

# 2022 BENEFITS UPDATE

Explore What's New



**It's Time to Choose!**

Open Enrollment begins  
October 29, 2021

**WGU**   
A NEW KIND OF U.



# OUR UNWAVERING COMMITMENT TO YOU

Western Governors University (WGU) is proud of the ways we are supporting each other and adapting to new challenges, while staying committed to improving the transformative power of education.

WGU is always looking for ways to enhance and transform benefits for you and your family — this year is no different. We understand that to have a thriving workforce, it is important that we offer a competitive benefits package that helps you thrive at work and at home. It is because of extraordinary employees like you that WGU is able to succeed, which is why we continue to offer you comprehensive benefits, as well as choice and flexibility, all at an affordable cost.

We've made some important changes to your benefits you should be aware of. We recommend you and your family take time now to learn what's new for 2022, compare your options, and make choices that will help you thrive in the future. We understand these uncertain times affect every person differently, which is why now is the best time to review your WGU benefits to make sure you and your family have the coverage you need. Even if you don't plan on making changes this year, it's always a good idea to review your options to make sure you have the right fit for your unique lifestyle.

## Your #1 Benefits Resource — My Benefits

You will notice My Benefits has a fresh new look this year. The new My Benefits platform is your one-stop-shop that helps you:

- Discover what plans WGU has to offer you and your family
- View What's Changing for 2022
- Choose your benefits based on your unique health care needs
- Learn about common health care topics with exclusive access to our Video Library
- And so much more!

Visit [wgubenefits.com](https://wgubenefits.com) on your computer, tablet, or mobile device.

## Do I Need to Enroll During Open Enrollment?

Even if you don't plan to make any changes during Open Enrollment, it's always a good idea to double-check your elections now to ensure that your current coverage still fits the needs of you and your family. After Open Enrollment ends, you cannot change your benefit elections unless you experience a qualifying life event (QLE), such as a change in marital status, having a baby, or adopting a child. If you experience a QLE, you have 30 days to make changes to your benefit elections.

**Note:** Your 2021 benefits will continue next year, with the exception of the Flexible Spending Accounts (FSA). You must take action if you want to contribute to an FSA.



# EXPLORE WHAT'S NEW FOR 2022

For details about all changes, plans, and associated costs for your benefits, visit My Benefits at [wgubenefits.com](https://wgubenefits.com) on your computer, tablet, or mobile device.

## Your 2022 Costs for Benefits Coverage – Good News!

As in past years, the overall cost of providing health benefits has continued to rise nationally and is projected to cost 5.3% more in 2022 than it did in 2021. Typically, this would mean the amount both WGU and you pay for medical coverage would need to increase modestly for 2022.

However, given the extraordinary times we have all dealt with the last two years, WGU has made the decision to absorb the employee portion of the cost increase for 2022. This means your payroll deduction to have WGU Medical Plan coverage in 2022 will remain the same as it was in 2021. We are also pleased to keep your benefit premiums for all other coverage the same, except vision, which will decrease slightly.

## WGU Medical and Prescription Plan Changes

Every year, we take a close look at our benefits program and consider changes that could better support your unique lifestyle, while also meeting our mission, vision, and fiscal responsibility objectives.

### New Prescription Drug Program

If you are enrolled in a Traditional Low Deductible Health Plan (LDHP), you have access to Cigna's Saveon Rx Specialty Drug Coupons. This program works in conjunction with your prescription coverage to help you find the best price for your prescription medication. Learn more and activate your free account at [myCigna.com](https://myCigna.com).

### Treatment for Dialysis

Beginning January 1, 2022, treatment for dialysis will only be covered by in-network Cigna providers on both medical plans.

### Enhanced Diabetes Prevention Support

Beginning in January 1, 2022, Omada® Diabetes Prevention Support (a Cigna Partnership) will be added on both medical plans. Omada® is a personalized program designed to help you reach your health goals — whether that's losing weight or improving your overall health. It combines real human support with the latest technology so you can make lasting changes, one step at a time. If you or your covered adult dependents are enrolled in a WGU medical plan offered through Cigna, are at risk for type 2 diabetes or heart disease, and are accepted into the program, you'll receive the program at no additional cost. Visit [omadahealth.com/omadaforcigna](https://omadahealth.com/omadaforcigna) to see if you're eligible.

### MDLIVE Costs

Due to expiring legislation, MDLIVE visit costs will return to their original pre-COVID-19 costs. Employees and family members covered under the LDHP only pay a \$5 copay per visit. Employees and covered dependents that are enrolled in the HDHP will have a \$55 cost per exam. Once your deductible is met, you begin paying 20% of the \$55 for an exam. Visit [MDLIVEforCigna.com](https://MDLIVEforCigna.com) or log in via your account on [myCigna.com](https://myCigna.com), or call 888-726-3171.

### 2022 Health Savings Account (HSA) Contribution Limit

The 2022 annual contribution limit to an HSA for individuals with self-only coverage has increased to \$3,650, and the limit for those with family coverage has been increased to \$7,300.

### 2022 Health Care Flexible Spending Account (FSA) Contribution Limit

The Health Care FSA limit for 2022 has not been released yet. It is currently \$2,750 for 2021. If you elect the maximum FSA amount, your contributions will be updated to the new maximum when released. When making your 2022 elections, remember that any remaining balance of \$550 or less will be carried over to the next year. You will lose any funds in excess of \$550. You have until April 30, 2023, to submit health care claims for eligible expenses incurred during 2022.



## Improved Support for Your Personal Health Journey

Our new programs reflect WGU's ongoing investment in you and our steadfast support of diversity, equity, and inclusion.

### Behavioral Health Support for Veterans

WGU is proud to announce that beginning January 1, 2022, we will be adding Enhanced Post-Traumatic Stress Disorder (PTSD) and Behavioral Health (BH) support for veterans including coverage for cognitive processing therapy, prolonged exposure therapy, eye movement desensitization reprocessing (enhancing coverage for Trauma-Focused Psychotherapies), and treatment of disorders which have been diagnosed as organic mental disorders associated with permanent dysfunction of the brain.

### Gender Affirmation Support Program

Receive high-level support from a team of Cigna experts called the Gender Affirmation Support Champion Team regarding eligibility and other questions during a gender affirmation journey. The Gender Affirmation Support Champion Team are experienced with gender transitioning and can help:

- Partner with you and your providers to make informed decisions
- Help locate the right medical and behavioral professionals
- Help you to understand your eligibility and WGU benefits
- Assist with getting you to the right team when you need support
- Help you answer questions that may arise along the way

OPEN ENROLLMENT  
FOR 2022



**Learn More:** Call Cigna at 800-244-6224 or visit [myCigna.com](https://myCigna.com).



## New Family Planning Benefits

WGU supports all employees who want to have a family. Whether you are thinking about starting a family or need extra support, our family planning program offerings can help you.

### Paid Parental Leave

Becoming a parent is an exciting step for families and WGU recognizes how important parent-child bonding is. While nothing can quite prepare you for those first weeks of parenthood, WGU will provide you with up to 12 weeks of Paid Parental Leave (PPL) following the birth of a child or the placement of a child in connection with adoption, surrogacy, or foster care. For more information, visit [wgubenefits.com](https://wgubenefits.com).

### Stay Prepared with Milk Stork

Milk Stork specialized service is available to working, nursing parents who are away on business for WGU. It provides refrigerated, easy express shipping so you don't have to choose between your career and your commitment to breastfeeding.

Milk Stork also provides WGU parents with access to virtual lactation consultations through Simplified and breast milk nutritional analysis from Lactation Lab.

To learn more about the benefits of Milk Stork and to place orders with your WGU email address, visit [milkstork.com/wgu.edu](https://milkstork.com/wgu.edu).

## Carrot Fertility, Adoption & Surrogacy

Carrot's inclusive fertility and family-forming benefits program is designed to support every unique parenthood journey. Carrot's program covers fertility education and assessments, fertility preservation (egg, sperm, and embryo freezing), in vitro fertilization (IVF), donor-assisted reproduction including gestational carrier services, adoption, and fostering support. Employees and spouse/partners covered by the WGU Medical Plan are eligible for fertility treatment services and procedures through Carrot. All other Carrot information and services (e.g., adoption, fostering) are open to all employees employed in positions classified for 30 or more hours weekly, regardless of WGU Medical Plan coverage.

Carrot provides personalized support for those growing their family. A specialized dedicated care team provides WGU employees with:

- A directory of qualified providers
- A dedicated Care Team available to answer questions, connect you to experts, and facilitate appointment booking
- Get help understanding your clinical options, costs, and any special circumstances
- Unlimited, free, virtual visits with reproductive endocrinologists, adoption experts, emotional wellness experts, and more
- Access educational resources like videos and expert-authored articles to learn more about the process and feel confident making decisions

**Your WGU-Sponsored Funds:** Your Carrot benefit gives you employer-sponsored funds you can use to pay for fertility treatments or other family-forming services. You receive up to a \$15,000 lifetime maximum to apply across all available services.

**How to Pay for Your Care:** Pay out-of-pocket at time of service then upload a photo of your clinic's itemized bill to Carrot. Once it's validated, you'll get reimbursed within the first 10 days of the month following the request.

**Get Started:** Claim your benefit today to access your employer-sponsored funds and explore all the resources Carrot has to offer. Sign up at [app.get-carrot.com/signup](https://app.get-carrot.com/signup).

**Have Questions?** Your dedicated Carrot Care Team is here to answer your questions, help you get started, and support you along your personal path to parenthood. Get in touch at [support@get-carrot.com](mailto:support@get-carrot.com).

## WGU's Enhanced Mental Health Care Programs

### Spring Health

WGU understands the importance of mental health and the role it plays in our overall wellbeing. To support your total wellbeing, WGU offers access to Spring Health to you, your spouse/domestic partner, and dependent children (13 years or older). This benefit is 100% confidential and your information is never shared. Just like exercising regularly or going to the doctor for an annual checkup, prioritizing your mental health supports your overall wellbeing. Spring Health is a mental health benefit that gives you the tools to help you feel your best.

At no cost, you and your dependents can use Spring Health for:

- **In-app wellbeing exercises.** Support your mental fitness on-the-go, with exercises in meditation, better sleep, and more
- **Therapy.** Book confidential sessions with trusted providers at times that fit your schedule. Costs for your first 10 sessions are fully covered by WGU. Using Spring Health is 100% confidential and your information is never shared.
- **Personalized assessments.** Take advantage of assessments to learn more about yourself and receive recommendations to support your needs.
- **Dedicated support.** Receive guidance along your journey from your own Care Navigator.
- **Work-life resources.** Access services to help you navigate life's challenges, from legal guidance to financial planning.

Activate your Spring Health account by visiting [wgu.springhealth.com](https://wgu.springhealth.com).

### Headspace

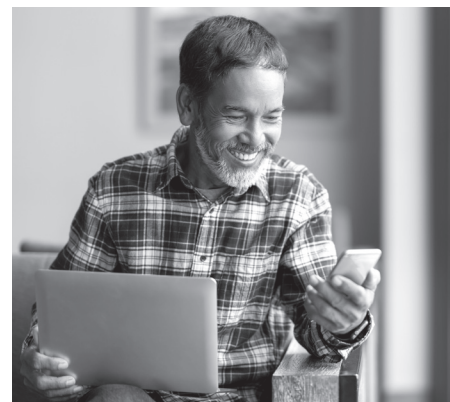
While you can't always control what happens in life, you can transform the way you relate to your circumstances. Meditation is one way to empower yourself with awareness and compassion, giving a healthier perspective toward reality and an openness to be kinder to yourself and others. That's why WGU provides the Headspace app resource to support your mental health and wellbeing.

**How the App Works:** Headspace is meditation made simple. Through the Headspace app, you will learn life-changing skills of meditation and mindfulness by practicing for just a few minutes a day. You have access to hundreds of themed meditations such as stress, compassion, self-esteem, relationships, sleep, and productivity. At this time, Headspace is available only to WGU employees and is not available to spouses, partners, or their children.

#### Join Headspace in Three Steps:

1. Visit the Headspace site.
2. Create a Headspace account or log in with an existing account and verify your WGU employee email.
3. Download Headspace from your phone's app store and get started.

**Have a Question?** For technical support, email [teamsupport@headspace.com](mailto:teamsupport@headspace.com).



## WGU WellCents

To support your financial wellbeing, WGU and NFP have partnered to enhance WGU's free one-on-one WellCents financial planning sessions.

NFP's WellCents program is a comprehensive, holistic financial wellness solution designed to help you create confidence in your financial life. This free service provides you with an opportunity to work with a financial expert to help answer questions such as:

- How well am I managing my personal finances, debts and household budget?
- Am I saving enough for retirement?
- How do I plan for Medicare and Social Security benefits?
- Do I have the right amount of life insurance coverage?
- Are my investments aligned with my retirement income goals?

The WellCents scheduling system has been enhanced to provide a personalized WellCents Dashboard which includes resources, checklists, calculators, and a Personal Financial Wellness Assessment designed to improve and maintain your financial wellness.

To learn more about your finances and to schedule a free one-on-one planning session, simply complete this brief 5-minute online **Personal Financial Wellness Assessment**.

A confidential, customized analysis of your current financial situation and recommended steps will be provided based on your completed assessment, and your NFP financial advisor will use this information to guide your one-on-one WellCents financial planning session discussion.

Questions? Contact WGU Employee Benefits at [benefits@wgu.edu](mailto:benefits@wgu.edu), or visit the fresh, new **My Benefits** platform at [wgubenefits.com](http://wgubenefits.com).



## YOUR OPEN ENROLLMENT RESOURCES

Resource	What it Can Help With	Contact
<b>NEW! My Benefits Platform</b>	The new My Benefits platform is your one-stop-shop that helps you discover what plans WGU has to offer you and your family, choose your benefits based on your unique health care needs, learn about common health care topics with exclusive access to our Video Library, and so much more!	Visit <a href="http://wgubenefits.com">wgubenefits.com</a>
<b>Health Advocate</b>	If you have questions about your benefits and would prefer to speak with someone over the phone, you may contact Health Advocate. Our partners at Health Advocate are extremely knowledgeable in all of WGU's benefits and will be able to help you dial in which plan may work best for you and your family.	Call: 866-695-8622
<b>Medical Plan Comparison Tool</b>	WGU has partnered with HealthEquity to provide an easy-to-use online tool to help you identify the medical plan option that may be best for you. Answer a few simple questions about your likely medical needs for the coming year and the tool will calculate estimated outcomes for each medical coverage option. Give it a try now!	Visit: <a href="http://comparemyhsa.com/wgu">comparemyhsa.com/wgu</a>
<b>Cigna Website / myCigna Mobile App</b>	Download the myCigna app to find in-network doctors, labs, and hospitals or visit the Cigna website. Get cost estimates for care, compare prescription prices, manage and track claims, access your ID cards to print, fax, or email. The app also allows you to build your custom health team, a personal list of the in-network doctors, dentists, and facilities you use, so you can easily keep track of their information all in one place.	Visit: <a href="http://my.cigna.com">my.cigna.com</a> Download the myCigna app





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This document highlights certain provisions of WGU's employee benefit programs as of January 1, 2022. Complete details may be found on the My Benefits online platform and in the official plan documents. In case of a conflict between the information contained in this brochure and the plan documents, the plan documents always prevail. In addition, WGU reserves the right to amend or end these programs or plans at any time for any reason.