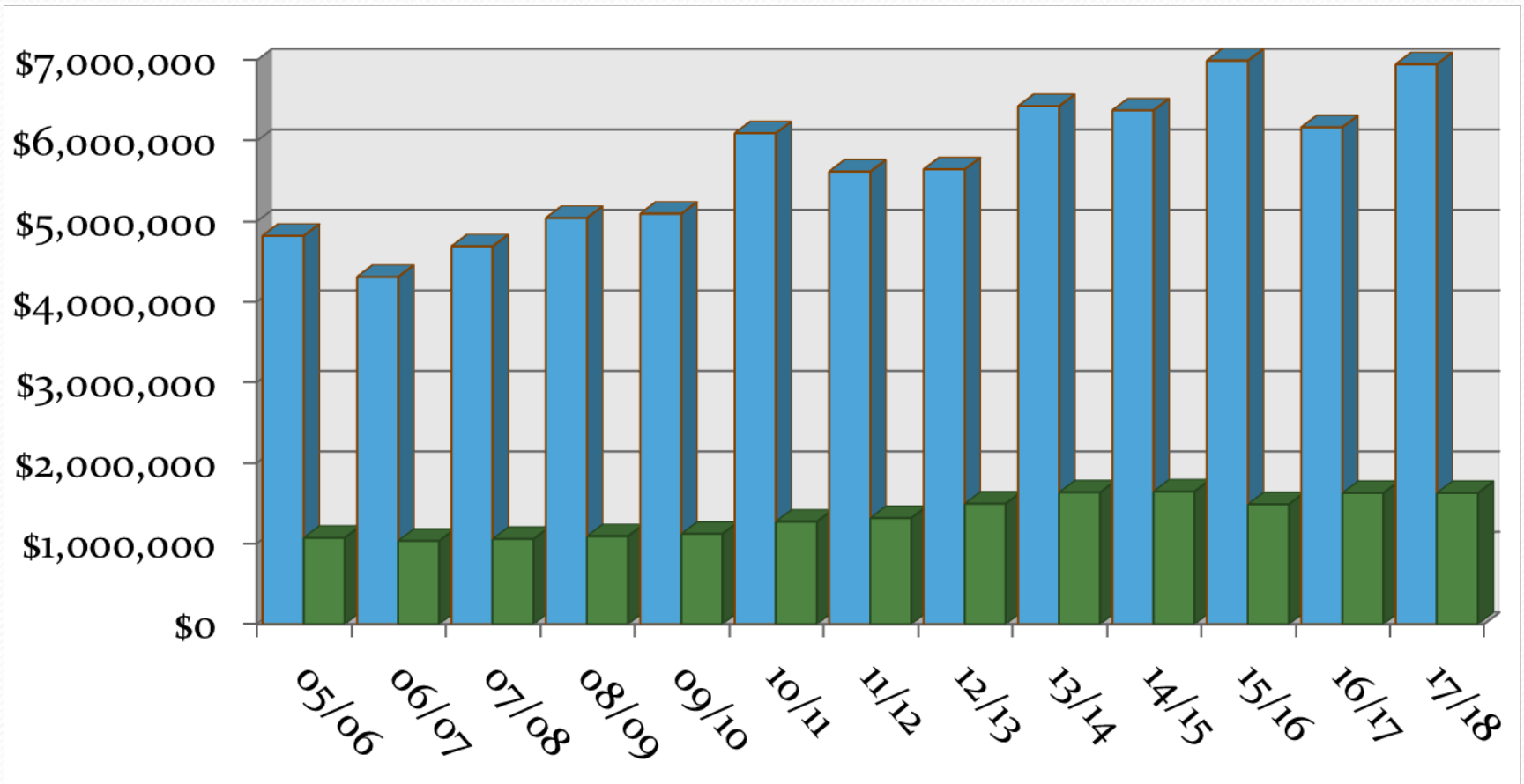




Employee Benefits Open Enrollment 2018

Plan Year Costs



Includes Medical, RX, Vision & Dental

2017/2018 is estimated

Plan Changes For 2018/2019!!

BENEFITS



No Changes!!!!



What did she just say????





- **Take charge of your personal health & wellness!**
- Wellness Menu (changes every semester)
 - Regular classes, trainings, education, etc.
- Resources
 - Online & in the Wellness Lounge
- Special Events
 - Enjoyment, engagement & education



University Health
& Wellness

Stronger. Healthier. You.



- Employee E-Wellness Platform (Fitthumb)
 - Integrated activity trackers
 - Including Apple products!!
- Training available for individuals or departments
- Become a Wellness Ambassador
- More opportunities: www.andrews.edu/wellness
- Check out Jackie: “The Transformation Project”

Benefits Wellness Reward!!!



University Health
& Wellness

Stronger. Healthier. You.

You will receive a wellness reward toward reducing your health premiums when you (participating employee & spouse) do the following:

1. **February** – Must have completed the wellness assessment on the fit-thumb e-wellness platform
 2. **March** - Attend a town hall meeting
- You will be able to verify when you enroll





University Health
& Wellness

Stronger. Healthier. You.

and AHDI



Working Together

Health Care Navigator



- Our benefits include the services of a Health Engagement Program through AHDI
 - Provides a health advocate for individuals in our group who have been diagnosed with a chronic condition

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
- Coronary Artery Disease
- Depression
- Diabetes/Pre-Diabetes
- Epilepsy
- High Blood Pressure
- High Cholesterol
- Hyperthyroidism
- Multiple Sclerosis
- Hypothyroidism
- Parkinson's Disease
- Rheumatoid Arthritis
- Sleep Apnea
- Ulcerative Colitis
- **And More.....**



Healthcare Benefits

Effective

July 1, 2018



Plan	Premier Plan	Standard Plan	QHDHP
Deductible	\$500/\$1,000	\$650/\$1,300	\$1,450/\$2,900
Co-Insurance	90%	80%	80%
True Max Out Of Pocket	\$4,350/\$8,700	\$5,350/\$10,700	\$3,250/\$6,500
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



Drug Formulary

- Developed by Navitus and ASR Health Benefits to offer
 - The maximum drug choices
 - Highest value in efficacy
- Constantly under review
 - Members will notified prior to changes
- Our goals are:
 - **No Surprises!!!**
 - **Facilitate the best outcomes possible for our members**

Prescription Drug Network

- Developed by Navitus to maximize effective prescription pricing
 - **Excludes**
 - CVS, Walmart, Kroger, Winn Dixie and a handful of other non-local pharmacies



QHDHP/HSA

- Employee must be enrolled in a QHDHP

Note: QHDHP is not a “qualified RX plan” for purposes of Medicare Part D

- 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 (preventive benefits paid at 100% on all plan options)
- 2018 Healthcare Savings Account maximum contribution: \$3,450/\$6,850 (Changed as of 3/7/2018)
 - Funds can roll-over year-to-year and earn interest

Telemedicine Benefit!!!!



- Access to healthcare on your phone, computer or tablet allows for 24/7 access to healthcare services
- Great for when:
 - Your doctors office is closed
 - You feel too sick to leave the house
 - You need care for your children
 - You are traveling
- Seek treatment for common conditions/concerns:
 - Cough, cold, allergy, flu, sinusitis, migraines, sore throat, fever, ear pain, UTIs, burns, rashes, prescription refills and more!





Sign up for Answer health on Demand today!

- Step #1: Enroll (**Be sure to enter service key “ASR”**)
- Step #2: Choose a Doctor from a list of available doctors
 - Schedule your visit by either selecting an available provider or wait in the virtual waiting room.
- Step #3: Complete the patient questionnaire prior to your visit
 - You will be responsible for your PCP Office Visit Co-Pay at the time of service (\$45 for QHDHP)

Enroll Now



Reminders

- A covered person must call ASR 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!!!



2018/2019 Employee Contributions



Med/RX Employee Contributions

Employee Contribution	Premier	Standard	QHDHP
Employee Only	\$96 /\$194	\$67 /\$165	\$27 /\$50
Employee + One	\$143 /\$241	\$102 /\$200	\$46 /\$144
Employee + Two or More	\$190 /\$288	\$135 /\$233	\$58 /\$156

The **Bolded** number indicates **FULL** wellness requirements have been met

Bi-Weekly deductions (24)

Medical / RX Employee Contributions

- In bswift the employee contributions will show as follows:
 - Health election premium
 - Full price (no wellness reward)
 - Wellness reward
 - Full/half credit amount
 - Example: Premier Family (Emp + 2 or more)
 - Full price - \$288
 - Reward/Credit - \$98
 - **Net Premiums per pay \$190**

Auto Related Claims

- Not covered under our plan in the case of Michigan No-Fault
 - 1st dollar coverage
 - Unlimited for life
- Pay secondary in other states



Motorcycle Related Claims

- Our medical plan will exclude the first \$20,000 of eligible charges related to a motorcycle injury
 - Per covered person/accident
 - If the covered person was the operator
- Please be sure to purchase a motorcycle medical insurance policy to avoid paying the first \$20,000 in Medical claims.



Dental & Vision Benefits

Dental Benefit

- 100%/75%/75%/50%
 - \$1,100/member/plan year max
 - \$1,760 Ortho max lifetime benefit
 - Deductible of \$25/member up to \$75/family on non-preventive services

Vision Benefit

- \$15 Co-pay for routine exams
- 100% - \$250/participant/plan year



Dental And Vision

- Combined Benefit
- Contribution per pay
 - Single - \$14
 - 2 Person - \$28
 - Family - \$40



Just a Reminder...

AU offers hearing benefit

- Hearing exam
 - Paid the same as any other office visit
- Hearing testing
 - Subject to deductible and coinsurance
- Hearing aids
 - 75% coverage subject to deductible

Maximum paid for hearing aids is \$2,500 in any two benefit year periods



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)



Spousal Access Provision

- Employee's spouse **will not** be eligible if:
 - The spouse is eligible for coverage under his/her own employer's group health plan as a result of full-time employment
 - **Applies to Medical coverage only**
 - **See HR for exceptions to this provision**
- Failure to comply
 - Self-policed
 - Misrepresentation
 - Employee may pay the entire cost of the medical coverage retroactively to July 1, 2018





Flexible Spending Accounts

Flexible Spending Account (FSA)

- Voluntary Pre-tax deduction
 - Healthcare Reimbursement
 - **\$2,650 maximum per employee**
 - Daycare Reimbursement
 - **\$5,000 maximum per household**
- ASR Administered
 - FSA 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.



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
 - Grace period (to September 15th) to incur eligible expenses
 - for those covered under the plan on the last day of the plan year
- **You must re-enroll every year**



Our Partner For Life And Disability



Life And Disability

- Life
 - Employee - \$100,000
 - Spouse - \$50,000
 - Dependents - \$10,000
- Long Term Disability
 - 66 2/3% - \$6,000
 - 90 Day elimination period
- Provided by AU



Supplemental Life Insurance

- Employee
 - \$10K Increments to \$750,000 not to exceed 7 X annual income
- Spouse
 - \$5K Increments up 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 up to \$250,000
- Additional coverage on your Spouse:
 - \$50,000



- Value-added services
 - Travel Assistance
 - Employee Assistance Program
 - See your benefit guide for more information



Additional Benefits

Voluntary Disability
Voluntary Critical Illness
Voluntary Accident Plan
Whole Life



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 Weekly Rates:

Plan	Employee	Spouse	Child
Accident	\$4.10	\$2.66	\$3.30
Sickness Rider	\$.53 /\$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

Powered by:


bswift

Andrews University

PARENTS FUTURE STUDENTS CURRENT STUDENTS FACULTY & STAFF ALUMNI GIVE QUICK LINKS

OFFICE OF HUMAN RESOURCES

- Human Resources
- Job Seekers
- New Employees
- Current Employees
- Students
- Managers/Supervisors Tools
- Training and Development
- Information & Resources
- About HR



Office of Human Resources

On behalf of the entire team at Andrews University's Office of Human Resources, we welcome you to explore the many tools and resources available on our website. At Andrews University, we acknowledge that people are our greatest resources. In Christian love and compassion, our mission is to support Andrews University by serving the faculty, staff, and students of Andrews with their employment, benefits and development needs.

If you are seeking employment, we are delighted that you are considering Andrews University as the next step in your career. Please visit our [jobs@Andrews](#) section to create a profile and to view our current position openings.

[2018 open enrollment info HERE](#)

Helpful Links

- [jobs@Andrews](#)
- [Find an HR Document](#)
- [Current Benefits Info](#)
- [Staff Reviews](#)
- [Bswift \(BMS\)](#)
- [See Timesheet Record](#)
- [View Online Paystub](#)

2018/2019 Benefits Information

Human Resources

Job Seekers

New Employees

Current Employees

Employee Handbook

Benefits

Current Plan Year Info

New Plan Year Info

General Information

Benefits Overview

Retirement

Employee Quick Links

Students

Managers/Supervisors Tools

Training and Development

Information & Resources

About HR

Open Enrollment

- April 1 - 17
- Benefits Enrollment Assistant
 - April 12 ONLY
 - Administration Building
 - Sign up - call 269.471.3570 by April 6

Wellness Program

- [Detailed information](#)
- [E-Wellness Platform](#) (step-by-step instructions)

Town Hall Meetings

- Eight (similar) meetings available -- attend ONE
- All meeting location will be at the Howard Performing Arts Center (HPAC)
- Instructions for registering (*note: you may still attend a meeting even if you do not register and if you have registered and need to reschedule, cancel the original registration first before selecting a new time*)
 1. Register by clicking [HERE](#)
 2. Click on the blue "Sign In" on the upper right hand corner
 3. Sign in using your Andrews username and password (may need to authenticate)
 4. Click on the "2018 Town Hall Meetings" event title
 5. Click "Register" button for the meeting date and time of your choice (only ONE)
 6. Click "Register" on the pop-up window to confirm registration
 7. Add the meeting to your calendar by clicking the "Add to Calendar" button

Day	Date	AM Meeting	PM Meeting
Wednesday	March 7	10:00	2:00
Thursday	March 15	11:30	3:30
Tuesday	March 20	10:00	2:00
Thursday	March 29	11:30	3:30

Health Plans 2018/2019

- [Benefits Guide](#)
- [Benefit Summary & Premiums](#)
- [Compliance Notices](#)
- [Summary of Health & Dental/Vision Plan Descriptions](#)
- [Answer Health On Demand](#) (Telemedicine)
- [Premier Plan SBC](#)
- [Standard Plan SBC](#)
- [High Deductible Plan SBC](#)
- [FSA-Premier/Standard Info](#)
- [FSA-High Deductible Info](#)
- [Formulary-alphabetical](#)
- [Formulary-quick reference](#)
- [Navitus Q&A](#)

Open Enrollment

- Opens
 - April 1st
- Closes
 - April 17th - 5:00PM
- **No** changes after that date will be accepted



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!!!!!!

Open Enrollment Guidelines



- Benefit Elections will automatically rollover to 2018/2019 Plan Year, **excluding** the Flexible Spending Account elections/contributions
- Participant Changes must be made on-line via Andrews 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:
 - Three benefit counselors will be available to help you complete the open enrollment process
 - April 12
 - Sign-up is on a first come, first serve basis by April 6
 - OR
 - For enrollment or benefit questions, please email benefits@andrews.edu or schedule an appointment with a benefit counselor by calling (269)471-3886

Benefit Statements

- Confirmation statements will be provided pre/post enrollment
- Review your confirmation statements and make any necessary corrections **no later than April 17!!!!!!**

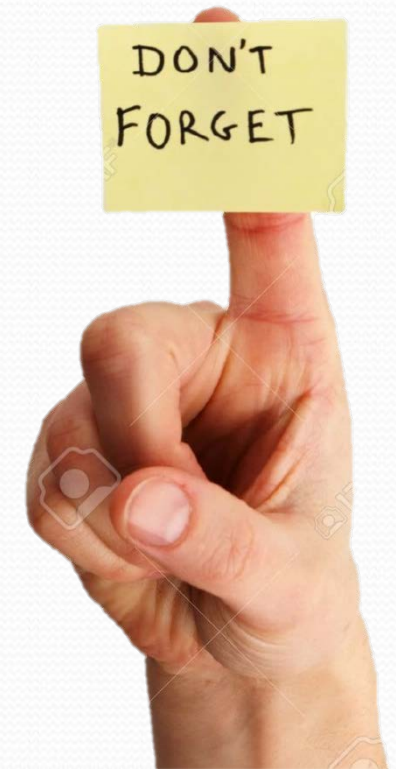
bswift



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)



Retirement

Auto-Escalation: If your employee voluntary contribution level is under 7%, it will be increased by 1% each July 1 starting 2018, until your contribution reaches 7%.

- You may choose a different level or notify Empower Retirement that you want to opt out of the Plan's automatic escalation feature
 - This must be done each year



Coldbrook

INSURANCE GROUP LLC

EXCELLENT

MY WORK HERE IS DONE.