

ANDREWS UNIVERSITY

2025 Benefits
Open Enrollment



WHAT ISN'T CHANGING?

Our employee contributions are not changing for the 5th year in a row

Our deductibles are not changing except for the IRS change to the HDHP plan (\$50/single, \$100/family)

No change to office visit copays

No change to co-insurance amounts

No change to our current network through Priority Health

WHAT IS CHANGING?

We are moving from a July 1 plan year to a May 1st plan year

We are moving away from Priority Health as a claim administrator to HMA

We are moving our Pharmacy Benefit Manager to Drex

The IRS indexed the minimum deductible on the HDHP plan by \$50/single
\$100/family

We are changing the RX copay structure

We are changing the MOOP on the Premier and Standard Plan

We are offering new Unum voluntary plans with updated benefits and lower premiums
We are adding a short-term disability benefit for all employees
Those who are paying for voluntary STD will no longer need that benefit

We will be running a short FSA plan year (7/1/25-4/30/26)

The logo for HMA, consisting of the letters "HMA" in a bold, teal, sans-serif font.The logo for Drex, featuring the word "Drex" in a black, sans-serif font, with a green "i" and a green dot above it.The logo for unum, featuring the word "unum" in a blue, sans-serif font, with three blue dots above the "u", "n", and "m".

Benefits	Premier Plan	Standard Plan	HDHP
In-Network Deductible Single / Family	\$500/\$1,000	\$650/\$1,300	\$1,650 / \$3,300
Co-Insurance	90%	80%	80%
Maximum out of pocket	\$5,000/\$10,000	\$6,000/\$12,000	\$4,250/\$8,500
Office Visit Co-pay PCP / Specialist	\$20/\$30	\$30/\$40	Ded, 80%/20%
Virtual Healthcare	\$0	\$0	\$43 charge
Urgent Care	\$75	\$75	Ded, 80%/20%
Emergency Room Treatment	\$250, Ded, 90%/20%	\$250, Ded, 80%/20%	Ded, 80%/20%

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
- **2025 Calendar Year** Healthcare Savings Account maximum contribution:
 - \$4,300 if enrolled as a single
 - \$8,550 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
- 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.
- If you are enrolled in the HDHP, we do not recommend you contribute to your HSA while participating in the international drug sourcing program

WELCOME TO HEALTHCARE BENEFITS ADMINISTERED BY HMA

Welcome Joe Marino!

1. Healthcare Management Administrators (HMA) carefully selected by Priority Health for partnership.
2. HMA is a “people first” TPA, similar in culture to Priority Health
3. Same great network through PH & Cigna, administered by HMA.

The logo for Healthcare Management Administrators (HMA) consists of the letters 'HMA' in a bold, teal-colored, sans-serif font.

Getting Started with HMA

Health Management Administrators

Register on the member portal

Access benefit and claims information online at accesshma.com.

Check out your benefits

Review your plan and benefits to see your coverage and more.

Receive your Member ID card in the mail

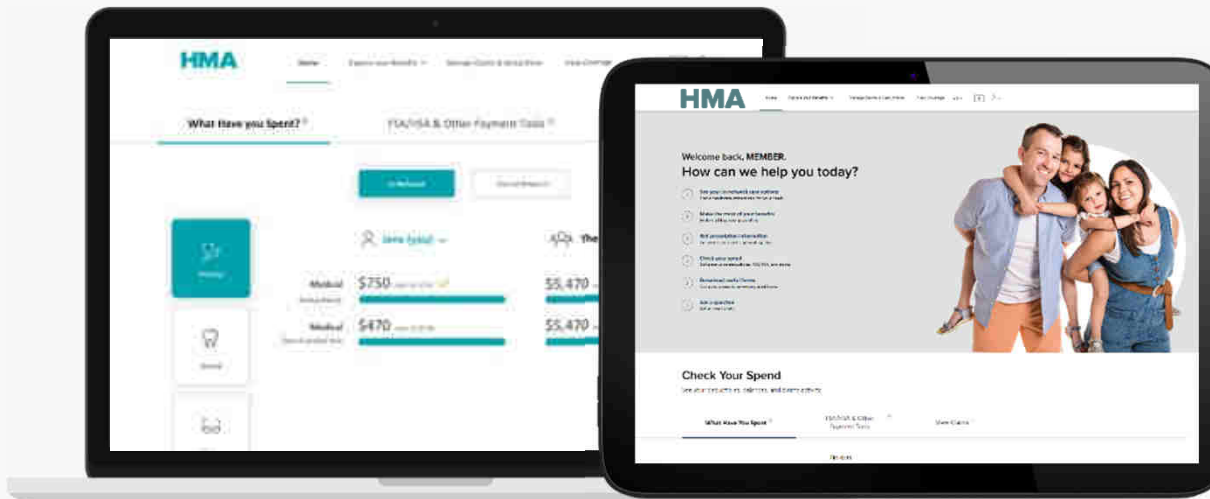
Your card is delivered with all the information you need to start accessing care.

Contact HMA if you have any questions

Call our Customer Care Team
Mon-Fri 8AM-9PM EST
by calling the number on the back of your Member ID card.

Member Portal

After receiving your member ID number, you can create a member portal account on our website to easily and securely manage your healthcare benefits.



Through the member portal you can:

- ✓ View your claims status
- ✓ Get help with your questions
- ✓ View your benefits and coverage
- ✓ Connect to HMA programs and services

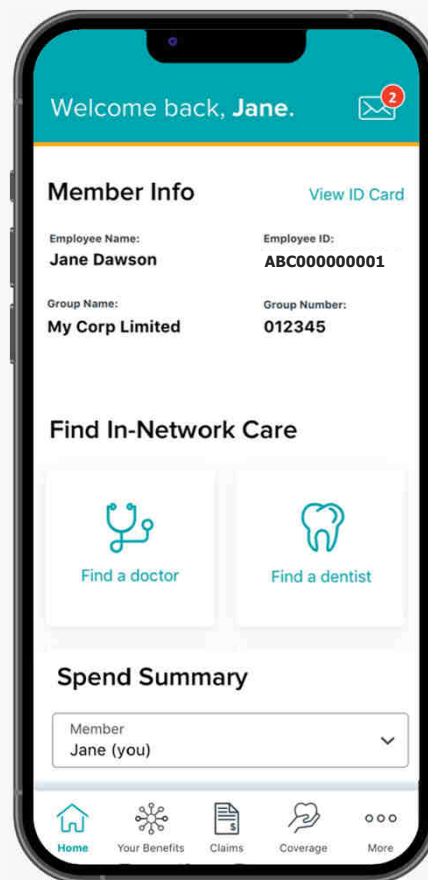
Create your account at [accesshma](https://accesshma.com).

Stay Connected with the Mobile App

Once your plan is active, you can register your account online and access it through the mobile app.

Get Started

Download the free Mobile App in the Apple or Google Play Stores



Through the app you can:

View your digital member ID cards

Find an in-network provider or hospital

Securely access your claims and benefits at home or on the go

Get connected to our Customer Care team at the touch of a button

Telehealth with MDLIVE

Medical Urgent Care

Available 24 hours a day,
7 days a week

Use phone, secure video,
or through the MDLIVE App

Save time and money by seeing
an MDLIVE doctor for non-
emergency conditions

MDLIVE doctors may even send a
prescription to your nearest
pharmacy (if needed)

Common medical conditions include:

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear problems
- Fever
- Headache
- Insect bites
- Nausea / Vomiting
- Pink eye
- Rash
- Sore throats
- Urinary problems / UTI
- And more

MDLIVE is a separate company providing telehealth services for HMA members

©2024, Healthcare Management Administrators, Inc.

HMA



Meet Sophie, your virtual health assistant! Sophie makes creating an account quick and easy using your smartphone. See a doctor in minutes – anytime, anywhere!

To access Sophie, text **"HMA"** to **635483** and follow the link to register or call **1-877-596-8826**.

Get Started with MDLive

Register with the HMA Member Portal

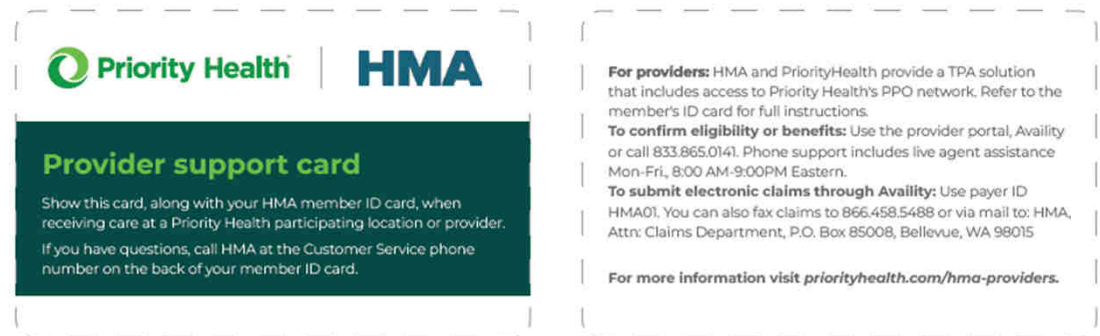
1. Visit accesshma.com
2. Select the HMA Member Login button at the top of your screen
3. Log into the member portal or create an account by selecting "create an account" on the bottom of the login page
4. Once logged in, scroll down your home dashboard to "explore your benefits" and select the title labeled "see a doctor now" to access MDLIVE

HMA AND PRIORITY HEALTH PROVIDER SUPPORT CARD

Understanding Your Network Coverage

HMA has partnered with your employer to administer your health plan. With HMA, members have access to exceptional medical care through the Priority Health TPA network. We've created a provider support card designed to help reinforce your access with Priority Health providers.

You have medical coverage. If your provider refuses to see you, please have the provider check eligibility using our portal or call Customer Care at 833.865.0141.





**WHAT ABOUT CARE THAT IS
ALREADY SCHEDULED?**

Services currently authorized by Priority Health will transition over to HMA.

On or after May 1st, the provider can call HMA to start the process for future prior authorizations under HMA, or to confirm current courses of care.

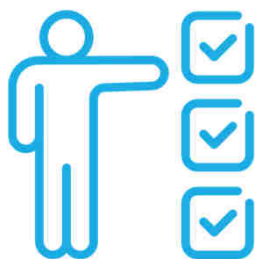
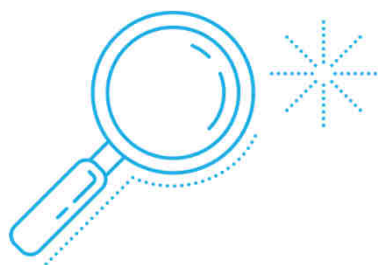
welcome
to Drex!

Sara M. Eaton
PBM Account Manager

Who is Drexix?

At Drexix, we break the mold of traditional pharmacy benefits management. We are not just a pharmacy benefits manager; we are your healthcare ally, committed to ensuring that you receive the best care without breaking the bank. With our non-traditional approach, you're in for a refreshing change in how you experience your pharmacy benefits. Our commitment:

TRANSPARENCY



CHOICE

COST



CARE

CONTROL



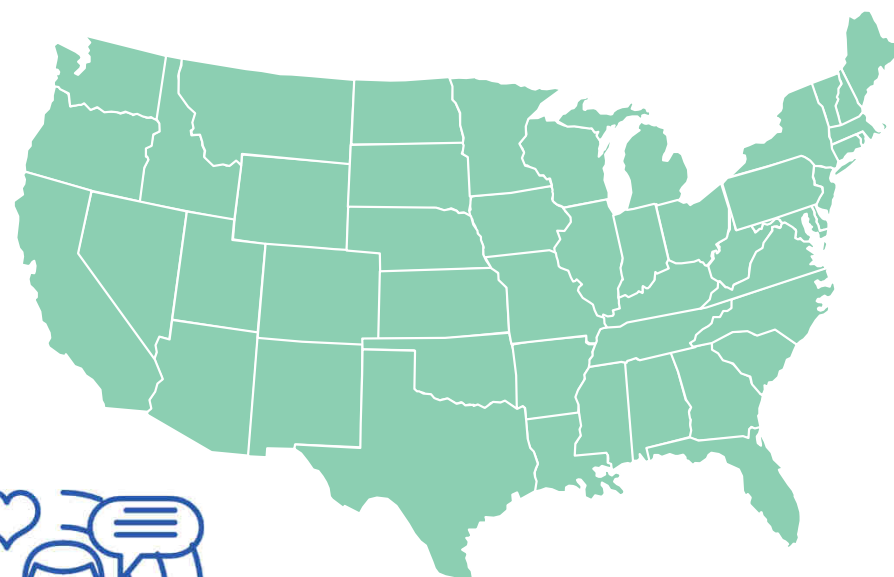
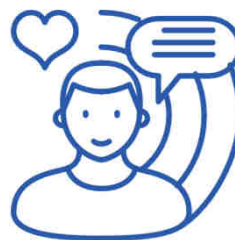
The Drex Difference

With more than 65,000 participating pharmacies, the Drex Pharmacy Network includes every major pharmacy chain, as well as most regional chains and independent pharmacies.

Drex provides additional savings through:

- International Rx
- Personalized Mail Order service

Our Dedicated Advocacy Team is here to help make your Drex experience as smooth as possible.



Digital Empowerment

Take charge of your pharmacy benefits coverage in two exciting ways:

Drex Web Portal

Visit www.Drex.com and access:

- Prescription pricing comparisons between pharmacies
- Prescription history
- Wellness-related insights for better choices

Drex App

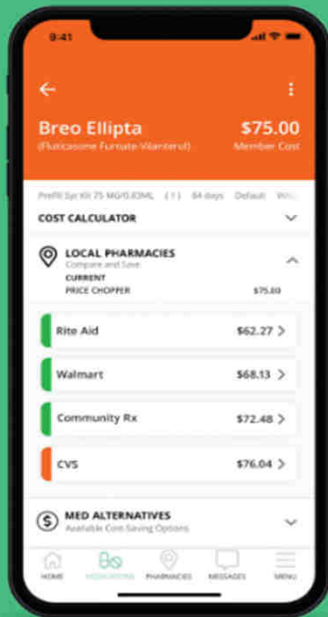
Your Ultimate companion for informed healthcare choices

- Review plans and pricing details in real time
- Switch to cost-effective clinically approved alternatives
- Effortlessly locate nearby participating pharmacies

Drexī Member App

Drexī

MEET THE Drexī App



Simplify Your Prescription Journey with Drexī

The Drexī Member App puts you in control of your prescriptions, making it easy to manage costs and find the best options for you.

PERSONALIZED INSIGHTS

- View your medications and understand your benefits all in one place.

KNOW YOUR OPTIONS

- Get instant alerts about lower-cost alternatives for your prescriptions.

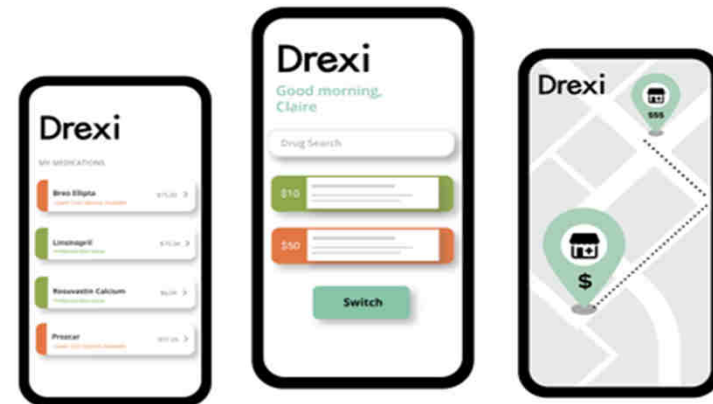
ONE-CLICK CONVENIENCE

- Switch pharmacies or medications directly within the app.

ALWAYS GET THE BEST DEAL

- Find the right drug at the right price, every time. Drexī takes the guesswork out of prescription costs.

Drexī simplifies your healthcare journey, giving you the tools to make informed decisions and maximize your savings.



Let's Download that APP!!



International Rx Program

This wonderful program provides **\$0 copay** on high-cost brand and specialty medications, connect with your dedicated Drex advocacy team member at **877-688-5461** or email us at drexadvocacy@amps.com for personalized options and guidance.

For a comprehensive list of drugs available on this program, please reference your welcome packet.



Prescriber writes you a prescription. Based on your plan, **if the drug is considered high dollar**, you have access to utilize the International Rx program. If the medication is available



If your prescription is a "Life Saving Rx" – you will receive a one time "Gap Fill" through a US Pharmacy. All additional fills will come from the International Pharmacy.

RX COPAYS



Plan	Premier Plan	Standard Plan	QHDHP
Generic RX	\$25	\$25	Ded, 80%/20%
Brand RX	25% - \$100	35% - \$100	Ded, 80%/20%
Specialty RX	25% - \$1,000	30% - \$1,000	Ded, 80%/20%
Mail-Order	2.5 X Retail	2.5 X Retail	Ded, 80%/20%

INTERNATIONAL RX PROGRAM

If you are enrolled in the HDHP, we do not recommend contributing to your HSA while you are enrolled in the international RX program. Please consult your tax consultant/accountant.



2025/26 EMPLOYEE CONTRIBUTIONS

<i>Employee Contribution</i>	<i>Premier</i>	<i>Standard</i>	<i>QHDHP</i>	<i>Dental & Vision</i>
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

BREAK TIME!

Let's stretch!!!!

FLEXIBLE SPENDING ACCOUNTS

WE WILL BE RUNNING A SHORT PLAN YEAR 7/1/2025-4/30/2026

Voluntary Pre-tax deduction

- Healthcare Reimbursement maximum = \$2,667
 - 2 Plans, Traditional FSA and Limited Purpose FSA
- Daycare Reimbursement - \$4,167/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.

Current year grace period (up to September 15th) to incur eligible expense for those covered under the plan on the last day of the plan year

IRS may require a proof of expense – save your receipts



**You must re-enroll
every year!**



BENEFITS WELLNESS REWARD!!!

You will receive a wellness reward reducing your health employee contributions by completing an on-line attestation (due by March 14th) plus 2 of the offered programming options.

- See Human Resources for more information

JUST A REMINDER...

AU offers hearing benefits

Hearing exam and testing:

- Paid the same as any other office visit

Hearing testing

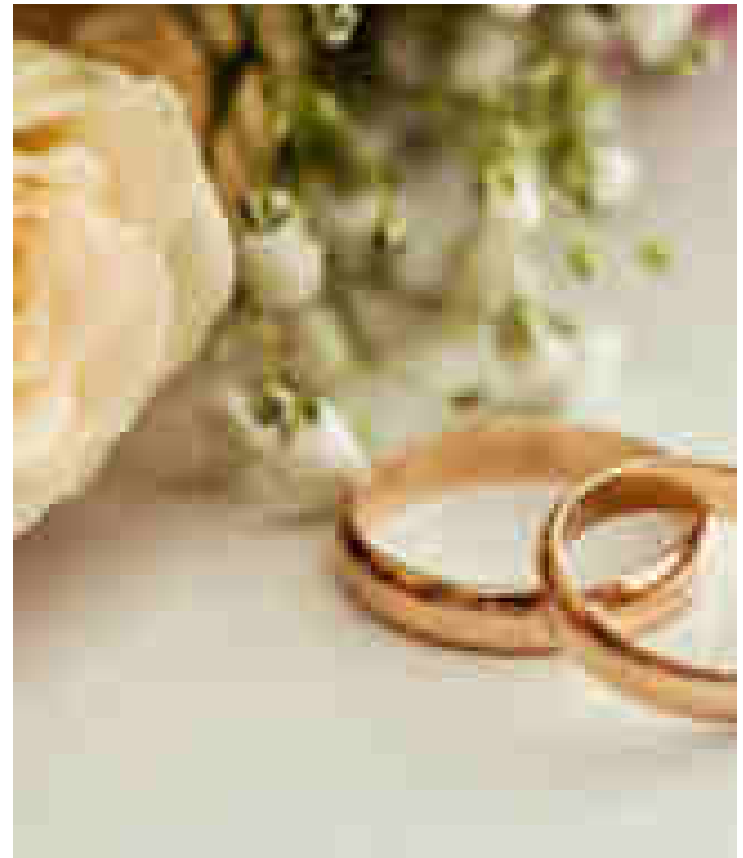
- 75% coverage subject to deductible
- Maximum paid for hearing aids is \$2,500 in any two benefit year periods



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

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

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



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



UNUM PRODUCTS



Open enrollment changes
this year will be effective
July 1, 2025.

Open enrollment changes
next year will be effective
May 1, 2026

LIFE AND DISABILITY PROVIDED BY ANDREWS

Basic Life

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

Short Term Disability – *NEW BENEFIT!*

- 7 Day elimination period
- 60% of weekly earnings
- \$1,000 maximum weekly benefit

Long Term Disability

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

Please keep your beneficiaries up to date!!!!

Dependents are covered to age 19, 26 if FTS



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
- Coverage for dependents ends at age 19 or 26 for full-time students

Changes made this open enrollment will be effective 7/1/2025

Benefits cease at retirement

Additional coverage may require medical underwriting

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:

- Accident plan – updated benefits/rates
- Hospital Indemnity Plan – **NEW!**
- Critical illness plan – updated benefits/rates
- Whole life policy



If you are currently enrolled in Critical Illness or Accident, your current election will roll over to the updated plan(s).

ACCIDENT INSURANCE

Accident insurance pays you a set benefit amount based on the type of injury you have and the treatment you need. It covers accidents that occur on or off the job and includes a range of incidents ranging from common injuries to serious events.

Accidents and their payouts include (but are not limited to):

- Loss of hearing: \$25,000
- ICU admission: \$1,000 plus \$300 per day (up to 15 days)
- Concussion: \$200
- Rupture/herniated disc: \$150
- Physician follow-up visit \$75 (limit 2)
- Meniscus repair: \$750
- **Organized Sports Benefit**
- **Pet Boarding Benefit**
- **Physical and Chiropractic Therapy**
- At-Home Nurse Care included in Recovery Benefits



UNUM 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
 - On/off the job coverage
 - Portable – you can take the coverage with you
 - No medical underwriting
 - Typically excludes:
 - Dangerous hobbies
 - Participating in any semi-professional or professional competitive athletic contests for which any type of compensation is received
 - Willful criminal activity
 - Military activity
- ***You must see a provider within 90 days of your accident!!!***



Premium/pay	24 Pays
Employee	\$3.20
Employee & Spouse	\$5.49
Employee & Child(ren)	\$7.19
Family	\$9.48



VOLUNTARY HOSPITAL INSURANCE

Why is this coverage so valuable?

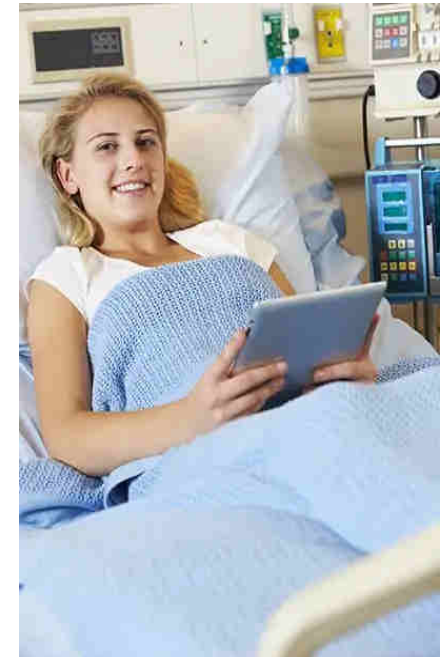
- The money is paid directly to you - not to a hospital or care provider
- The cost is conveniently deducted from your paycheck on a post-tax basis
- The benefits in this plan are compatible with a Health Savings Account (HSA)
- You may take the coverage with you if you leave the company or retire, without having to answer new health questions, you'll be billed directly
- No medical underwriting
- This policy Does have a 12-month pre-existing limitation ONLY for late entrants



Cost/week	Post-tax
Employee	\$6.80
Employee & Spouse	\$13.42
Employee & Child	\$9.14
Family	\$15.76

VOLUNTARY HOSPITAL INSURANCE

Hospital		
Hospital Admission	Payable for a maximum of 1 day per year	\$1,000
ICU Admission	Payable for a maximum of 1 day per year	\$500
Hospital Daily Stay	Payable per day up to 365 days	\$100
ICU Daily Stay	Payable per day up to 15 days	\$100
Other Benefits		
Well Child Benefit	Payable for maximum of 4 times per child for the 1 st year of life	\$50



CRITICAL ILLNESS



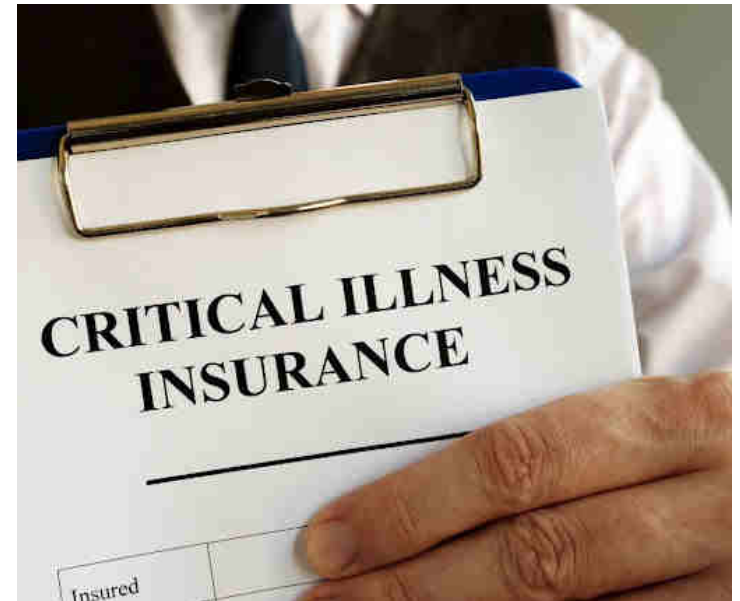
- Covered conditions: cancer, dementia (including Alzheimer's), ALS, MS, Parkinson's, Infectious Diseases, minor coronary artery disease, and skin cancer
- COVID is covered under Infectious Disease
- Breast Cancer is covered at stage 0 and 100% payout
- No Age Reductions
- Unlimited Reoccurring Condition Benefit included at 100% (Separation period: 180 days)
- Portability included
- **This policy does not have a \$50 health screening benefit**

CRITICAL ILLNESS

- Coverage Amount
 - \$10,000, \$20,000 or \$30,000
 - Spouse = 50% of employee coverage amount
 - Child = 50% of employee coverage amount
 - No medial underwriting
 - Pre-existing Conditions
 - 12/12 = Applies to all insureds

Sample Rate:

- A 35-39 year-old with \$10,000 benefit = \$1.90/pay





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

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

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

A banner image showing a collage of world landmarks including the Statue of Liberty, Eiffel Tower, Leaning Tower of Pisa, Colosseum, Big Ben, and Sydney Opera House, with an airplane flying over them. A dark blue banner at the bottom contains the text "Travel Assistance" in white.

Travel Assistance

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

Powered by:



bswift

OPEN ENROLLMENT CHECKLIST



To review your elections, or make changes:

- ✓ Login onto 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 March 24th and closes on April 4th

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 or Phone: 616.446.7275
- Contact Elizabeth Howard concerning our Unum or Unum Voluntary products at:
 - Email: ehoward@unum.com
- For other benefit questions, reach out to Human Resources at
 - Email: 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



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