



Andrews  University

EFFECTIVE: 7/1/24 - 6/30/25

Part 1

# EMPLOYEE BENEFITS OPEN ENROLLMENT 2024

Medical/RX, Dental, Vision,  
Healthcare Savings  
Account & Flexible  
Spending Accounts



## WHAT'S NEW FOR THE 2024 PLAN YEAR?

Effective July 1<sup>st</sup>:

- The IRS indexed the requirement on the HDHP plan deductible to \$1,600 single/ \$3,200 Family
- No changes to our employee contributions for year #4!
- Office visit co-pays for specialists on the Premier Plan and Standard plan will increase by \$10

# MEDICAL BENEFITS



Plan	Premier Plan	Standard Plan	QHDHP
In-Network Deductible	\$500/\$1,000	\$650/\$1,300	\$1,600/\$3,200
Co-Insurance	90%	80%	80%
Co-Insurance Maximum	\$2,850/\$5,700	\$3,700/\$7,400	N/A
Office Visit Co-Pay PCP/Specialist	\$20 / \$30	\$30 / \$40	Ded, 80%/20%
Virtual Healthcare	\$0	\$0	\$45 charge
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 (Preferred/non-preferred)	1,000/\$1,500	\$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

New IRS minimum deductible for 2024

# PRESCRIPTION DRUGS

You can check your prescriptions to make sure you are accessing the appropriate lowest cost drug when you:

- Go to [priorityhealth.com/formulary](https://priorityhealth.com/formulary)
  1. Click on the tile for “**Employer Group & Employee**”
  2. It then asks “**Do you have an Optimized Rx Plan**” for which you click the “**No**” tile
  3. You will be taken to a list of drugs that can easily be searched
  4. HDHP participants - you will find the **IRS-allowed Chronic Condition Enhanced Prescription Drug rider** [Download list](#) at the lower right-hand corner of the screen
- Call Priority Health Customer Service





# PHARMACY SAVINGS PROGRAM

**This program is available to employees and dependents enrolled in our medical plans.**

- All members with prescription drugs that have a retail cost of \$400 or more AND have a manufacturer assistance coupon available (a “program-eligible drug”) will automatically be included in the program.

## **Here's how it works:**

- If you or one of your dependents are taking a program-eligible drug, Health Plan Advocate, or HPA will contact you to assist you with program enrollment. For those who respond to HPA, your final cost for your program-eligible drug(s) will be \$0. (A small “point-of-sale” co-pay might apply, but this will be reimbursed to you by the plan).
- If you choose not to respond to HPA, a co-pay of up to 50% will apply for program-eligible drug(s).





## WHAT DO YOU NEED TO KNOW ABOUT THE HDHP PLAN AND HSAS

- 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 a “qualified RX plan” for purposes of Medicare Part D
  - You can no longer contribute to an HSA once you become Medicare enrolled (including Part A)

### Preventive Prescriptions:

- 80% coinsurance coverage for a specific list of preventive medications that are not subject to the deductible.
  - you will find the **IRS-allowed Chronic Condition Enhanced Prescription Drug rider** on the Priority Health Member website or download the list by clicking here: [Download list](#)



# 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
- 2024 Calendar Year Healthcare Savings Account maximum contribution:
  - \$4,150 if enrolled as a single
  - \$8,300 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



Your coverage under Priority Health provides access to a wealth of unique, affordable health services.

What follows are just a few ways you can get the most out of your health plan through Priority Health programs.



**PriorityHealth** 



## Care Management

Our care management program puts your care front and center by pairing you with a professional who's trained and ready to help you manage your health. Our care managers are:

- Licensed nurses and social workers who offer guidance and support to members with chronic conditions like diabetes, asthma and hypertension
- Learn more at [priorityhealth.com/caremanagement](https://priorityhealth.com/caremanagement)

## Diabetes Prevention And Management

Members who are at risk of or diagnosed with prediabetes may be eligible to participate in our Diabetes Prevention Program. This program offers:

- Tools and resources you need to prevent diabetes through in-person sessions or a virtual experience with a lifestyle coach. Go to [priorityhealth.com/prevent-diabetes/find-a-program](https://priorityhealth.com/prevent-diabetes/find-a-program) to learn more and find a class near you.

If you have diabetes, are 18 years and older with a diagnosis of type 2 diabetes will be eligible to enroll in the Livongo by Teladoc Health program. Once enrolled, you will be provided at no cost to you, a connected blood glucose meter, unlimited test strips and lancets, access to coaches at any time, and a user-friendly app to help interpret the biometric data it collects with the goal to reduce A1c levels.

- To enroll, Text "GO STARTNOW" to 85240 to learn more and join. You can also join by visiting [Join.Livongo.com/STARTNOW/hi](https://Join.Livongo.com/STARTNOW/hi) or call 800-945-4355 and use registration code: STARTNOW

## Medication Therapy Management

- If you take several medications for multiple chronic conditions, PH can help you manage your prescription regimen. This program includes a 30-minutes face-to-face meeting with a pharmacist to help you understand your medications and discuss ways you can simplify your regimen, maximize your results and potentially save money.
- Learn more at [priorityhealth.com/member/managing-your-health/medication-therapy-management](https://priorityhealth.com/member/managing-your-health/medication-therapy-management)



## TruHearing

- We have access to discounts on hearing exams and hearing aids through a partnership with TruHearing
- Learn more about the hearing discount program at
- [priorityhealth.com/truhearing](https://priorityhealth.com/truhearing)



## Behavior Health

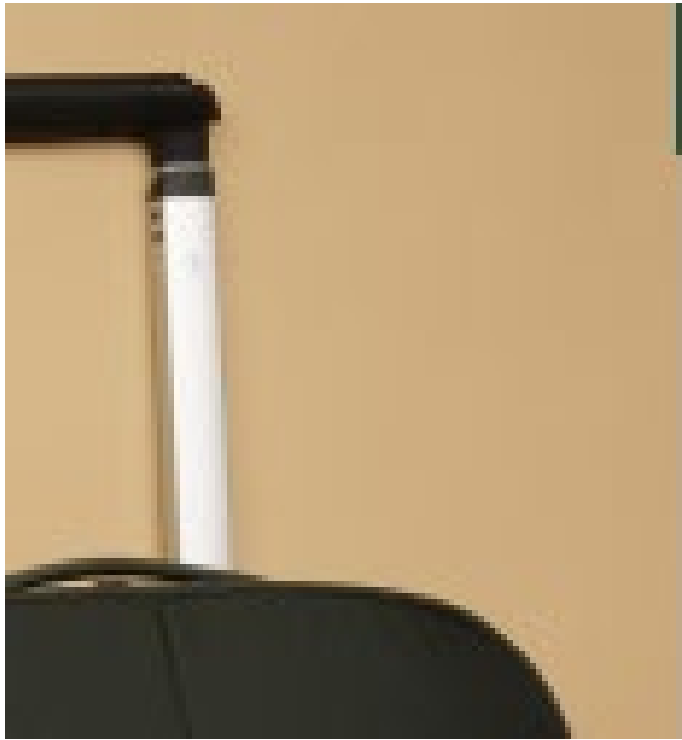
- Mental health is just as important as physical health. Whether you're looking for a referral to a specialist, advice on your situation or support related to substance use and mental health, our licensed social workers are available 24 hours a day, seven days a week.
- Call 800.673.8043 for more information



## PriorityMOM

- Maternity Offering for Members (MOM), is designed to help navigate health care costs and coverage throughout pregnancy and beyond
- The goal is to offer helpful information on ways to stay happy and healthy through the pregnancy
- If you qualify for this program, we'll contact you to opt in.





## Benefithub

- As a Priority Health member, you can find deals on travel, restaurants, shopping, family care, car rentals and more through an easy-to-use online marketplace called BenefitHub.
- With exclusive offers, cash back and discounted gift cards to businesses near you, it's easy to start saving.
- Learn more at: [priorityhealth.com/member/plan-features/benefithub](https://priorityhealth.com/member/plan-features/benefithub)



## Priority Health Connect

- An online resource that helps connect individuals living in the state of Michigan with free or reduced-cost programs and critical social services. The service is included in your health plan at no cost to you. Learn more or get started by going to [priorityhealth.com/connect](https://priorityhealth.com/connect)

# Priority Health Member Website and App

## Member Website

- Formulary (approved list of drugs)
- Benefits
- Find a Doctor
- Cost Estimator
- Prescription pricing comparison
- Real time data

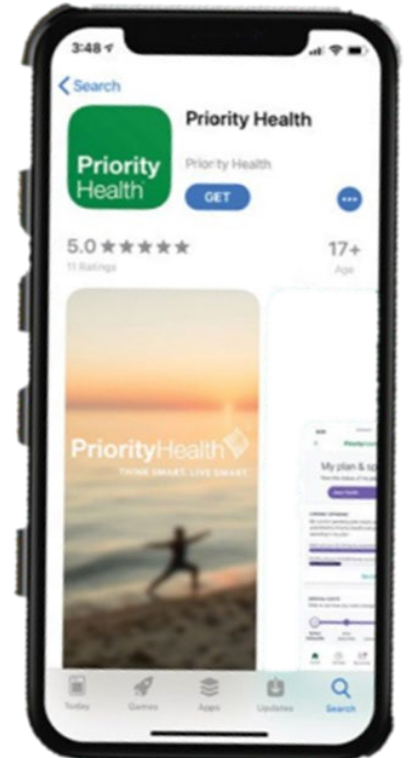
## Customer Service

- # on ID Card

Visit [priorityhealth.com](https://priorityhealth.com)

## Corewell Now App

- Track spending balances
- Search claims
- Compare costs of medical procedures
- Compare costs of prescription drugs
- Find in-network providers
- View plan ID info
- Set-up a video chat for healthcare services





## COREWELL NOW VIRTUAL CARE

Coverage for healthcare on your phone, computer or tablet with 24/7 access to services

- Great when:
  - Your doctor's office is closed
  - You feel too sick to leave the house
  - You are traveling
- Seek treatment for common conditions:
  - Cough, cold, allergy, flu, sinusitis, migraines, sore throat, fever, ear pain, UTIs, burns, rashes and more!
- Copay is \$0 for the Premier & Standard Plan, \$45 charge for the HDHP

# 24/7 ONLINE HEALTHCARE

## To get started:

1. Log into your member account at [member.priorityhealth.com](https://member.priorityhealth.com)
2. Select “virtual care”
3. Click “get started with the Corewell Health app”.
4. Select “download the Corewell Health app” or visit [mychart.corewell.org](https://mychart.corewell.org)
5. Log in or create an account and select “on-demand video visit”
6. You’ll be asked a few health questions including a brief description of your current symptoms. Complete the eCheck-in process before beginning your visit.
7. Select “begin video visit” to be connected with a provider.



## DENTAL & VISION BENEFITS

### Dental Benefits:

- 100% preventive
- 75% restorative
  - Deductible of \$25/member up to \$75/family
  - \$1,100/member/plan year benefit 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% - \$350/participant/plan year







## BENEFITS WELLNESS REWARD!!!

You will receive a wellness reward reducing your health employee contributions by:

1. Employee must attend a Wellness Resource meeting (3 held in February)
2. Complete the online attestation by March 17th
3. Attend a Benefits Townhall meeting (2 held in March).

# 2024/25 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



## 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 but not dental or vision

# AUTO RELATED CLAIMS



## What do I need to know if I am a Michigan licensed driver?

- Our Medical plan excludes all healthcare claims related to an automobile accident for Michigan licensed drivers
- Our medical plan will exclude the first \$20,000 /driver/accident in eligible charges related to a motorcycle injury
- Please be sure to consult your auto insurance agent to make sure you are properly insured.

## MEDICAL CLAIMS COVERAGE WHILE TRAVELING OUTSIDE THE US



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Andrews University's medical plans cover **emergency and urgent care services** outside of the U.S.

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Members will likely be asked to pay for services up front and then submit claims to the Priority Health customer service team for reasonable and customary processing.



# FLEXIBLE SPENDING ACCOUNTS

Voluntary Pre-tax deduction

- Healthcare Reimbursement maximum = \$3,200
  - 2 Plans, Traditional FSA and Limited Purpose FSA
- Daycare Reimbursement - \$5,000/household

FSA debit card for the Traditional FSA plan only

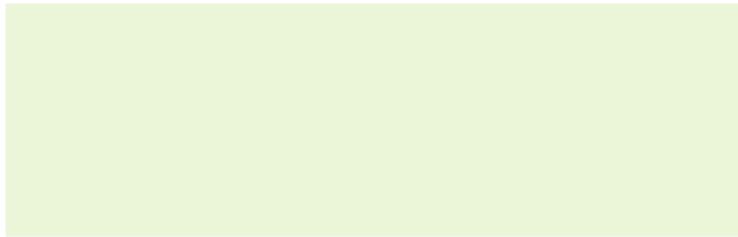
Only use your debit card for eligible expenses

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





# KNOW THE RULES!



## FLEXIBLE SPENDING ACCOUNTS

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 (up 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*



# Employee Benefits Open Enrollment 2024

Effective 7/1/2024-6/30/2025

Life, Disability, Supplemental Life, AD&D  
and Voluntary Plans

Andrews  University

Seek Knowledge. Affirm Faith. Change the World.

# LIFE AND DISABILITY

Provided by Andrews

## Basic Life

- Employee - \$100,000
- Spouse - \$50,000
- Dependents - \$10,000

## Long Term Disability

- 66 2/3% of monthly earnings
- \$6,000 maximum monthly benefit
- 90 Day elimination period



# SUPPLEMENTAL LIFE & ACCIDENTAL DEATH AND DISMEMBERMENT (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 cease at retirement
- Coverage for dependents ends at age 19 or 26 for full-time students

*Additional coverage may require medical underwriting*

# 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

- For those traveling more than 100 miles away from home
- Examples of services include, language translation, legal services, baggage recovery, document replacement and emergency evacuation services

## Employee Assistance Program

1. Medical Bill Savers – assisting with balance bills of \$400 or more
2. Counseling - confidential, free, short-term counseling for you and your family members
3. Legal, financial and referral services

A graphic illustration for travel assistance. It features a white airplane flying over a blue sky with white clouds. Below the plane are several iconic landmarks: the Leaning Tower of Pisa, the Eiffel Tower, the Statue of Liberty, the Colosseum, and Big Ben. There are also hot air balloons and seagulls in the scene.

Travel Assistance

# *Voluntary Benefits*



## UNUM VOLUNTARY BENEFITS

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 and cancer (**when you purchase the additional rider by checking the box**)
  - Sample Rate = a 40 year-old with \$5,000 benefit is \$1.90/week
  - \$50 health screening benefit
  - This policy has a cancer rider that may be selected and purchased!

# 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

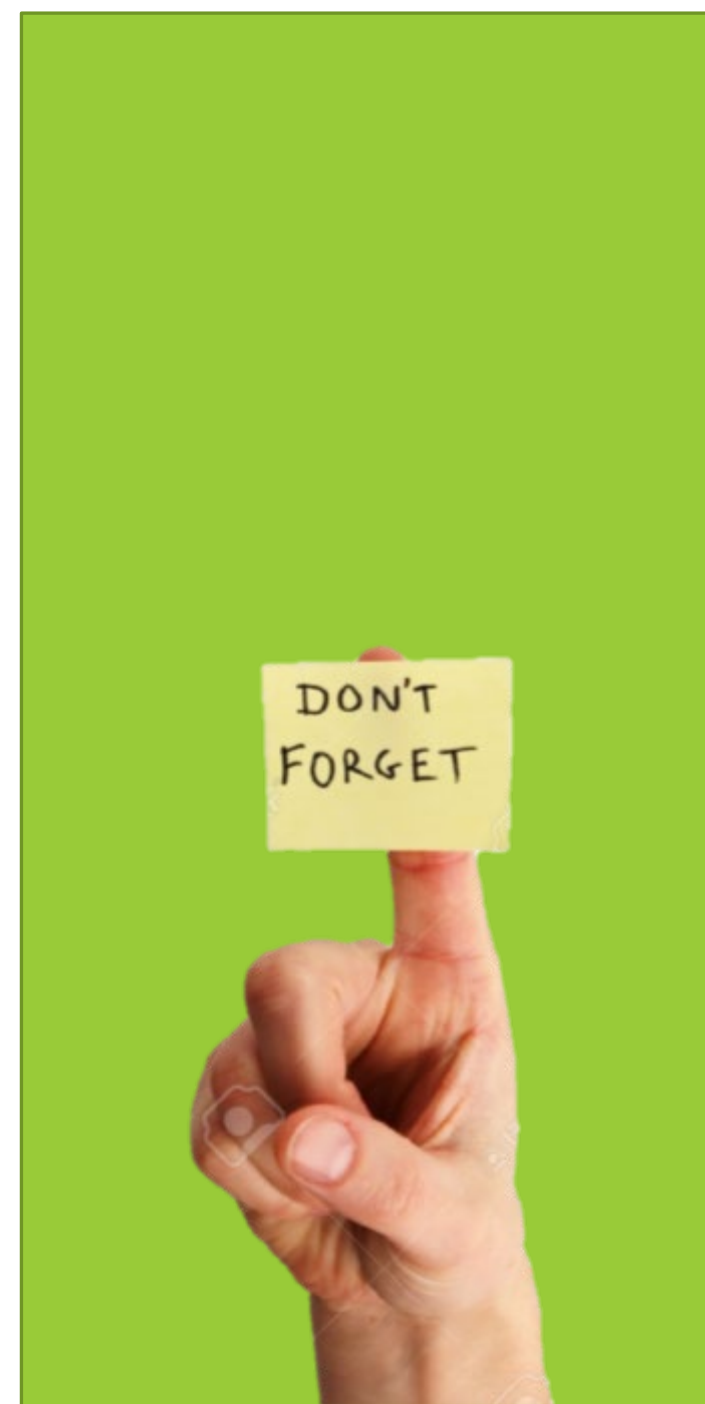
Is an individually owned policy with Level premiums and a level death benefit

- 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)



# OPEN ENROLLMENT

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Powered by:



**b**swift

# OPEN ENROLLMENT CHECKLIST



To review your elections, or make changes:

- ✓ Login onto [andrews.edu/go/mybenefits](https://andrews.edu/go/mybenefits)
- ✓ Begin enrollment by clicking “start my enrollment ”
- ✓ Once enrollment is complete – review your elections and email and print your confirmation statement for your records
- ✓ Open enrollment opens on April 1st 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?

Contact Diane Carter from Coldbrook Insurance with your benefit questions related to our medical, dental, vision or flexible spending account plans:

Email: [Dianec@coldbrookins.com](mailto:Dianec@coldbrookins.com) or Phone: 616.446.7275

Contact Elizabeth Howard concerning our Unum or Unum Voluntary products at:

Email: [ehoward@unum.com](mailto:ehoward@unum.com)

For other benefit questions, reach out to Human Resources at

Email: [benefits@andrews.edu](mailto:benefits@andrews.edu)



# RETIREMENT PLAN

**Auto-Escalation:** If your employee voluntary contribution level is under 15%, it will be increased by 1% each July 1, until your contribution reaches 15%.

- 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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