



Benefits & Wellness Center
1200 Howard Blvd Suite 200
Mt. Laurel, NJ 08054

October 12, 2022

WELCOME TO 2023 OPEN ENROLLMENT!

It is benefit election time for 2023, and Virtua Health is pleased to renew its commitment to providing a solid and competitive benefits package to meet the needs of you and your family.

You will enroll in your 2023 benefits by logging in at virtuabenefits.org. **Note:** Your username/password is not the same as your Virtua network username/password. If you are visiting virtuabenefits.org for the first time, you will be required to create a username and password.

It is important that you review your benefit options prior to enrolling. Additional information will be available on **Monday, Oct. 17** in the **2023 Benefits Enrollment Kit** that can be found on the new Colleague Engagement Portal. Here, you will find the **2023 Colleague Benefit Guide** (new this year featuring photos of Virtua colleagues and their families), which will allow you to compare plan options. Additionally, you will find the **2023 Colleague Contribution Rate Sheet** and other information regarding your benefit options. This information is also available at virtuabenefits.org by choosing "Resources" and then "Documents".

We are excited to announce that there will be **no increase** in 2023 to the Medical/Rx and Dental bi-weekly colleague contribution rates.

Enrollment Dates:

Open enrollment is scheduled to begin at 8 a.m. on **Monday, Oct. 17**. You will have until 11:59 p.m. on **Monday, Oct. 31** to make your elections for the 2023 plan year.

Elections must be made during this time if you are changing or adding participation in any benefit plan, adding or removing a dependent, or contributing to a Health Care and/or Dependent Care Flexible Spending Account in 2023.

Things to Remember:

- A **Virtua Integrated Network (Tier 1)** primary care physician (PCP) must be designated if you choose The Aetna Whole Health Virtua (HMO) plan. There will be no coverage for PCPs outside of the Virtua Integrated Network (Tier 1) within the HMO plan. Colleagues enrolled in The Aetna Whole Health Virtua (HMO) plan must access their account at Aetna.com to choose a Virtua Integrated Network (Tier 1) PCP for themselves and their dependents.
 - For colleagues with dependents living away from home (such as college students), please note your dependent must still elect a Virtua Integrated Network (Tier 1) PCP to manage their care.
- Referrals are required for the HMO plan outside of the Virtua Integrated Network (Tier 1).
- You may visit aetna.com/dse/custom/virtua or call 800-288-8742 at any time to confirm participating physicians.
- The **Virtua Colleague Health Care Concierge Service** is available for all Virtua colleagues. The Concierge Service guides colleagues through Virtua's health care services and scheduling appointments—helping you to the exact care you need, when you need it. The Concierge Service can be reached by calling 856-325-3344 (x53344) or by emailing Colleague.Concierge@virtua.org. Colleagues can speak with a personal health navigator with little to no wait time, Monday to Friday, 8:30 a.m. to 5 p.m.

- Virtua offers **Urgent Care Telehealth** visits for a variety of health issues and concerns. Learn more or start your visit by visiting virtua.org/ucfromhome.
- Virtua aligned with TeamHealth VirtualCare, a telehealth service that quickly connects patients to experienced physicians to provide care, at home, or on the go. Colleagues and their dependents can access urgent care services outside New Jersey and after business hours.
- Enrollment in **Flexible Spending Accounts** must be completed annually. **All funds must be utilized by the end of the plan year; elections will not roll over year to year.**
 - Health Care FSA – this account reimburses you for various eligible health care expenses. These include medical, dental, vision, hearing, and prescription drug expenses. The 2023 annual plan maximum is \$2,850. The minimum annual contribution is \$135.
 - Dependent Care FSA – This account reimburses you for eligible child and adult care expenses. Expenses include day care, before and after school care, nursery school, pre-school, and summer day camp. This account does not cover dependent health care expenses. The 2023 annual plan maximum is \$5000. The minimum annual contribution is \$135.

What's New in 2023:

- **Outpatient Radiation and Chemotherapy:** By utilizing Virtua facilities, you will receive 100% coverage for radiation and chemotherapy. Other Aetna network facilities may be used; however, appropriate fees will apply.
- **Radiology network changes will occur in 2023, which will narrow Tier 1 providers.** By utilizing Virtua facilities, you will receive 100% coverage for your diagnostic services such as MRI, CT, CTA, ultrasound, MRA, pet scans, and x-rays. Routine and diagnostic mammograms will continue to be covered at 100% at any Aetna network provider.
- As part of our WE Thrive initiative, colleagues will have access to the **WE Thrive wellness engagement portal powered by Virgin Pulse**, where you can get personalized wellness information, education, challenges, and daily tips online or through the app.
- Annual **reimbursement for gym membership and weight management** will be available with your Aetna medical enrollment. Members can be reimbursed up to \$200 annually for gym membership and \$200 annually for a weight management program. Visit the **2023 Benefits Enrollment Kit** that can be found on the Colleague Engagement Portal for details.
- **Voluntary Life Insurance guarantee issue opportunity!** Colleagues can elect Voluntary Supplemental Life Insurance up to the guarantee issue maximum of \$200,000 for themselves and \$50,000 for their spouse without needing to complete Evidence of Insurability during this open enrollment period, even if you declined this coverage in the past.

Please visit the Benefits page on the Colleague Engagement Portal for more information on these and other benefits.

Open enrollment is a paperless process. Enrollment must be completed through virtuabenefits.org.

Remember, your benefit elections MUST be completed no later than 11:59 p.m. on Monday, Oct. 31.

Please contact the Benefits & Wellness Center at 856-761-3900 (x13900) if you have any general questions.

Sincerely,



Clare Hall
SVP Total Rewards, HR Technology & Analytics