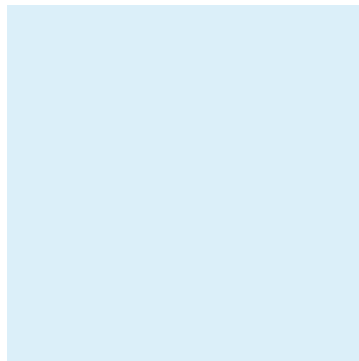
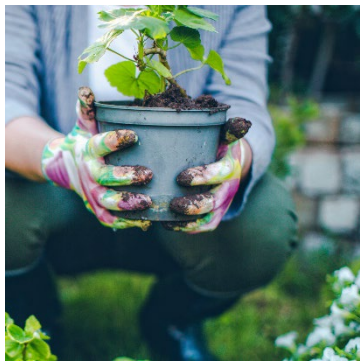


Welcome to your benefits.



**2022-
2023**



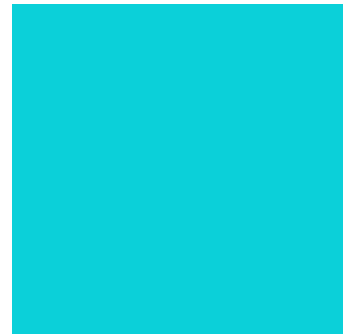
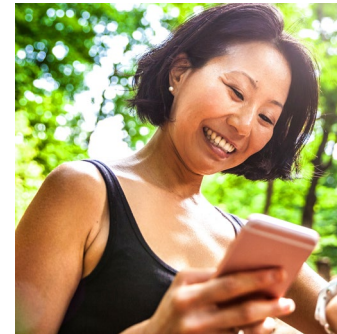
Take action! Open Enrollment ends May 27th



**OLD DOMINION UNIVERSITY
RESEARCH FOUNDATION**

Agenda – Today you'll learn about:

- Your benefit options
- 2022-2023 Contributions
- How to enroll and make changes



Your 2022 Benefit Choices



	Your Medical costs:	
	Vantage HMO 10/20	Plus PPO 20/20%*
Annual deductible CY(single/family)	None	None (In-Network) \$500/\$1,000 (Out-of-Network)
Annual out-of-pocket maximum CY(single/family)	\$2,000/\$4,000	\$3,000/\$6,000 (In-Network) \$4,500/\$9,000 (Out-of-Network)
Preventive care	No Charge	No Charge
PCP's office visits	\$10 Copay	\$20 Copay
Specialist's office visits	\$20 Copay	\$40 Copay
Emergency room	\$200 Copay	\$200 Copay then 20% Coinsurance
Inpatient Hospital	\$300 Copay per admission	\$200 Copay then 20% Coinsurance

CY = Calendar Year

* Out-of-Network Coinsurance for benefits under the PPO plan is covered at 70% after deductible

Prescription drug coverage



	Your Rx costs:	
	Vantage HMO 10/20	Plus PPO 20/20% In-Network*
Annual Rx deductible (single/family)	N/A	N/A
Retail prescription drugs (30-day supply)		
Tier 1	\$15 copay	\$15 copay
Tier 2	\$40 copay	\$40 copay
Tier 3	\$60 copay	\$60 copay
Tier 4	20% coinsurance – max \$250	20% coinsurance – max \$250
Mail-order prescription drugs (90-day supply)		
Tier 1	\$37.50 copay	\$37.50 copay
Tier 2	\$100 copay	\$100 copay
Tier 3	\$180 copay	\$180 copay
Tier 4	Not Covered	Not Covered

* Out-of-Network Retail Rx under the PPO plan, Optima Health will reimburse the member based on their allowable charge

2022 Medical plan changes

All pharmacy tier-naming conventions have been changed from “**Selected**” to “**Preferred**.” This is a language clarification, not a benefit change.

The **day supply limits** for retail prescription drugs have been changed from 31 days to 30 days. Members will pay one copayment or applicable coinsurance per 30-day supply. Mail order will continue to offer up to a 90-day supply on tiers 1-3.

The **Continuous Glucose Monitors, Sensors, and Supplies (CGM)** will now be covered under the pharmacy benefit, per the applicable tier cost share amount. Pre-authorization may apply.



Virtual visits through MDLIVE[®]

- Live phone or video consults via smartphone, tablet, or computer
- Board certified doctors and licensed therapists
- 24/7/365 on-demand access to affordable quality health care from the comfort and safety of your home or while you are on-the-go
- \$10 copayment

Additional Resources

MDLIVE | Exceptional Care, Anywhere.

With MDLIVE, you can visit with a doctor 24/7 from your home, office or on the go. MDLIVE's network of board-certified doctors is available by phone or secure video to assist with non-emergency medical conditions.

Who are our doctors?

MDLIVE has the nation's largest network of telehealth doctors. On average, MDLIVE's doctors have 15 years of experience practicing medicine and are licensed in the state where patients are located. Their specialties include primary care, pediatrics, emergency medicine, and family medicine. MDLIVE's doctors are committed to providing convenient, quality care and are always ready to take your call.



When should I use MDLIVE?

- for non-emergency issues that do not require a trip to the ER or an urgent care center
- during or after normal business hours, nights, weekends, and even holidays
- if your primary care doctor is not available
- if you need to request prescription refills (when appropriate)
- if you are traveling and in need of medical care

Common Conditions We Treat

- allergies
- asthma
- bronchitis
- cold and flu
- diarrhea
- ear aches
- fever
- headache
- infections
- insect bites
- joint aches
- rashes
- respiratory infections
- sinus infections
- skin infections
- sore throat
- urinary tract infections
- and more!

24/7/365 on-demand access to affordable, quality healthcare. Anytime, Anywhere.

Additional Resources

The Out of Area (OOA) Dependent Program offers enrolled dependent children access to care outside of the Optima Health service area. They will be able to receive covered services from PHCS/Multiplan providers at the in-network benefit level. Pre-Authorization still applies when necessary, and emergency services will continue to be covered as in-network.

Only dependent children who reside outside of the Plan's service area are eligible to receive in-network benefits under the program. Dependent children who reside within the Plan's service area and temporarily travel outside of the service area are not covered by the program. Spouses are not eligible for coverage under this program.

Members who enroll their dependent children in this program are responsible for any applicable in-network Copayments, Coinsurance, and/or Deductibles listed on the Plan's Summary of Benefits.

In order to participate, please contact your Human Resources administrator to receive an Out of Area Dependent Child Notification Form. Once completed, return to your HR Department. This form needs to be updated **annually**.

For a list of participating physicians and facilities:

1. Visit optimahealth.com, and select 'Find Doctors, Drugs and Facilities' and then,
2. Choose 'Vantage (with PHCS Network access)' as the Network.

July 2022 – June 2023 Medical contributions

Health Insurance Monthly Rates

July 1, 2022 - June 30, 2023

OPTIMA VANTAGE 10/20 HMO	TOTAL COST*	ODURF PAYS*	EMPLOYEE PAYS
SINGLE	\$725.18	\$622.54	\$102.64
SINGLE+CHILDREN	\$1,051.01	\$825.17	\$225.84
SINGLE+SPOUSE	\$1,492.03	\$1,171.51	\$320.52
FAMILY	\$2,111.43	\$1,657.89	\$453.54
OPTIMA PLUS 20/20% PPO (IN AREA or OUT of AREA)			
SINGLE	\$879.18	\$579.48	\$299.70
SINGLE+CHILDREN	\$1,279.05	\$763.21	\$515.84
SINGLE+SPOUSE	\$1,810.07	\$1,082.89	\$727.18
FAMILY	\$2,566.84	\$1,532.62	\$1,034.22

*In addition ODURF pays .72 per month for enhanced Employee Assistance Benefits

Please note there are no changes to all other benefit cost, please refer to Employee guide

EAP – Optima Employee Assistance Plan

Guidance and support
for everyday life.

- ■ ■ A wide range of resources are just a click away on OptimaEAP.com.

Optima EAP

Supporting employees.
Strengthening organizations.



OptimaHealth 
Employee Assistance Program

- ■ ■ Call 1-800-899-8174 to schedule an appointment with one of our licensed counselors.

OptimaHealth 
Employee Assistance Program

Optima Health is the trade name of Optima Health Plan, Optima Health Insurance Company, and Sevens Health Plans, Inc.



EAP – Optima Employee Assistance Plan

1-800-899-8174

What is Optima EAP?

Optima EAP (Employee Assistance Program) is a resource to help you overcome life's challenges, solve personal problems, and address work-related issues. Our services are confidential, short-term, and solution-focused. Our counselors are professional and caring. Best of all, our services are available at **no cost!**

How can Optima EAP help me?

Optima EAP can help you improve a relationship, support a child or elderly family member, find tools to manage stress, handle conflict with a coworker or an employee, and much more.

Turn to us before an issue or concern severely impacts your home life or work performance.

We can help you:

- Manage stress or anger
- Improve family dynamics
- Care for sick or elderly family members
- Address substance abuse/dependency
- Deal with grief or a loss
- Build resilience
- Balance work and life obligations



How do I get in touch with a counselor?

Call 1-800-899-8174 or send us a confidential email on [OptimaEAP.com](https://www.OptimaEAP.com). Our representatives will work to schedule an appointment with a counselor near you.

Does Optima EAP only have in-person appointments?

Our Virtual Counseling service is a convenient option when a face-to-face appointment isn't possible. This service uses a HIPAA-compliant platform for counseling over a smartphone, tablet, or desktop computer. Give us a call to take advantage of our virtual sessions.

What if I need more help?

Optima EAP will help you use your mental health benefits, provide a referral to an Optima EAP counselor, or share recommendations for local resources.

OptimaEAP.com

How much do Optima EAP services cost?

Our services are sponsored by your employer, meaning there is no cost to you or your household members.

What resources does Optima EAP offer in addition to counseling?

Inspirational posts, videos, webinars, articles and other resources are waiting for you at [OptimaEAP.com](https://www.OptimaEAP.com). Our in-person and online trainings are designed to help build personal and professional skills.

In a leadership role? We offer a supervisory toolkit and specialized consultation services to assist you.

Will my information be shared with anyone else?

Confidentiality is an important component of our program. Discussions with our counselors are protected by strict Protected Health Information (PHI) privacy laws. Optima EAP will not share any PHI, either in written or verbal form, unless required by law or if you give prior consent.

EAP – Optima Employee Assistance Plan

Purpose

- Provides short-term, solution-focused counseling services through professional, caring counselors.
- You can **confidentially** turn to Optima EAP even before an issue or concern severely impacts your home life or work performance.

Benefit

- EAP services are sponsored by your employer, meaning there is **no cost** to you or your household members.
- You, or any member in your household, are entitled to **5 visits** (per presenting issue) with a caring, solution-focused counselor.
 - Members can also access this benefit through virtual office visits.

EAP – Optima Employee Assistance Plan

5 THINGS TO KNOW IN 5 MINUTES ABOUT THE OPTIMA EMPLOYEE ASSISTANCE PROGRAM

- 1 Helpful resource**

Optima EAP (Employee Assistance Program) is a resource to help you overcome life's challenges, solve personal problems, and address work-related issues. Our services are confidential, short-term, and solution-focused.
- 2 Extends to you and household members**

Optima EAP services are available to all members of your household at no cost. The benefit provides up to five (5) counseling sessions per presenting issue.
- 3 Free and convenient**

Optima EAP services are paid for by your employer and available at no cost to you or your household members. Call **1-800-899-8174** and our representatives will work to schedule an appointment with a counselor near you.
- 4 Confidential**

Confidentiality is an important component of our program. Discussions with our counselors are protected by strict Protected Health Information (PHI) privacy laws. Optima EAP will not share any PHI, either in written or verbal form, unless you give prior consent.
- 5 Easy to contact us**

Our phones are personally staffed and answered 24 hours a day, 365 days a year. You do not need to go through your manager or the Human Resources Department to access EAP services. Additional online resources are available by signing in to optimaeap.com

Username: ODURF

1-800-899-8174

OptimaEAP.com

OptimaHealth
Employee Assistance Program

Optima Health is the trade name of Optima Health Plan, Optima Health Insurance Company, and Sentara Health Plans, Inc. ©2019



EAP – Optima Employee Assistance Plan

HOME | CONTACT US | MARKETING TOOLKIT EN ESPAÑOL | SIGN OUT

OptimaHealth
Employee Assistance Program

SEARCH

Need Assistance? 1-800-899-8174

SPECIAL EVENTS National Mental Health Awareness Month

Featured this month: Building Your Community

Webinar Quick Tip More Resources

About Optima EAP
Whether you are dealing with family and relationship concerns, grief issues, episodes of anxiety and depression, substance abuse, caregiving demands, job pressures, and more, Optima EAP is here to help.
[Learn more about Optima EAP](#)

COVID-19 Resource Center
This special resource center, along with our continually updated News Alert page, provides factual information, webcasts, tip sheets, and other resources to help you navigate the many ways you may be impacted by this pandemic.
[View Resource Center](#)

Thought of the Week 05/10/2021
Your workplace is filled with diverse individuals. [Read more](#)
You can also review previous editions of the Thought of the Week [list](#).

Training Center [go](#)

Relationships [more](#)

Financial [more](#)

Health [more](#)

Managers Toolkit [go](#)

Legal [more](#)

Work Life [more](#)

Emotional Wellbeing [more](#)

PRIVACY & SECURITY | TERMS & CONDITIONS | NON-DISCRIMINATION | LANGUAGE ASSISTANCE © 2021 OPTIMA EAP. All rights reserved.

Dental plan – MetLife

	Your costs:	
	In-Network	Out-of-Network*
Annual deductible	\$25/\$75 Does not apply to Diagnostic & Preventive	\$25/\$75 Does not apply to Diagnostic & Preventive
Annual benefit maximum	\$2,000	\$2,000
Preventive care	No Charge	No Charge
Basic care	20% Coinsurance	30% Coinsurance
Major care	50% Coinsurance	60% Coinsurance
Orthodontia	50% Coinsurance	50% Coinsurance
Orthodontia benefit maximum	\$1,500	\$1,500

*Members may be subject to balance billing when utilizing Out-Of-Network providers.

Financial security – MetLife Life and AD&D

- **Employee basic life/AD&D**
 - 2x annual base pay
 - Max of \$300,000
 - Rounded to the next higher \$1,000
 - Employer paid
- **Employee supplemental life***
 - Multiples of \$10,000
 - Purchase up to 5x your annual base pay
 - Up to a maximum of \$500,000
 - Employee paid
- **Spouse supplemental life***
 - You must first elect Employee Supplemental life
 - Purchase in increments of \$5,000 to a maximum of \$250,000
 - Coverage cannot exceed **100%** of the amount of your employee supplemental life
 - Employee paid
- **Dependent supplemental life**
 - You must first elect Employee Supplemental life
 - \$1,000 (for ages 15 days to 6 months)
 - \$10,000 (for ages 6 months and older)
 - No medical information is required
 - Employee paid

*Certain coverage levels requires evidence of insurability (EOI):
You will be notified if this applies to you

Financial security – MetLife Long-term disability

Long-term disability	
Eligibility	All active full-time employees working 30 or more hours/week
Benefit	60% of monthly pre-disability earnings (as defined in the plan)
Elimination Period	90 calendar days
Maximum Monthly Benefit	Class 1: \$7,500 Class 2: \$5,000
Maximum Benefit Duration	Age 65 OR Reducing Benefit Duration based on age at the time of disability. Please refer to the Certificate of Insurance for full details.

Retirement savings plan

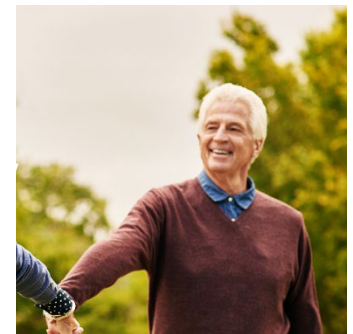
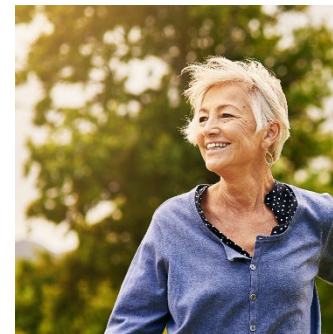
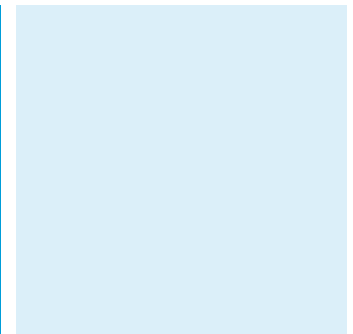
- Retirement savings plan:
 - 403(b)
- Invest in your future through easy payroll deductions.
- Choose from a diverse lineup of investment options.
- Visit <http://www.principal.com/> for access.



You contribute

The company
contributes

It all goes into
your account!



Vision plan - VSP

	In-network	
	You pay	Plan pays
Annual eye exam (once every 12 months)	\$20 copay	100% after copay
Lenses (once every 12 months) <ul style="list-style-type: none"> • Single • Lined bifocal • Lined trifocal • Lined lenticular • Impact –resistant lens for dependent children 	Included in prescription glasses \$20 copay	100% after copay
Lens options <ul style="list-style-type: none"> • Standard progressive • Premium progressive • Custom progressive 	\$0 copay \$80-\$90 \$130-\$160 *Standard savings of 35-40% on other lens enhancements	Varies based on lens option
Frames (once every 24 months)	\$0 copay for first \$130 allowance	100% up to \$130; 20% off remaining balance
Conventional Contact lenses (once every 12 months)	100% up to \$130 Contact lens exam (fitting and evaluation) member pays up to \$60	

*See VSP material for full benefit listing.

Dependent Care Spending Account*

- Dependent Care FSA
 - Use for child and elder day care and related expenses.

*You must actively make a contribution election each year.

Note: Keep in mind, this is a “use-it-or-lose-it” account.



Additional benefits*

Pet insurance

Nationwide helps cover the costs of veterinary care and surgeries.



Critical illness insurance

Allstate provides financial support to help cover out-of-pocket expenses for critical illnesses, such as a heart attack or cancer.



MetLife additional services

- Will Preparation
- Estate Resolution Services
- Funeral Planning Services
- MetLife Infinity®



Hearing discounts

VSP® Vision members & dependents can save up to 60% hearing aids with TruHearing. Optima Health also provides discounts through EPIC Hearing for Optima members.



* See your benefits site for all coverages and features available

Legal benefits – Legal Resources

AGE					
LEGAL LIFE EVENTS	20s	30s	40s	50s	60s
<ul style="list-style-type: none"> Renting an apartment Traffic violations Courtroom representation Auto purchase agreement Advice and consultation 	<ul style="list-style-type: none"> Getting married Buying a home Preparing a will Power of attorney for spouse Contractor disputes 	<ul style="list-style-type: none"> Teenage drivers Home refinance Power of attorney for parents Elder Law advice Property disputes 	<ul style="list-style-type: none"> Estate planning Family issues Landlord disputes Insurance claims HOA hearings 	<ul style="list-style-type: none"> Revision or review of will Advance medical directive Estate advice Home sale or purchase Warranty disputes 	

Legal benefits – Legal Resources

FULLY COVERED SERVICES

LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR FULLY COVERED LEGAL SERVICES¹



General Advice and Consultation

- Unlimited in-person or telephone advice and consultation for fully covered services



Family Law

- Uncontested domestic adoption
- Uncontested divorce
- Uncontested name change



Elder Law

- Estate advice
- Powers of attorney for members' parents



Criminal Matters²

- Defense of misdemeanor
 - Misdemeanor defense of juveniles
- Fully covered for first offense involving alcohol or illegal drugs



Wills and Estate Planning

- Will preparation and periodic updates
- Advance medical directive
- Financial powers of attorney
- Contingent trust for minor children



Traffic Violations

- Traffic infractions and misdemeanors
 - Speeding
 - Reckless driving
 - Driving under the influence
- 1st Offense



Civil Actions

- Representation as defendant
- Representation as plaintiff
- Insurance matters
- Initial administrative hearing
- Small Claims Court advice



Preparation and Review of Routine Legal Documents

- Unlimited pages and occurrences



Real Estate

- Purchase, sale, or refinance of primary residence
- Deed preparation
- Tenant-Landlord matters
- Landlord-Tenant consultation



Consumer Relations and Credit Protection

- Warranty disputes
- Billing disputes
- Collection agency harassment



Identity Theft

- Prevention assistance
- Education services
- Identity recovery assistance

Expanded Coverage Benefit

Includes initial **consultation and 25% off attorney fees** thereafter. Examples of matters that fall in our Expanded Coverage Benefit include:

- Immigration
- Bankruptcy
- Custody
- Small Business
- Felonies
- Tax Matters
- Pre-existing
- And much more!

Legal benefits – Legal Resources

Parent Benefit

Do you have parents who could use the advice of a trusted attorney, but don't think they can afford it?

WE HAVE THE SOLUTION!

Now, the parents of Legal Resources Members receive legal services at a **25% discount** on attorney fees and/or legal assistant/paralegal fees when using a Legal Resources Network Law Firm.

In order to be eligible, parents must reside in an area where a participating Legal Resources Network Law Firm is available



INCLUDES SERVICES SUCH AS:

- ✓ Advance Medical Directives
- ✓ Durable power of attorney
- ✓ Financial power of attorney
- ✓ Medical power of attorney
- ✓ Estate advice/Probate
- ✓ Living wills
- ✓ Will revisions/Codicils
- ✓ Periodic trust updates
- ✓ Housing and care
- ✓ And much more

Legal benefits – Legal Resources



MEMBERS ▾

EMPLOYERS ▾

ATTORNEYS ▾

BROKERS ▾

THINKING OF ENROLLING?

COVID-19



Find a Law Firm

Find a law firm close to your home or work. Our network is comprised of high-quality, full-service law firms, many of which have achieved top ratings from Martindale Hubbell. Take the guessing game out of the equation and join Legal Resources to use one of our carefully selected partner law firms for all your legal needs.

Enter your zip code below to find an attorney or law firm in your area. If you need help, the Member Services Department is here to assist you! Call us at [800-728-5768](tel:800-728-5768), Monday - Friday, 8:30 am - 8:30 pm (EST/EDT).

Legal benefits – Legal Resources



MEMBERS ▾

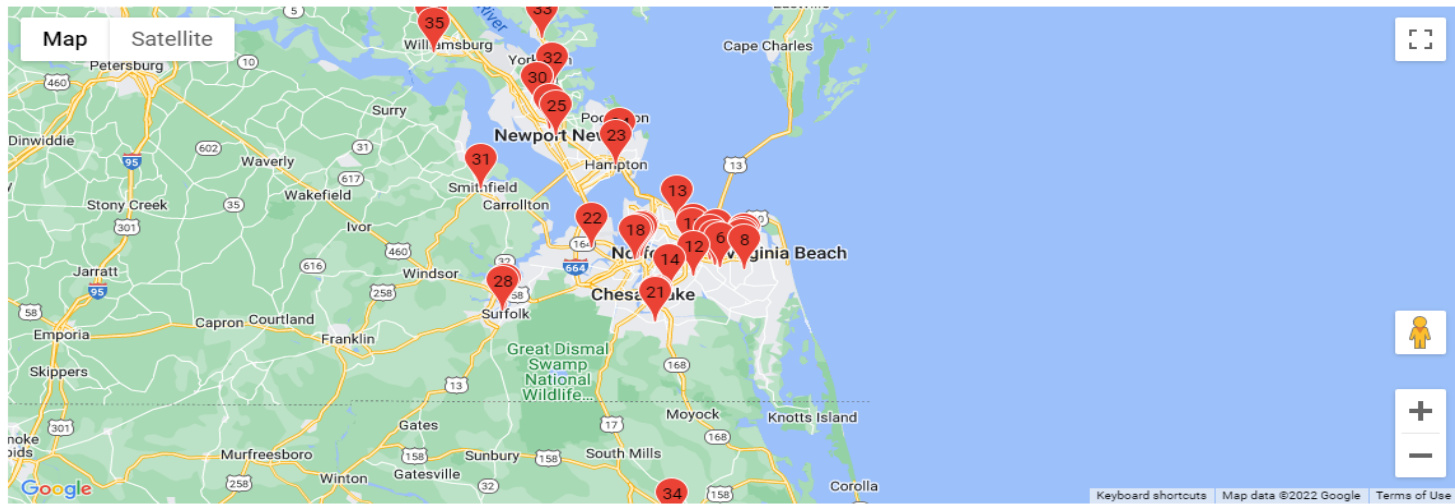
EMPLOYERS ▾

ATTORNEYS ▾

BROKERS ▾








THINKING OF ENROLLING?

COVID-19



Search:

Showing 1 to 37 of 37 firms

LAW FIRM	MILES	ADDRESS	ADDITIONAL INFO
THE DICKERSON & SMITH LAW GROUP Law Firm Code: 0069 	1.49	115 S. LYNNHAVEN ROAD, STE 100 VIRGINIA BEACH, VA 23452	 (757) 463-4900  http://www.daviddickerson.com  Get Directions
HADLEY LAW, PLC Law Firm Code: 0205 	1.55	128 S. LYNNHAVEN ROAD, STE. 202 VIRGINIA BEACH, VA 23452	 (757) 498-1800  http://WWW.HADLEYLAWPLC.COM

Legal benefits – Legal Resources

Pricing and Enrollment Information

- Plan Overview**
 - The legal plan protects you and your family from the high cost of legal fees. Whether your legal matter is for an every day legal need or a result of an unexpected life event, you'll have immediate and ongoing access to a network of top-rated law firms in your area.
- Monthly Rate**
 - You can enroll now for only **\$16.50 PER MONTH!**
- Who Is Covered?**
 - You, your spouse and dependent children (up to age 19 or 26 if they are enrolled as a full-time student) are covered by your monthly fee.
- How To Enroll**
 - Enroll completing the paper enrollment form and returning it to Hope (Human Resources).
- What's Next?**
 - Once enrolled, on/about your effective date, you will receive a welcome packet with your Member ID Card and information on how to create an online profile and view your plan benefits.

Enrolling in your benefits – How to enroll



**Open Enrollment ends:
May 27th**



- Enroll in your benefits or make changes now through May 27th
 - Review plan information posted on the ODURF benefits portal <http://www.researchfoundation.odu.edu/hr/humanresc.html>
 - Complete enrollment forms for any new coverages you would like to enroll in for the upcoming plan year
 - If you wish to make any changes to current enrollment elections you may also need to complete a form for any such change

If you don't enroll by the deadline

- Your current coverage will continue, with the exception of DCFSA contributions.
- Your next chance to change your benefits will be the next Open Enrollment unless you experience a qualifying life event.

Questions & answers



This document highlights some of the provisions of the ODURF benefits program as of July 1, 2022. Complete details may be found by contacting Human Resources and in the official plan documents. In case of a conflict between the information contained in this document and the plan documents, the plan documents always prevail. In addition, ODURF reserves the right to amend or end these plans at any time for any reason.