

Andrews University

Seek Knowledge. Affirm Faith. Change the World.

Employee Benefits Open Enrollment 2019



Benefits Wellness Reward!!!

You will receive a wellness reward toward reducing your health premiums when you do the following:

1. Completed a health risk assessment (February)

- Employee and participating spouse

2. Attend a town-hall meeting (March)

- employee

- *OR* -

Sign a form stating that you have read the EB Guide (March)

- You will be able to verify when you enroll
- Please note that no partial credit is given

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)
 - E.g. Asthma, Coronary Artery Disease, Depression, Diabetes/Pre-Diabetes, Epilepsy, High Blood Pressure, High Cholesterol, Hyperthyroidism, Multiple Sclerosis, Hypothyroidism, Sleep Apnea, or Rheumatoid Arthritis

Medical Benefits

Plan	Premier Plan	Standard Plan	QHDHP
Deductible	\$500/\$1,000	\$650/\$1,300	\$1,450/\$2,900
Co-Insurance	90%	80%	80%
Out Of Pocket Max	\$4,350/\$8,700	\$5,350/\$10,700	\$3,250/\$6,500
Office Visit Co-Pay	\$20	\$30	Ded, 80%/20%
Urgent Care Center	\$75	\$75	Ded, 80%/20%
Generic RX (Preferred/non-preferred)	\$10 / \$20	\$10 / \$20	Ded, 80%/20%
Brand RX (Preferred/non-preferred)	\$50 / \$70	\$60 / \$80	Ded, 80%/20%
Specialty RX	\$400/\$1,000/\$1,500	\$400/\$1,000/\$1,500	Ded, 80%/20%
Mail-Order	2.5 X Retail	2.5 X Retail	Ded, 80%/20%

RX Tips

- Fill prescriptions that are on our formulary/preferred drug listing
- Fill prescriptions at participating pharmacies
 - Meijer, Walgreens, Rite Aid
- Avoid non-participating pharmacies
 - CVS, Walmart, Kroger, Winn Dixie

Helpful Tips



What do you need to know about HSAs/HDHP Plan

- Employee must be enrolled in the HDHP plan option
- HDHP 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
- Funds can roll-over year-to-year and earn interest
- 2019 Healthcare Savings Account maximum contribution: \$3,500/\$7,000



New This Year

- You will now find 80% coinsurance coverage for a specific list of preventive medications that are **not subject to the deductible**.
- These medications are prescribed to prevent the occurrence of disease or healthcare conditions.
- You will find medications that prevent/treat migraines, high blood pressure and coronary artery disease.
- **This list will be periodically reviewed and updated** to ensure that the drugs listed meet necessary criteria. Visit www.navitus.com for additional information.

- 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)

Reminder!

- A covered person must call ASR Health Management (# on the front of the ID card) prior to the following services:
 - Hospital admission
 - Therapies
 - Infusion, Physical, Occupational, Speech, Chemotherapy, & Radiation
 - Rental or purchase of Durable Medical Equipment (for expenses over \$2,500)
 - Home Health Care
 - Purchase of a custom-made orthotic or prosthetic
- **When in doubt – make the call!!!**

Auto Related Claims

- Not covered under our plan in the case of Michigan No-Fault
- Our medical plan will exclude the first \$20,000 of eligible charges related to a motorcycle injury
 - Per covered person/accident
 - For the owner/operator
 - Please be sure your motorcycle insurance includes medical coverage for 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

2019/20 Employee Contributions

Employee Contribution	Premier	Standard	QHDHP	Dental & Vision
Employee Only	\$96 /\$194	\$67 /\$165	\$27 /\$50	\$14
Employee + One	\$143 /\$241	\$102 /\$200	\$46 /\$144	\$28
Employee + Two or More	\$190 /\$288	\$135 /\$233	\$58 /\$156	\$40

Please note **\$70** in benefit overview is a typo ☹️

The bolded number indicates wellness requirements have been met.

Bi-Weekly deductions (24)

Just a Reminder...

AU offers hearing benefits

- 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, 2019



Flexible Spending Account (FSA)

- Voluntary Pre-tax deduction
 - Healthcare Reimbursement maximum = \$2,700
 - 2 Plans, Traditional FSA and Limited Purpose FSA
 - Daycare Reimbursement - \$5,000/household
- ASR Administered
 - FSA Debit Card **for the Traditional FSA plan only**
- 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
 - 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**



Life And Disability

- Basic 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



Unum Voluntary Benefits

- **Short Term Disability** - Design your benefit to fit your budget/insurance needs
- **Critical Illness** – coverage for critical illnesses such as heart attack, blindness, major organ failure, kidney failure, benign brain tumor, stroke, coma, cancer
 - Sample Rates for a 40 year old with \$5,000 benefit - \$1.90/week
 - \$50 health screening benefit



Unum Voluntary Benefits

- **Accident Plan** – pays benefits based on the injury you receive and the treatment you need, including surgery, X-rays, ER Room care
 - Wellness benefit pays \$50 per insured per calendar year
 - You can also purchase a Sickness Hospital Confinement rider
- **Whole Life** - Individually owned policy with Level premiums and death benefit
 - Cash value with 4.5% guaranteed interest rate
 - Death benefit can be used for Long Term Care services



Don't
miss this one!

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)





OPEN ENROLLMENT

Powered by:

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OFFICE OF HUMAN RESOURCES

Human Resources

Job Seekers

New Employees

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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

2019 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](#)

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

2019/2020 Benefits Information

Open Enrollment

- April 1 - 15
- Enrollment completion assistance
 - April 3 from 10am - 12pm
 - April 15 from 12pm - 2pm
 - Lobby - Student Center
- Benefit counselors assistance
 - April 11 ONLY
 - Sign up - call 269.471.3886 by April 5

Wellness Program

- [Detailed information](#)
- [E-Wellness platform](#): FitThumb (step-by-step instructions)
- Wellness assessment assistance
 - February 4 & 12: 10am - 12pm
 - February 20 & 28: 3pm - 5pm

Town Hall Meetings

- Four (similar) meetings available
 - March 6: 10am and 3:30pm
 - March 12: 10:30am and 4pm
- All meeting location will be at the Garber Auditorium (Chan Shun Hall)
- [Unable to attend? Alternate requirement available HERE](#)

Information 2019/2020

- [Open Enrollment Schedule](#)
- [Employee Benefits Overview](#)
- [Employee 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](#)
- [FSA-Limited Purpose Info](#)
- [Formulary-alphabetical](#)

Open Enrollment

- Opens
 - April 1st
- Closes
 - April 15th
- **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 and print your confirmation statement for your records

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

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Open Enrollment Guidelines



- Benefit Elections will automatically rollover to 2019/2020 Plan Year, excluding the Flexible Spending Account elections/contributions
- Participant Changes must be made on-line via Andrews University benefit management 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 11
 - Sign-up is on a first come, first serve basis by April 5
 - 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 15!!!!**

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Retirement



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

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Got

Questions

