Employee Benefits
Open Enrollment 2018
Plan Year Costs

Includes Medical, RX, Vision & Dental

2017/2018 is estimated
Plan Changes For 2018/2019!!
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
• 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!!

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**
and AHDII

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
<table>
<thead>
<tr>
<th>Plan</th>
<th>Premier Plan</th>
<th>Standard Plan</th>
<th>QHDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$500/$1,000</td>
<td>$650/$1,300</td>
<td>$1,450/$2,900</td>
</tr>
<tr>
<td>Co-Insurance</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>True Max Out Of Pocket</td>
<td>$4,350/$8,700</td>
<td>$5,350/$10,700</td>
<td>$3,250/$6,500</td>
</tr>
<tr>
<td>Office Visit Co-Pay</td>
<td>$20</td>
<td>$30</td>
<td>Ded, 80/20</td>
</tr>
<tr>
<td>Plan</td>
<td>Premier Plan</td>
<td>Standard Plan</td>
<td>QHDHP</td>
</tr>
<tr>
<td>--------------------</td>
<td>--------------</td>
<td>---------------</td>
<td>------------------</td>
</tr>
<tr>
<td>Generic (Preferred/non-preferred)</td>
<td>$10 / $20</td>
<td>$10 / $20</td>
<td>Ded, 80/20</td>
</tr>
<tr>
<td>Brand (Preferred/non-preferred)</td>
<td>$50 / $70</td>
<td>$60 / $80</td>
<td>Ded, 80/20</td>
</tr>
<tr>
<td>Specialty</td>
<td>$150</td>
<td>$200</td>
<td>Ded, 80/20</td>
</tr>
<tr>
<td>Mail-Order</td>
<td>2.5 X Retail</td>
<td>2.5 X Retail</td>
<td>Ded, 80/20</td>
</tr>
</tbody>
</table>
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 be 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)
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

<table>
<thead>
<tr>
<th>Employee Contribution</th>
<th>Premier</th>
<th>Standard</th>
<th>QHDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$96/$194</td>
<td>$67/$165</td>
<td>$27/$50</td>
</tr>
<tr>
<td>Employee + One</td>
<td>$143/$241</td>
<td>$102/$200</td>
<td>$46/$144</td>
</tr>
<tr>
<td>Employee + Two or More</td>
<td>$190/$288</td>
<td>$135/$233</td>
<td>$58/$156</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee</th>
<th>Spouse</th>
<th>Child</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident</td>
<td>$4.10</td>
<td>$2.66</td>
<td>$3.30</td>
</tr>
<tr>
<td>Sickness Rider</td>
<td>.53 /$100</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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)

<table>
<thead>
<tr>
<th>Issue Age</th>
<th>Face Amount</th>
<th>Cash Value at age 65</th>
</tr>
</thead>
<tbody>
<tr>
<td>25</td>
<td>$35,821</td>
<td>$14,098</td>
</tr>
<tr>
<td>35</td>
<td>$23,301</td>
<td>$8,249</td>
</tr>
<tr>
<td>45</td>
<td>$13,898</td>
<td>$3,969</td>
</tr>
</tbody>
</table>
Open Enrollment

Powered by:
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
2018/2019 Benefits Information

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

<table>
<thead>
<tr>
<th>Day</th>
<th>Date</th>
<th>AM Meeting</th>
<th>PM Meeting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wednesday</td>
<td>March 7</td>
<td>10:00</td>
<td>2:00</td>
</tr>
<tr>
<td>Thursday</td>
<td>March 15</td>
<td>11:30</td>
<td>3:30</td>
</tr>
<tr>
<td>Tuesday</td>
<td>March 20</td>
<td>10:00</td>
<td>2:00</td>
</tr>
<tr>
<td>Thursday</td>
<td>March 29</td>
<td>11:30</td>
<td>3:30</td>
</tr>
</tbody>
</table>

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!!!
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)
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
EXCELLENT

MY WORK HERE IS DONE.