

# Benefits+YOU

THE UNIVERSITY OF MINNESOTA EMPLOYEE BENEFITS NEWSLETTER



**2022 is here!** What are you looking forward to in the new year, and what are your goals? Whether you're making major changes this year or are just getting in the groove of making good habits a routine, here are some ways to set up for physical, mental, and financial success.

## News

**New Summaries of Benefits booklets.** In these guides, you can find valuable cost and coverage information all in one place for [Medical Plan](#) and [Dental Plan](#) services, as well as information about contacting representatives for help, coverage, eligibility, and more. Save a copy on your desktop or device for easy reference!

**Know your out-of-network costs.** Choosing out-of-network medical and dental providers will often lead to higher cost care, including sometimes needing to spend over your out-of-pocket maximum. Use the [Summary of Benefits](#) to look up your health or dental plan's out-of-network coverage, or use Delta or Medica search tools for in-network providers to ensure ease of use and savings.

**New 2022 limits for elective retirement contributions.** The IRS has increased the annual deferral limit from \$19,500 for 2021 to \$20,500 for 2022. This limit applies to contributions to the [457 Deferred Compensation Plan](#) and [Optional Retirement Plan](#). Please contact Fidelity at 800-343-0860 with any questions.

**Fit Choices gym reimbursements.** This program lets you earn up to \$20 back per month for visiting an eligible gym eight or more times a

month, plus 25 Wellbeing Points per visit. Reminder: all active participants should update their gym with their 2022 Medica member ID information to continue receiving the gym reimbursement. [Learn more about Fit Choices registration.](#)



## Explore

**Find your coverage in the Summary of Benefits.** Wondering what your medical coverage is for a type of care you may need? Open your [Summary of Benefits](#) to the Table of Contents, go to section 5. Benefit Features, and choose the broad category the care you may need falls into (like Mental Health, Chiropractic, or Durable Medical Equipment such as breast pumps). Go to that page in the PDF, find the specific service you need in the left column, and scan across the row to find your plan option's coverage.

**Virtual care medical plan options, including mental health.** Virtual care is convenient, has in-network options, and has gotten more popular for good reasons! Connect with a provider from your computer or mobile device to get a diagnosis, treatment plan, and prescription (if needed). And some virtual care options include mental health services. [Amwell](#) offers University medical plan members a variety of physical and mental health services, [OnCare](#) is available for ACO VantagePlus members, and [Virtuwell](#) is available to all plans EXCEPT ACOs VantagePlus and Altru. [Learn more about virtual care.](#)



## Join

**Get help with budgeting, debt management, and personal finance.** Did you know that you can sign up for six free financial counseling sessions per year with LSS? Trained advisors can help you with buying a house, paying off student loans, and more. [Learn more and sign up.](#)

**Webinars & Events.** Visit the ["Events and Workshops" page](#) to find events that help you enhance every dimension of your wellbeing and earn Wellbeing Points! Upcoming events include the January SKY

Breathing Retreat, free financial webinars on topics including student loan forgiveness and planning your long-term financial future, a Boynton Health webinar on cultivating emotional grit, and more.

**Want to strengthen your support network in 2022?** Make it a goal to reconnect with family and friends this year, and get a jump start with the "Lean on Me" Healthy Habit Challenge. Join the challenge on the [Virgin Pulse portal](#) or app by going to "Challenges" a few days before it begins, complete a daily tip on January 10 through 16, and earn 50 Wellbeing Points.

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