

Dear Colleague,

Each year, Averett University and other member institutions in the Virginia Private College Benefit Consortium (VPCBC) conducts an Open Enrollment process. Open Enrollment allows employees to decide which medical, dental and vision benefit plan they elect for health insurance coverage the upcoming calendar year. ***This year's timeframe is scheduled for Monday, Nov. 1, through Tuesday, Nov. 16, 2021. The Empyrean enrollment portal will open at 1 a.m. EST on November 1 and close at 1 a.m. EST on November 16, 2021.***

The premiums for the upcoming calendar year are decided by the VPCBC. Member institutions decide how much of the premiums the institution will cover and how much the employee covers. The VPCBC places member institutions in one of three premium increase categories based on claims experience. For several years, we were in the most favorable category, which is the top claims experience category. Unfortunately, this year we dropped to the middle category. All member institutions in the middle claims experience category must absorb an 8% increase in medical plan premiums. Fortunately, dental and vision costs will remain the same for 2022.

- The cost summary for medical, dental, and vision coverage is listed in the [Fringe Benefits fact sheet \(PDF\)](#).
- You will see the percent of the medical premiums covered by the University versus the employee has not changed when reviewing the [Averett University 2021-2022 Health Insurance Comparison Charts \(PDF\)](#)

We urge all of you to become better informed consumers of health services and to participate in the many wellness and other health benefit related educational sessions. Our hope is if we all do our part, our claims experience will improve, and our future premium increase will be the most favorable with the VPCBC.

We remain committed to allocating resources in the FY22 operating budget for a cost-of-living increase for faculty and staff and the creation of a market competitiveness/internal equity fund. The amount of the increase and fund will not be determined until our spring enrollment is better known. Our plan is to have the increase coincide as closely as possible with the medical premium increases to lessen the impact on your net take-home pay.

The Consortium continues to work to provide members with competitive medical, dental and vision benefit plans. This year, all of the information necessary to research your options and to learn more about the changes in plans, added programs, and plan enhancements are incorporated into the following:

- [VPCBC Open Enrollment digital Flipbook](#). The Flipbook includes your link to the Empyrean portal and videos provided by the Sydney Health Mobile App, Anthem, Delta Dental, UniView and Health Advocate (click on the top right hand corner of pages in the booklet). Using this link will allow us to pull utilization data to help with future communication needs as well.
- The [Averett University Open Enrollment booklet 2022 \(PDF\)](#) summarizes all Anthem plan basics, deductibles, pharmacy benefits, and supporting programs to enhance your health and wellness.
- Averett has a [HealthAdvocate Service](#) available at no additional charge to all benefit-eligible employees and eligible family members. Their services range from serving as your advocate to assisting with claims and billing issues, coordination of benefits, and treatment options, as well as facilitating pre-authorizations and appeals.

To Get Started:

- Visit <https://compass.empyreanbenefits.com/vpcbc> to register. You will need your first and last name, date of birth and social security number. Or, if you are already registered, simply log in by entering your username and password.
- When enrolling in the Empyrean portal, there will be a checkbox to indicate if you intend to participate in the Wellness Premium Incentive Program. This checkbox drives the rates as you are electing your 2022 coverage.
- Earning your \$20 monthly premium discount is as easy as registering on the [WebMD portal](#) and creating an account for starters.
- Choose the *Rewards* tab where you will see the opportunities available to earn the incentive. While in the portal, make sure to look over the many wellness programs available to you and your family.
- Please feel free to email your questions to twall@averett.edu or call 434.791.5679 as they pertain to the enrollment portal, or join me in a Zoom room meeting mentioned below.

The Open Enrollment process is mandatory and must be completed by all eligible employees. Failure to enroll or waive coverage will result in the termination of your current participation in Health, Dental, Vision, Pre-tax Payment plans for you and your eligible dependents. You will not be able to enroll again until Open Enrollment for 2022, unless you experience a qualifying life event. Please note all Open Enrollment information, including the documents embedded in the subsequent links, is required to be shared with all eligible health and prescription plan participants. Questions related to these links and open enrollment are welcome. All Plan documents are also available on the Averett intranet, in the Empyrean Reference Center, or, by request, paper copies can be sent to you.

- [The 2022 Required Notices \(PDF\)](#)
- [The Averett University 2022 Creditable Coverage Letter \(PDF\)](#)

We understand the complexity of the above information and urge you to take advantage of the following Zoom meetings I will host during the open enrollment period. Zoom meetings will be held [every Tuesday from 11:15 a.m. to 12:15 p.m. \(click to join\)](#), and [every Thursday from 3 to 5 p.m. \(click to join\)](#) on Zoom. These meetings are designed for you to drop in with questions. My goal is to make sure you are comfortable navigating the Empyrean portal and Flipbook and any other open enrollment related links.

Sincerely,

Tammy Wall

Senior Accountant/Benefits Coordinator