

2023 BENELECT OPEN ENROLLMENT

NOVEMBER 7 – 30, 2022

SUMMARY OF 2023 BENELECT CHANGES



2023 IRS Limits

Health Savings Account Limits Increase

In 2023 the annual IRS limits on contributions to Health Savings Accounts are increasing.

- Health Savings Account, Employee only HDHP coverage - \$3,850
- Health Savings Account, Family HDHP coverage - \$7,750

Individuals age 55 and older who are enrolled in the HDHP may be eligible to contribute up to an additional \$1,000 into a Health Savings Account. The IRS defines "family" coverage as qualifying HDHP insurance that covers an employee and at least one dependent.

Flexible Spending Account Limits Increase

In 2023 the annual IRS limits on contributions to Flexible Spending Accounts are as follows.

- Health Care Flexible Spending Account maximum - \$3,050
- Dependent Care Flexible Spending Account maximum - \$5,000

New Dental Carrier, Superior Dental Care Replaces DenteMax

The SDC dental plan protects your smile and supports your overall health. As a part of the Medical Mutual family of products and services, promises to provide the service and value that the university and you have come to expect. The SDC plan includes comprehensive dental coverage with a robust [national network](#) including more than half a million access points across the country. There is no waiting period for orthodontic coverage with SDC. The plan also promises [value-added benefits](#) included: free second opinions, a 15% discount on cosmetic or non-covered dental services**, a prescription discount card, an EyeMed vision discount plan, and a TruHearing hearing aid discount program

Dental Carrier Annual Maximum Benefits Increase

The new DPO, Superior Dental Care offers a \$2,000 maximum benefit for the 2023 while the CWRU School of Dental Medicine offers a \$3,000 maximum benefit for the year.

Health Insurance Premiums Increase

For the first time since 2020, the university is increasing health insurance premiums by 4% across all plans.

New Out of State and International Network

Those employees in the Preferred Provider Organization and the High Deductible Health Plans will continue to have coverage outside of the state and internationally; however, for 2023 the network changes to Cigna from Aetna. To check to see if your out of state or international practitioners are covered check out the Find My Doctor tool on the [MMO website](#).

Direct Mail Order Pharmacy Name Change

MedImpact's Direct Mail pharmacy is now Birdi, Inc. expect to see Birdi™ on your medicine bottle label and paperwork. You will still login thru the MedImpact portal or app like you've always done for one stop shopping for all of your mail order pharmacy needs.

Travel Benefits for Reproductive Services and Mental Health / Substance Use Disorders (including Gender Dysphoria) Support

The university covers travel benefits that are primarily for and essential to medical care for covered services that cannot be legally rendered in the state of the member's residence through our medical insurance plans with Medical Mutual of Ohio (MMO). To receive these benefits, members must travel at least 100 miles from their residence for such medical care. To learn more about this benefit see our [Reproductive Health Support Services website](#) for more information.