibility and application information is available [here](#). You may also contact [Financial Finesse](#) to speak to a financial counselor for more details or visit [Nemours.tuition.io/register](http://Nemours.tuition.io/register) and request an email invitation to participate by entering your work email address.

## **Enrollment Process**

### **51Q : How do I enroll?**

**51A:** You enroll online at the bswift enrollment portal. If you are on the Nemours network, either at the office or remotely through VPN or Connect2, navigate from the NemoursNet page to Human Resources > Benefits > Annual Enrollment and click on the Nemours Benefits Portal link. This will take you to the enrollment portal without having to enter another username or password. If you are not accessing the portal through the Nemours network, go to [www.nemoursbenefits.com](http://www.nemoursbenefits.com) from any computer (at home or at work) with internet access. From a smartphone or iPad, go to [www.nemoursbenefits.bswift.com](http://www.nemoursbenefits.bswift.com). Be sure to click on, "I agree and I'm finished with my enrollment," to complete the enrollment process. If you fail to complete this final step, your changes will NOT be saved for 2023.

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- 52Q. If I'd like all my benefits to remain the same, is there anything I need to do?**  
**52A:** If you don't go through the enrollment process, your 2022 elections will carry over into 2023. However, if you participate in the FSA or HSA, you will need to make a new pledge amount. If you are enrolled in the SAVI plan, you need to verify your continued eligibility.
- 53Q. Will I receive a benefits summary after I enroll? What if there's an error or I need to make a correction?**  
**53A:** Upon completion of your online enrollment, a confirmation statement will be provided for you to save or print. In addition, a copy of your confirmation statement will be sent electronically after the enrollment period ends. Please check your confirmation statement carefully. If you need to make any changes, there will be a correction period (Nov. 28, 2022, to Dec. 5, 2022) for you to make any final changes to your benefits for 2023.
- 54Q: When do the new benefits go into effect?**  
**54A:** Benefits elected during annual enrollment will be effective Jan. 1, 2023 (except those requiring insurance company approval).
- 55Q: What if I have a status change (Qualifying Life Event) in late 2022?**  
**55A:** If you have a status change or QLE in the last quarter of 2022 (during or after annual enrollment), you will need to make benefits elections for both 2022 and 2023 for your benefits changes to carry over for 2023. You may make both elections either through the enrollment portal or by contacting the bswift Benefits Center for assistance.
- 56Q: Can I waive coverage for my spouse and just cover my children?**  
**56A:** Yes, you may choose which dependents to cover, as long as you also have coverage under the plans.
- 57Q: How do I find out if my provider is in the Aetna network for our medical plans?**  
**57A:** Please visit [Find Care & Pricing - Aetna](#) to find providers in the Aetna medical network. This is the same network that we have today for our Red, Blue, White and Green.
- 58Q: Do I need to re-enroll in the 403(b)/401(k) and 457(b) plans for 2022? What are the maximums?**  
**58A:** No. You do not need to re-enroll in the 403(b) and 457(b) plans. Note that you can change these elections when you sign in on the [Transamerica website](#). Current maximum contributions are as follows (we anticipate changes being announced by the IRS in November):
- 403(b)/401(k): \$20,500 maximum, if under age 50; \$27,000 maximum, if age 50+
  - 457(b): \$20,500 maximum for all ages