

# Employee Benefits

## Open Enrollment 2021

*Effective 7/1/2021- 6/30/2022*

- Medical/RX
- Dental
- Vision
- Healthcare Savings Account
- Flexible Spending Account

Andrews  University

Seek Knowledge. Affirm Faith. Change the World.



# 2021/22 Benefit Plans

Great news!

There are no changes to our employee benefits for the new plan year. No changes to:

- Deductibles
- Copays
- Co-Insurance
- Maximum Out of Pockets
- Employee Contributions



# Benefits Wellness Reward!!!

You will receive a wellness reward reducing your health employee contributions when you do the following:

1. Employee and covered Spouse: Complete an On-line Health Assessment by **February 28<sup>th</sup>**
  2. Employee only: Sign an on-line attestation form stating that you have read the Employee Benefit Guide by **March 26<sup>th</sup>**
- You will be able to verify the wellness reward 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	See	\$400/\$1,000/\$1,500	Ded, 80%/20%
Mail-Order	2.5 X Retail	2.5 X Retail	Ded, 80%/20%

Preventive services are covered at 100% on all 3 plans



# What do you need to know about HSAs/HDHP Plan

- All services must apply to annual deductible prior to insurance payments
- Family deductible - one deductible covers all members of a family and must be met before the plan pays
- The Max OOP is “Embedded” or per individual, not combined or family
- 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!!!
- Preventive Prescriptions:
  - 80% coinsurance coverage for a specific list of preventive medications that are not subject to the deductible.
  - 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](http://www.navitus.com) for additional information.



# What do you need to know about Healthcare Savings Accounts “HSAs”

- Employee must be enrolled in the HDHP plan option to open an HSA
- “Tax favored” plan - eligible distributions are always tax free
- HSA Funds can roll-over year-to-year and earn interest
- HSA Funds can be in an interest bearing account
- 2021 Calendar Year Healthcare Savings Account maximum contribution:
  - \$3,600 if enrolled as a single
  - \$7,200 if enrolled as an employee plus one or more
- If you are age 55 or older, you may make an additional “catch-up” contribution of \$1,000





# 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 for each family member!*



# Reminder!

- A covered plan member must call ASR Health Management (# on the front of the ID card) for prior authorization before the following services:
  - Hospital admission
  - Therapies
    - Infusions, 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 Benefits:

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



## 2021/22 Employee Contributions

<i>Employee Contribution</i>	<i>Premier</i>	<i>Standard</i>	<i>QHDHP</i>	<i>Dental &amp; Vision</i>
Employee Only	<b>\$97</b> /\$202	<b>\$72</b> /\$177	<b>\$31</b> /\$58	\$15
Employee + One	<b>\$144</b> /\$249	<b>\$109</b> /\$214	<b>\$53</b> /\$158	\$30
Employee + Two or More	<b>\$192</b> /\$297	<b>\$144</b> /\$249	<b>\$67</b> /\$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

- Medical Tourism: What do I need to know?
  - Approval/coordination from Akeso Care Management (ACM) is required
  - Initial diagnosis should be provided by a local in-network provider
  - Patient must be a good candidate for travel
  - Typically eligible care is non-emergent
  - Follow-up care should be provided by a local in-network provider
  - 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



# Auto Related Claims

- What do I need to know if I am a Michigan licensed driver?
- Our plan excludes healthcare claims for Michigan resident drivers
- There may be options available to you to purchase Personal Injury Protection (PIP) limits of:
  - \$250,000
  - \$500,000
  - Unlimited, lifetime
- While you may save premium dollars by selecting a lower limit, if you or a loved one are in a serious auto accident, how much and how long will your limit provide healthcare coverage?



# 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.



# 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
- **FSA debit card for the Traditional FSA plan only**
- **Only use your debit card for eligible expenses**
- OTC are now covered without a prescription
- FSA Contributions are payroll deducted
- “Post Deductible” medical expenses for HSA participants only
  - Dental, vision, hearing, etc.
- IRS may require a proof of expense – save your receipts



# FSA IRS Regulations

- Careful planning – review prior & expected expenses
- No change until next open enrollment or change in status
- “Use-it-or-lose-it” rule
- Health Care FSA – advance reimbursement
- Dependent Care FSA – no advance reimbursement
- Grace period (to September 15<sup>th</sup>) to incur eligible expense
  - For those covered under the plan on the last day of the plan year

➤ **You must re-enroll every year**



# Employee Benefits

## Open Enrollment 2021

- Life & AD&D
- Supplemental Life
- Disability
- Critical Illness
- Accident Plan
- Whole Life





# 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 & AD&D 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
  - Benefits start reducing at age 65 and cease at retirement
  - Coverage for dependents ends at age 19 or 26 for full-time students





## 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



# Value-added Services

## Travel Assistance

- Examples of services include language translation, legal services, baggage recovery, document replacement and emergency evacuation services

## Employee Assistance Program

- Confidential, free, short term counseling for you and your family members

*See your benefit guide for more information*





# Unum Voluntary Products

Unum provides additional voluntary products to our membership. During open enrollment, you will have the opportunity to apply for the following voluntary products:

- Short term disability
- Critical illness plan
- Accident plan
- Whole life policy



# Unum Voluntary Benefits

## **Short Term Disability**

- Design your benefit to fit your budget/insurance needs

## **Critical Illness**

- Provides a benefit payout 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: an inpatient hospitalization, surgery, X-rays or emergency room care

- Wellness benefit pays \$50 per insured per plan year
- You can also purchase a Sickness Hospital Confinement rider

## **Whole Life**

Is an individually owned policy with Level premiums and a level death benefit

- Grows a cash value with 4.5% guaranteed interest rate
- The 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
  - Marriage or divorce
  - Birth or adoption
  - Death of a child or spouse
  - Employment change/loss of other coverage
  - Etc. (See SPD & Amendments)

DON'T  
FORGET



# Open Enrollment

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Andrews University

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

OFFICE OF HUMAN RESOURCES

Human Resources

Job Seekers

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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 our current position openings.

Helpful Links

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

- [Open Enrollment 2021 Information HERE](#)
- [COVID-19 Employee Resources HERE](#)



# Open Enrollment Guidelines



Benefit Elections will automatically rollover to 2021/2022 Plan Year, excluding the Flexible Spending Account elections/contributions

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

Plan/Participant Changes must be made on-line via Andrews University benefit management system



# Open Enrollment Checklist

If you would like to review your elections, or make changes:

- ✓ Login onto [www.andrews.edu/go/mybenefits](http://www.andrews.edu/go/mybenefits)
- ✓ Begin enrollment by clicking “Enroll Now”
- ✓ Once enrollment is complete – review your elections and email and print your confirmation statement for your records
- ✓ Open enrollment opens on April 1<sup>st</sup> and closes on April 15th

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





# Do You Need Help???

Do you have questions or need assistance?

- Reach out to Human Resources at [benefits@andrews.edu](mailto:benefits@andrews.edu)
- Benefit counselors will be available via the phone during open enrollment
  - Schedule an appointment by calling (269)471-3886 or send us an email at [benefits@andrews.edu](mailto:benefits@andrews.edu)



# Benefit Statements

Confirmation statements will be provided pre/post enrollment

- **Review your confirmation statements and make any necessary corrections **no later than April 15!!!!****

**b**swift



# Retirement Plan

**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?



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