



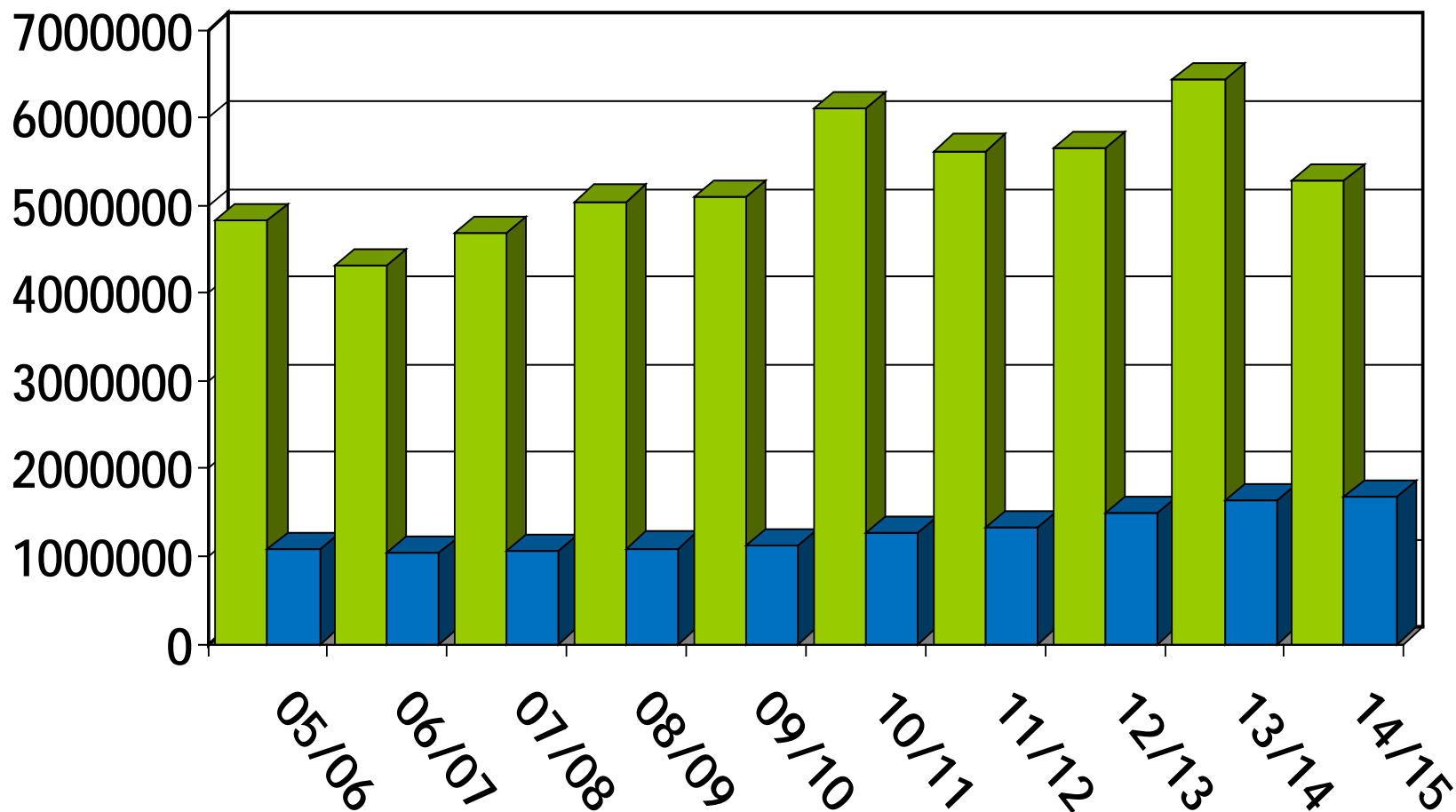
Employee Benefits Open Enrollment 2015



PLAN REPORT CARD

How are we doing???

PLAN YEAR COSTS



Includes Medical, RX, Vision & Dental

2014/2015 estimated

EMPLOYEE BENEFITS FOR 2015/2016



FINANCIAL PRESSURES

- AU Budget Challenges
- Trend on healthcare costs
 - Aging population
 - Cost shifting
 - Technology
- Affordable Care Act (ACA)





ANDREWS UNIVERSITY

2015/2016 AHealthyU Health Management Program

THE GOAL

To be the healthiest campus in the US

Stay focused on our goals!!!

- Encourage employee participation
 - Engage the whole family
 - Modify health behavior of employee/family
- Impact healthcare costs
- Reduce absenteeism
- Improve work-related productivity (presenteeism)
- Measure outcome trends
- Measure ROI
- Be an active participant in your care



EMPLOYEE CONTRIBUTIONS WELLNESS DISCOUNT!!!

You will receive a discount if you:

1. Are screened (if required)

- Not all employees need to be screened this year!
- You will receive an email from LakelandCare indicating you DO or DO NOT need to be screened
 - If you do not receive an e-mail before March 17, and you have questions, please e-mail ahealthyu@lakelandhealth.org

2. Complete the alternate satisfaction activities

- For those who don't meet the standard

NOT EVERYONE WILL BE SCREENED

- Who **needs** to be screened this year??
 - Those who did not participate in 2013 or 2014
 - Participated in the last two years but did not meet the standard
- Who **doesn't need** to be screened??
 - Participated in the last two years and met the standard
 - Had the screening performed by a physician in the previous 12 months (see HR website for form)



Screening Criteria	Health Standard	Health Risk	Actionable Value	Critical Value
Blood Pressure	< 140/90	≥ 140/90	≥ 160/100	≥ 180/110
Glucose	60-100 mg/dl	≥ 100	≥ 126	<40 or ≥200
BMI	18.5 - 30	<18.5 or ≥30	≥ 35	≥ 40

MEETING THE STANDARD

- **Health Standard or Health Risk**
- No action required
- Keep up the good work!!!



NOT MEETING THE STANDARD

- An actionable value
 - or a -
- A urgent value
 - Engage in the reasonable alternative



REASONABLE ALTERNATIVE

- Follow the plan of care which may include:
 - Participate/complete myHealthier Lifestyles Series
 - A visit with your physician
 - Engage a Health Management Advisor

*Completely confidential — no information
is shared with Andrews*



*Those who don't complete their reasonable alternative will **NOT** receive the discount!!!*

Lakeland will report to AU those who are eligible for the discount in May and in October. Those who do not complete MyHealthier Lifestyles series/return phone calls/keep appointments etc. will not be considered eligible for the discount.



SCREENING DATES

When:

- March 24th , March 25th

Time:

- 6:30AM-11:00AM

Where:

- Dining Services

Sign-ups:

- Link and instructions will be available soon



A health professional will review your results with you on April 7th or April 8th

AHealthyU and AHDI



Working Together

HEALTH ENGAGEMENT PROGRAM

- Our benefits now include the services of a Health Engagement Program through AHDI
- Support for CHRONIC DISEASE
 - A health advocate for individuals in our group who have been diagnosed with chronic illnesses



HEALTH CARE NAVIGATOR



If you qualify for this program you will:

- Receive an introductory letter about your chronic condition(s) to provide:
 - Information about your condition(s) and the standards of recommended minimum medical services
 - List of telephone numbers, Websites, and other sources of educational materials relating to your condition(s)



HEALTH ENGAGEMENT PROGRAM

You may receive a follow-up telephone call

- The Nurse Coach will assess your current health status and your needs for additional personalized service
- Follow-up phone calls may be scheduled to assist you in exploring possible choices for self-managing your illness(es).



CHRONIC MEDICAL CONDITIONS

- Asthma
 - Atherosclerosis
 - Atrial Fibrillation
 - Chronic Obstructive Pulmonary Disease
 - Chronic Renal Insufficiency
 - Congestive Heart Failure
 - Coronary Artery Disease
 - Depression
 - **Diabetes Mellitus**
 - Epilepsy
 - Human Immunodeficiency Virus Infection
 - **Hyperlipidemia**
 - **Hypertension**
 - Metabolic Syndrome
 - Hyperthyroidism
 - Multiple Sclerosis
 - Hypothyroidism
 - Parkinson's Disease
 - Polymyalgia Rheumatica
 - **Pre-Diabetes**
 - Pulmonary Hypertension/Cor Pulmonale
 - Rheumatoid Arthritis
 - Schizophrenia
 - Sleep Apnea
 - Thrombo-embolic Disease
 - Ulcerative Colitis
- 
- **If you are already working with your LakelandCare Healthcare Advisor on a specific health concern, you may opt out of the AHDl program**

BE A GOOD CONSUMER

Do your part to keep our plan financially healthy!!

- When possible
 - Participate in AHealthyU
 - Engage the AHDI Nurse Coach



2015/2016 BENEFITS

2015/2016 Plan Year



PLAN CHANGES FOR 2015!!

- Increased plan year deductibles by \$100 on all three plans
- Increased FSA healthcare account contribution limit

BENEFITS



Plan Comparison			
Plan	Premier Plan	Standard Plan	QHDHP
Deductible	\$500/\$1,000	\$650/\$1,300	\$1,450/\$2,900
Co-Insurance	90%	80%	80%
Co-Insurance Max	\$2,850/\$5,700	\$3,700/\$7,400	\$1,800/\$3,600
Office Visit Co-Pay	\$20	\$30	Ded, 80/20
RX Co-pay	25% \$0-\$60	35% \$0-\$60	Ded, 80/20

QHDHP/HSA



- Employee must be enrolled in a QHDHP
- Family deductible
 - One deductible covers all members of a family and must be met before the plan pays
- All services must apply to annual deductible prior to insurance payments
 - Exception: preventive benefits paid at 100%
- Increased Healthcare Savings Account maximum contribution for 2015 plan year
 - **\$3,350/\$6,650**

HSA



- Can be interest bearing
 - Left-over HSA funds roll over from year to year
 - Learn more at: www.treas.gov
- Andrews HSA Bank contributions/month:
 - \$0 – employee cost/contributions for the QHDHP are reduced by previous AU deposit amount

HSA IN 2015/2016

- Today AU deposits \$22.50/\$45.00 per pay into employee's HSA account
- Effective 7/1/15, AU's deposit is \$0 but employee cost/contributions for the QHDHP have been reduced by the \$22.50/\$45.00
 - Employees may take the savings and deposit that into their HSA

IT'S A WASH!!!



REMINDERS



- A covered person must call Physician's Care Health Management (# on the front of the ID card) before/for the following services:
 - Hospital admission
 - Therapies
 - Physical, Occupational, Speech, Chemotherapy, & Radiation
 - Rental or purchase of Durable Medical Equipment
 - Home Health Care
 - Purchase of a custom-made orthotic or prosthetic
- When in doubt – make the call!!!

2015/2016 EMPLOYEE CONTRIBUTIONS



*No Change to the Wellness Compliant
Employee Contributions!!!!*

2015/2016 EMPLOYEE CONTRIBUTIONS

Employee Contribution	Premier	Standard	QHDHP
Employee Only	\$96 \$194	\$67 \$164	\$27 \$50
Employee Plus One	\$143 \$241	\$102 \$200	\$46 \$144
Employee Plus Two or More	\$190 \$288	\$135 \$233	\$46 \$144

The Bolded number indicates wellness requirements have been met
(Bi-Weekly) Based on 24 deductions

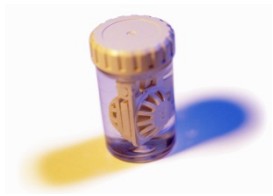
2015/2016 OPT-OUT BENEFIT

- Opt-Out Payment
 - \$87.50 Per Pay (24 pays)
- You must enroll as an opt-out to receive the opt-out payment



OPTIONAL DENTAL AND VISION

- Combined Benefit
- No change to current benefit/coverage levels
- Requires a 2 year enrollment
 - Contribution per pay
 - Single - \$7
 - 2 Person - \$15
 - Family - \$22



DENTAL & VISION BENEFITS

- Dental Benefit
 - 100%/75%/75%/50%
 - \$1,000/\$1,760 max benefit
- Vision
 - \$15 Co-pay for routine exams
 - 100% - \$250/participant/plan year



GLOBAL HEALTHCARE



- Coverage coordinated through ACM (Akeso Care Management)
- How?
 - All services must be coordinated and preapproved (call precert # on ID Card)
 - Must be a JCI (Joint Commission International) accredited facility
 - Must be deemed “cost-effective” by ACM
 - ACM can also coordinate emergency services for immediate care outside the US

GLOBAL HEALTHCARE

- What do I need to know?
 - Initial Diagnosis should be provided by an in-network provider here in the states
 - Must be a good candidate for travel
 - Typically non-emergent care
 - Follow-up care should also be provided by an in-network provider here in the states
 - Services must meet the cost effective threshold
 - \$7,000 payment to employee (taxable)





7/1/2015

FLEXIBLE SPENDING ACCOUNTS

FLEXIBLE SPENDING ACCOUNT (FSA)

- Voluntary Pre-tax deduction
 - Healthcare Reimbursement
 - **\$2,550 maximum per employee**
 - Daycare Reimbursement
 - **\$5,000 maximum per household**
- ASR Administered
 - MBI Debit Card
 - Determine your plan year contributions
- FSA Contributions are payroll deducted
- IRS requires a proof of expense
- “Post Deductible” medical expenses for HSA participants only
 - Dental, vision, etc.



FSA IRS REGULATIONS

- OTCs only reimbursable with a prescription
- Participant Elections
- No change until next open enrollment or change in status
- “Use-it-or-lose-it” rule
- Careful planning – review prior & expected expenses
- Health Care FSA – advance reimbursement
- Dependent Care FSA – no advance reimbursement
 - You must re-enroll every year





**OUR PARTNER FOR LIFE AND
DISABILITY**



LIFE AND DISABILITY

- AU paid coverage:
- Life
 - Employee - \$100,000 or \$50,000
 - Spouse - \$50,000 or \$2,000
 - Dependents - \$10,000/\$5,000/\$2,000
- Long Term Disability
 - 63 2/3% - \$6,000
 - 90 Day elimination period

SUPPLEMENTAL LIFE INSURANCE



- Employee
 - \$10K Increments to \$750,000 not to exceed 7 X annual income
- Spouse
 - \$5K Increments to \$250,000 not to exceed 100% of employee election
- Dependent Children
 - \$5,000 increments not to exceed \$25,000





Supplemental Life Guarantee Issue

- Employee Guarantee Issue:
 - \$250,000 (or 3X earnings) for all employees
 - If you currently have elected at least \$10K in coverage, you will not be subject to evidence of insurability for additional coverage
\$250,000
- Additional coverage on your Spouse:
 - \$50,000



- Value-added services
 - Travel Assistance
 - Employee Assistance Program
 - Brochures available!!!

Voluntary Disability
Voluntary Critical Illness
Voluntary Accident Plan
Whole Life

Additional Benefits



DISABILITY INSURANCE

- Why do you need it?
- Insurance for your paycheck!!!

Provides the money you need to maintain your home and your lifestyle

- Mortgage
- Medical expenses
- Child care
- Credit card bills



VOLUNTARY DISABILITY

- You design the benefit:
 - You can choose:
 - A monthly benefit between \$400 and \$5,000
 - The waiting period before benefits begin
 - Duration of benefits
 - Your benefit counselor will help you calculate premiums/quotes



VOLUNTARY CRITICAL ILLNESS



- What is covered?
- Examples of critical illnesses covered under the base plan:
 - Heart attack, blindness, major organ failure, end-stage renal (kidney) failure, coronary bypass, benign brain tumor, stroke, coma, permanent paralysis, cancer & carcinoma
- This benefit can pay **\$50** per calendar year per insured individual for covered health screening tests, including:
 - Blood tests, stress tests, colonoscopies, mammograms & chest X-rays
- A full list of covered tests will be provided in your certificate

CRITICAL ILLNESS RATES:

- Sample Rates for a 40 year old with \$5,000 benefit
 - \$1.90 per week



VOLUNTARY UNUM ACCIDENT PLAN

- Unum's accident insurance can pay benefits based on the injury you receive and the treatment you need, including surgery
 - X-rays
 - Emergency room care (including related surgery)
 - Wellness benefit pays \$50 per insured per calendar year
- You can also purchase a Sickness Hospital Confinement rider



ACCIDENT PLAN RATES:

Weekly Rates			
Plan	Employee	Spouse	Child
Accident	\$4.10	\$2.66	\$3.30
Sickness Rider	\$.48 /\$100		



WHOLE LIFE

Term life is for “if” you die, whole life is for “when” you die

- Level premiums and death benefit
- Coverage is individually owned
- Living benefit
- Cash value with 4.5% guaranteed interest rate



WHOLE LIFE INSURANCE

- Long Term Care
- Access 100% of the death benefit for Long Term Care needs (Paid out 16-25 months)
- Optional Riders
 - Continuation Rider
 - Double the LTC duration 32-50 months
 - Restoration Rider
 - Restores the death benefit if exhausted due to LTC



SAMPLE RATES FOR “PAID-UP AT 70” (\$6 Of Weekly Premium)

Issue Age	Face Amount	Cash Value at age 65
25	\$35,821	\$14,098
35	\$23,301	\$8,249
45	\$13,898	\$3,969



OPEN ENROLLMENT

Made possible by:

Benefit Technologies

In cooperation with

bswift

HOW DO I ENROLL???

Benefits Management System

bswift



OPEN ENROLLMENT CHECKLIST

- ✓ Login into Andrews University benefits website
- ✓ Review personal information
- ✓ Go to the News & Library Sections and review necessary documents
- ✓ Begin enrollment by clicking “Enroll Now”
- ✓ Once enrollment is complete – review your elections and email or print your confirmation statement for your records

*Remember to **COMPLETE** your enrollment and review your confirmation statement!!!!!!*

bswift

OPEN ENROLLMENT GUIDELINES

- Benefit Elections will automatically rollover to 2015-2016 Plan Year, excluding the Flexible Spending Account Elections/Contributions
- Participant Changes must be made via Andrew's University Internet Enrollment System



You must re-enroll in the flex accounts
every year!!!

DO YOU NEED HELP???

- Should you need assistance:
 - A benefit counselor will be available to help you complete the open enrollment process
 - April 13th and April 14th
 - Sign-up is on a first come, first serve basis
 - OR
 - Contact Chris Dalian at bswift at:
 - (877)927-9438 or (616)419-2961
 - For enrollment or benefit questions, please email benefits@andrews.edu or schedule an appointment with a benefit counselor

WE
CAN
HELP
YOU



OPEN ENROLLMENT

- Opens
 - April 1st
- Closes
 - April 16th



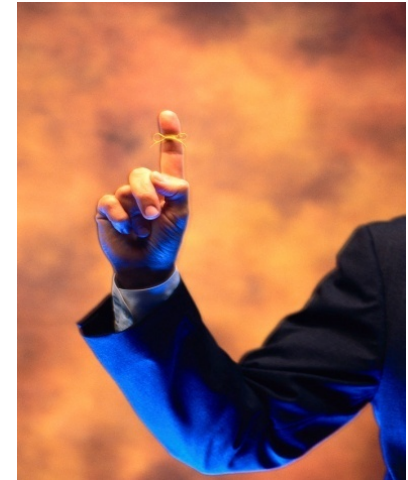
OPEN ENROLLMENT DEADLINE

- Open Enrollment Process will be finalized April 16th at 5:00PM
- *No changes after that date will be accepted*



REMINDERS

- All participants have 30 days after a qualifying event to make changes to your enrollment status
 - Birth
 - Adoption
 - Marriage
 - Divorce
 - Change/loss of other coverage
 - **etc.** (See SPD & Amendments)



BENEFIT STATEMENTS

- Confirmation statements will be Provided
- **Review your confirmation statements and contact HR *within 24 hours* should you need a correction to your enrollment!!!**

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QUESTIONS???



Coldbrook Insurance Group provides a broad spectrum of Insurance and Risk Management services with a focus in Group Life & Employee Benefits and Commercial Property & Casualty Insurance. Our agents and counselors serve commercial, public sector and personal clients.

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