



Employee Benefits Open Enrollment 2020



Andrews  University
Seek Knowledge. Affirm Faith. Change the World.



Benefits Wellness Reward!!!

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

1. Completed an On-line Health Assessment (March 1, 2019 - February 28, 2020)
2. Annual Physical with submitted form (March 1, 2019 – February 28, 2020)
3. Attend a town-hall meeting (Employee only) (March)

- 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	\$4,250/\$8,500
Office Visit Co-Pay	\$20	\$30	Ded, 80%/20%
Virtual Healthcare	\$0	\$0	\$59
Urgent Care	\$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%

Effective 7/1/20, the HDHP Max OOP will be Embedded!!!

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
 - Not recommended for anyone aging into Medicare in the next plan year!!!
- Family deductible - one deductible covers all members of a family and must be met before the plan pays
- New 7/1/20 – the Max OOP will be “Embedded” or single, not family
- 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
- 2020 Healthcare Savings Account maximum contribution:
\$3,550/\$7,100



HDHP - Rx

- 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.

Virtual Healthcare

- Coverage for 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 and more!





- New and improved – copay is **\$0** for the Premier & Standard Plan, **\$59** charge for the HDHP
 - If you are enrolled in the Premier or Standard plan, use the service Key: “asrcopaywaived”
 - If you are enrolled in the HDHP plan, use the service Key: “asrmemberpay”

- *Don't forget to download the AmWell app*



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!!!



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
 - **Use DenteMax Participating providers to:**
 - **Reduce out-of-pocket expenses, stretch your annual maximums and receive discounts on services event after your annual maximum is reached.**



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	\$97 /\$202	\$72 /\$177	\$31 /\$58	\$15
Employee + One	\$144 /\$249	\$109 /\$214	\$53 /\$158	\$30
Employee + Two or More	\$192 /\$297	\$144 /\$249	\$67 /\$172	\$44

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 because they are a full time employee
- This provision **does not** apply to spouses who are part-time employees
 - Applies to Medical & RX
 - **Not Dental or Vision**



Flexible Spending Accounts



July 1, 2020 – June 30, 2021



Administered by ASR Health Benefits



Flexible Spending Account (FSA)

- Voluntary Pre-tax deduction
 - Healthcare Reimbursement maximum = \$2,750
 - 2 Plans, Traditional FSA and Limited Purpose FSA
 - Daycare Reimbursement - \$5,000/household
- ASR Administered
 - **FSA debit card for the Traditional FSA plan only**
 - **Only use your debit card for eligible expenses**
- 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 expense
 - For those covered under the plan on the last day of the plan year

➤ **You must re-enroll every year**



Auto Related Claims

- What do I need to know?
- Our plan is, and will continue to exclude healthcare claims for Michigan resident drivers.
- There may be options available to you at your 2020 auto renewal
 - PIP Limits:
 - \$250,000
 - \$500,000
 - Unlimited, lifetime
- In 2020 you will have the option to reduce your PIP coverage for lower premiums.
 - If you or a loved one are in a serious accident how far will \$250K or \$500K go???



Motorcycle Related Claims



- Our medical plan will exclude the first \$20,000 in 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.

Life And Disability

- **Provided by AU**
- **Basic Life**
 - 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 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

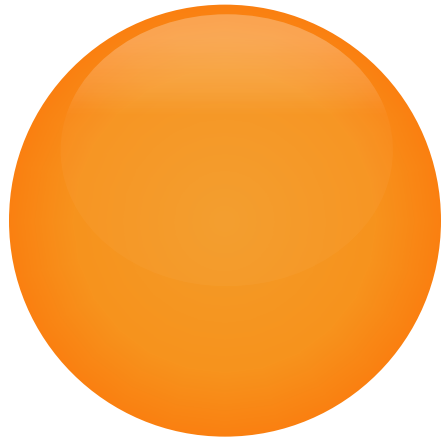


Reminder...

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



DON'T
FORGET



OPEN ENROLLMENT

Powered by:

bswift



OPEN ENROLLMENT



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

OFFICE OF HUMAN RESOURCES

Human Resources

Job Seekers

New Employees

Current Employees

Students

Managers/Supervisors Tools

Training and Development

Information & Resources

Wellness

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 current position openings.

[2020 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](#)

Open Enrollment Guidelines



- Benefit Elections will automatically rollover to 2020/2021 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!!!



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!!!!!!



Do You Need Help???



- Should you need assistance:
 - Three benefit counselors will be available to help you complete the open enrollment process
 - April 13
 - 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!!!!**

bswift

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

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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