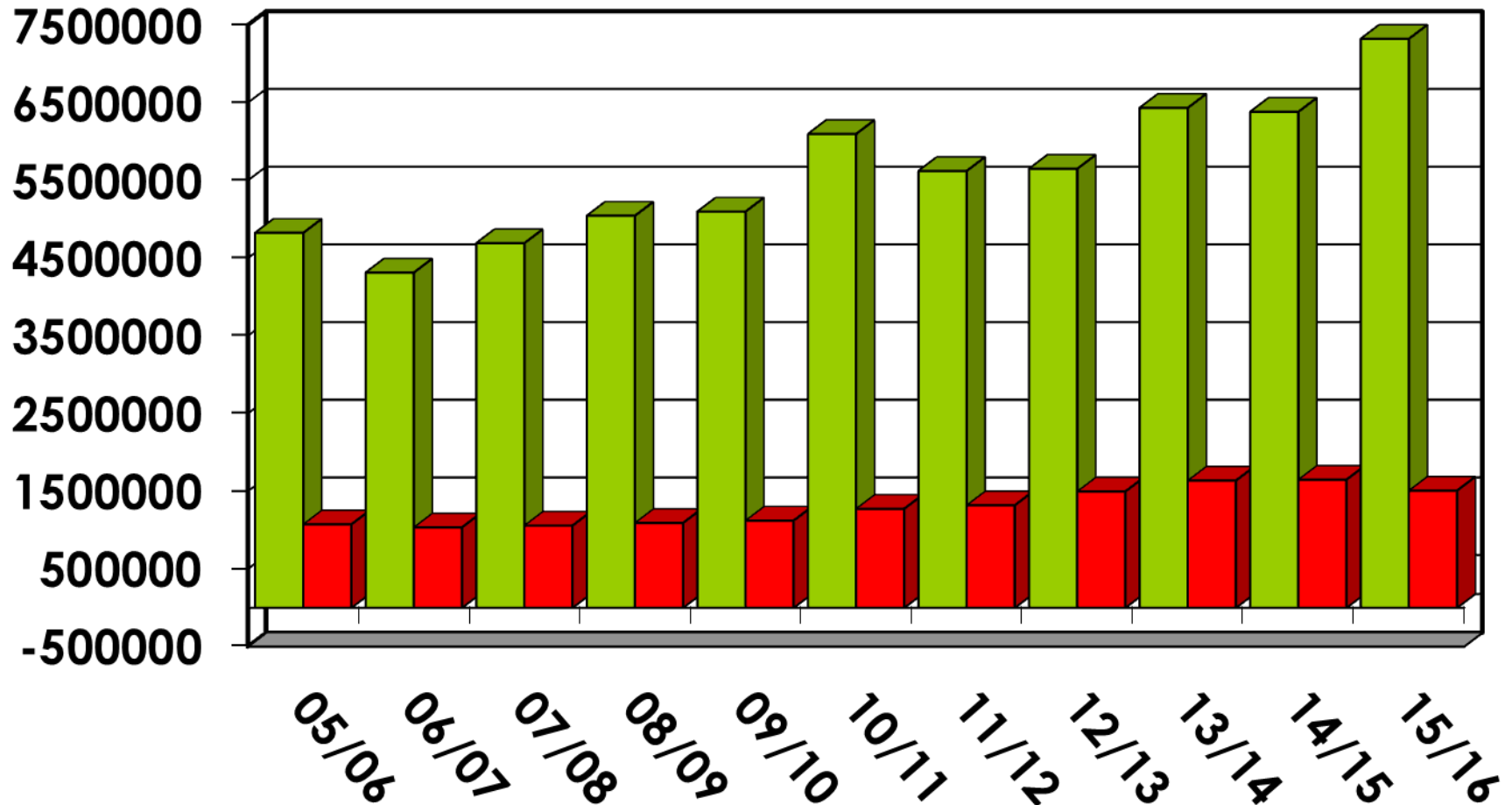




Employee Benefits

Open Enrollment 2016

Plan Year Costs



Includes Medical, RX, Vision & Dental

2016/2017 estimated

Financial Pressures

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





ANDREWS UNIVERSITY

2016/2017 Health Management Program

Live Wholly

Live Wholly

“Wellness is an active process of optimizing every aspect of our multidimensional self to harmoniously reflect the image of our Creator”

- Physical
- Spiritual
- Mental
- Relational
- Professional



Live Wholly

New E-Wellness Platform

Online web-based wellness platform that provides:

- Fitness challenges
- Online education
- Exercise and nutrition tracking
- Social features
- www.andrews.edu/wellness



Live Wholly

You will receive a discount on your employee contribution after:

1. Employee attends a town hall meeting
 2. Employee & Participating Spouse complete enrollment in the new Andrews University Health & Wellness E-Platform
- If you have questions, please email Dominique Wakefield at wellness@andrews.edu

Live Wholly 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 and/or a phone call 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)



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



Be A Good Consumer

Do your part to keep our plan financially healthy!!

- When possible
 - Participate in *Live Wholly*
 - Engage the AHDI Nurse Coach



BENEFITS

2016/2017 Plan Year



PLAN CHANGES FOR 2016/2017!!

- No changes to:
 - Deductibles
 - Co-insurance percentages
 - Office visit co-pays
- Elimination of the Medical Opt-out Benefits
- Changes to prescription co-pay structure
- Addition of a prescription drug formulary
- Closed access specialty drug benefit

BENEFITS



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

Plan	Premier Plan	Standard Plan	QHDHP
Generic (Preferred/non-preferred)	\$10 / \$20	\$10 / \$20	Ded, 80/20
Brand (Preferred/non-preferred)	\$50 / \$70	\$60 / \$80	Ded, 80/20
Specialty	\$150	\$200	Ded, 80/20
Mail-Order	2.5 X Retail	2.5 X Retail	Ded, 80/20

Drug Formulary



- What is a drug formulary??
 - A list of generic and brand name drugs identified as “preferred” based on overall value (effectiveness, outcomes, cost, etc.)
 - Tiers:
 1. Generic Preferred
 2. Generic Non-preferred
 3. Brand Preferred
 4. Brand Non-Preferred
 5. Specialty drugs
 - When the active ingredients in a generic drug are chemically identical to their brand name counterparts:
 - Our plan limits coverage to the generic agent
 - If an plan member requests the brand, he/she will be responsible for
 - the difference in cost between the brand and the generic plus
 - any applicable deductible, coinsurance, and/or copay

Drug Formulary

- What if I take a drug that is not listed on the formulary??
 - There will be other drugs on the formulary in the same therapeutic category as the drug you are taking - contact your provider to determine the best course of action
 - These may be either brand or generic
 - When only a single agent is available for a therapeutic category, that agent will be on the formulary



- Each plan member will be notified if a drug they are taking is not on the formulary



Drug Formulary

- The drug formulary being used was developed by Navitus (your Pharmacy Benefit Manager) and ASR Health Benefits (your Plan Administrator) to offer the maximum drug choices within a value-based design.
- The formulary is dynamic, and may change quarterly, based on new drugs being available, new medical studies on treatment outcomes and a continual reassessment of drugs listed. **This always stresses best member outcomes.**
- Plan members that may be affected will be notified prior to any change becoming active.
- Our intent is no surprises to the member, and to partner for the best member and plan outcomes possible.



Drug Formulary

Example 1: Humalog human insulin vials and self-injectors

- Humalog and Novolog are interchangeable by type and units
- Novolog is the formulary agent; Humalog is not covered (NC)

Example 2: Invokana, a type 2 diabetes treatment adjuvant, SGLT 2 class. Two other agents in this class, Jardiance and Farxiga have the same efficacy and similar side effects

- Farxiga is the formulary agent, others not covered.

Example 3: Nexium (esomeprazole).

- There are six agents in the proton pump inhibitor class, all with similar effects. Four of these are on formulary: Aciphex (rabeprazole), Protonix (pantoprazole), omeprazole and Dexilant (dexlansoprazole).

Example 4: QVAR (beclomethasone inhaler). Four like products available; 2 on formulary.

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%
- 2016 Healthcare Savings Account maximum contribution: **\$3,350/\$6,750**
 - Funds can roll-over and earn interest

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!!!

2016/2017 EMPLOYEE CONTRIBUTIONS



*No Change to the Medical Employee
Contributions!!!!*

2016/2017 Employee Contributions

Employee Contribution	Premier	Standard	QHDHP
Employee Only	\$96 \$194	\$67 \$165	\$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

2016/2017 Opt-out Benefit

- Opt-Out Payment
 - \$0
- It will be necessary to discontinue the opt-out payment in order to be ACA compliant



Optional Dental And Vision

- Combined Benefit
- No change to current benefit/coverage levels
- Requires a 2 year enrollment
 - Contribution per pay
 - Single - \$14
 - 2 Person - \$28
 - Family - \$40



Optional 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

- What do I need to know?
 - Approval/coordination from Akeso Care Management required
 - 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)





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, hearing, etc.

KNOW THE RULES!



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**





new



Life And Disability

- AU paid coverage:
 - Life
 - **Effective 7/1/16, benefit level offering for all eligible employees will be:**
 - Employee - \$100,000
 - Spouse - \$50,000
 - Dependents - \$10,000
 - Long Term Disability
 - 66 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



Voluntary Disability

- Are you insuring your paycheck???
- 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
- \$50 health screening benefit
- 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 Insurance

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
- Death benefit can be used for Long Term Care services



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:

bswift

How Do I Enroll???

Benefits Management System

bswift





Open Enrollment Checklist

- ✓ Login onto www.andrews.edu/go/mybenefits
- ✓ 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 2016/2017 Plan Year, excluding the Flexible Spending Account Elections/Contributions
- Participant Changes must be made via Andrew's University Internet Enrollment System provided by bswift

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

Do You Need Help???

- Should you need assistance:
 - Two benefit counselors will be available to help you complete the open enrollment process
 - April 14th
 - Sign-up is on a first come, first serve basis

WE
CAN
HELP
YOU



For enrollment or benefit questions, please email benefits@andrews.edu

Open Enrollment

- Opens
 - April 1st
- Closes
 - April 15th
- *No changes after that date will be accepted*



Benefit Statements

- Confirmation statements will be Provided pre/post enrollment
- **Review your confirmation statements and make an necessary corrections before the 15th!!!!!!**

bswift



Every year someone misses
this...

Reminder...

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



PRESENTATION FINISHED

...ANY 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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