

ACU 2021 Benefits Open Enrollment



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- **Financial Operations Staff**
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- **Faculty Senate Representatives**
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- **Senior Leadership**
 - Kevin Campbell & Wendy Jones
- **Benefits Broker**
 - Holmes Murphy

20 21 Benefits Enrollment Key Points



Open Enrollment is **November 2– November 6**

- Enroll in SmartBen (same myACU login and process as last year)
- Everyone must complete enrollment
- If enrollment is **not** completed you will be **disenrolled** and will have to wait until 1/ 1/ 22 to enroll, unless you experience a qualifying event

What's New for 2021?

- We are proud to announce:
- NO CARRIER CHANGES!
- NO RATE CHANGES!
- No plan design changes
- ACU HSA Amount staying same
- Decreased Wildcat Care telemedicine visit fee (\$45 to \$20)



Dental Plan

Cigna

Plan Feature	Dental Plan
Annual Deductible	\$50 Individual / \$150 Family
Annual Benefit Maximum (increases each year you are enrolled)	Year 1: \$1,500 <u>Year 2: \$1,650</u> Year 3: \$1,800 Year 4: \$1,950
Type I – Preventive Services Oral exams, x-rays, routine cleanings (once every 6 months)	Covered at 100% (no deductible)
Type II – Basic Services Fillings, extractions, root canals, periodontal surgery	Covered at 80% after deductible
Type III – Major Services Crowns, bridges, dentures, veneers	Covered at 50% after deductible
Type IV – Orthodontia (Child and Adult coverage)	50% up to \$1,000 lifetime maximum
Out-of-Network Reimbursement	90 th Percentile

Dental Monthly Premiums			
Employee Only	Employee + Spouse	Employee + Child(ren)	Family
\$43.86	\$88.99	\$84.30	\$128.70

Vision Plan

VSP

Plan Feature	Vision Plan
Eye Exam (once every 12 months) Contact Lens Fitting Fee	\$20 Copay Up to \$60
Lenses (once every 12 months)	\$20 Copay
Frames (once every 24 months)	<u>Up to \$150 allowance</u> + 20% discount on remaining balance
Contact Lenses (once every 12 months, in lieu of glasses)	<u>Up to \$150 allowance</u>

Vision Monthly Premiums				
Employee Only	Employee + Spouse	Employee + 1 Child	Employee + Children (2+)	Employee + Family
\$8.99	\$13.04	\$13.04	\$23.38	\$23.38

Life and AD&D

Cigna

- ACU provides Basic Life/ AD&D to all eligible employees
 - **1x annual base earnings up to \$300,000***
- Voluntary Life/ AD&D*

Type of Coverage	Increments	Maximum Benefit	Guarantee Issue
Employee	\$10,000 (\$20,000 minimum)	Lesser of 5x salary or \$500,000	\$200,000
Spouse	\$5,000	Lesser of 50% of employee election or \$250,000	\$50,000
Child(ren)	Birth to 6 mon.: \$1,000 flat 6 mon. to 26 yrs: \$1,000 increments	Infant: \$1,000 flat Child: \$10,000	Child elections are always Guarantee Issue (no EOI ever required)

- Evidence of Insurability (EOI)
 - If you are enrolled today, you and your spouse can increase your election 1 increment, up to GI, w/ no EOI
 - If you are not enrolled today, any policy amount is subject to EOI
 - Any increases over GI will be subject to EOI
- **IMPORTANT:** Update your beneficiary in SmartBen

**Benefit reduced to 65% for employees aged 65-69 and 50% for employees aged 70 or older*

Short- Term and Long- Term Disability

Cigna



- Voluntary Short- Term Disability

- STD benefit up to 60 % of weekly earnings, max \$1,750/ week
- 7 day waiting period for injury and sickness
- Pre Existing Conditions: 3/ 12 – Any conditions incurred within 3 months of your enrollment date will not be covered for the first 12 months
- Cannot use sick leave & STD at the same time

- Long- Term Disability

- Paid for by ACU for all eligible employees
- LTD benefit up to 60 % of monthly earnings, max \$7,500/ month

Voluntary Worksite Coverages

Cigna



- Accident

- Covers wide range of injuries and accident-related expenses
- Examples (not all inclusive): ER/urgent care visits, x-rays, dislocations/fractures, surgeries, lacerations/burns, and more
- Includes \$50 wellness benefit for receiving an annual exam (don't forget to file for your 2020 reimbursement if you are currently enrolled in the accident plan and had your annual physical from 1/1/20-current!)

- Critical Illness

- Provides lump-sum cash benefit at occurrence of major critical illnesses
- Examples (not all inclusive): cancer, heart attack, stroke, Alzheimer's, Parkinson's, and more
- Includes \$50 wellness benefit for receiving an annual exam (don't forget to file for your 2020 reimbursement if you are currently enrolled in the plan and had your annual physical from 1/1/20-current!)

Medical Plan Design

High Deductible Health Plan & PPO with GPA

Plan Feature	HSA HDHP (InNetwork)	PPO (In Network)
Deductible	\$4,000 Individual / \$8,000 Family	\$1,500 Individual / \$3,000 Family
Coinsurance	100% (In-Network Only)	70% (In-Network Only)
Out-of-Pocket Maximum	\$4,000 Individual / \$8,000 Family	\$4,000 Individual / \$8,000 Family
Physician Office Visit	Covered at 100% after deductible	\$30 Copay PCP & \$60 Copay Specialist
Preventive Care	Covered at 100%, no deductible	Covered at 100%, no deductible, no copays
Labs, X-Rays & Diagnostic Imaging	Covered at 100% after deductible	Covered at 70% after deductible
Urgent Care / Emergency Room	Covered at 100% after deductible	\$100 Copay UR & \$200 Copay ER
Inpatient / Outpatient Hospital Services	Covered at 100% after deductible	Covered at 70% after deductible

Rx Plan Feature	HDHP (In Network)	PPO (In Network)
Tier I	Covered at 100% after deductible	\$5 Copay
Tier II		\$50 Copay
Tier III		\$75 Copay
Specialty		\$100 Copay
Mail Order Program (90 day supply)	Covered at 100% after deductible	2.5x Copay

2021 Medical Plan Premiums

- **2021 Premium Structure Update**
- Previously 4 tier incentive structure; transitioning to more simple structure next year!
- All employees will have the same base premium in 2021 w/ a penalty if you and/or your spouse did not complete the wellness program requirements in 2020
- Penalty will be \$50/month per employee PLUS \$50/month per spouse (add to the base rates listed below)

MONTHLY	HDHP (Full Wellness Discount Applied)	PPO (Full Wellness Discount Applied)
Employee Only	\$100	\$200
Employee + Spouse	\$356	\$486
Employee + Child(ren)	\$254	\$384
Employee + Family	\$547	\$675

- If you (and your spouse, if enrolled) did not complete all of your wellness requirements by 9/30/20, you will not receive the full wellness discount for 2021.
- The SmartBen enrollment system will be updated with wellness completion activity through September. **Please verify your deductions on your first paystub in 2021.** If you did not receive the correct wellness discount, you can contact **ACU HR or Elsa Dunson** to verify completion of all requirements.

Wellness Program

- No changes for 2021
 - Employee Requirements:
 - Must complete by 9/30/21 to earn full premium incentive in 2022
 - Annual preventive exam AND biometric screening
 - Recommend getting age/ gender appropriate exams as applicable (will likely be required in the future, so get in the habit now!)
 - Spouse Requirements:
 - EXACT SAME AS EMPLOYEE!

Wellness Program – Mobile Health

- Mobile Health
 - Download our wellness app!
 - Spouses are eligible to download and register too!
- What can the Mobile Health app do?
 - Track wellness completion status updates
 - Sign up for onsite biometric screenings in 2021 (single sign-on to eHealth Screenings to register, view past results, etc)
 - In-app reminders for ACU events, Open Enrollment, wellness deadline reminders, etc
 - Benefit summaries & ID cards included in the app
 - Easily find contact info for Nurse Navigator, ELAP, and more
 - Individual health and wellness challenges
 - Team health and wellness challenges to be announced in 2021

Don't have a mobile device?
Access the app from your computer:

<https://www.mobilehealthconsumer.com/web/pages/login.html>



Available in
App Store & Google Play



Health Savings Account (HSA)



- Only available to employees enrolled in the HDHP
 - Employee-owned medical savings account
 - No “use it or lose it” rule!
- Who is eligible to have an HSA?
 - Have to be enrolled in HDHP and not enrolled in Medicare or another health plan
 - Spouse not enrolled in an FSA
 - Can use HSA funds for yourself and your household dependents

Health Savings Account (HSA)



- HSA Bank is our HSA vendor
 - No new debit card for employees already enrolled in the HSA plan
- Pre-tax dollars to pay for qualified medical expenses
 - Prescriptions, dental & vision expenses, doctor's visits, non-cosmetic surgeries, physical therapy, hearing aids, etc.
 - Contributions can be from both ACU and you

	2021 IRS Contribution Limit	2021 ACU HSA Contribution	2021 Maximum Employee Contribution
Employee Only	\$3,600 (increased by \$50)	\$500	\$3,100
Employee + Spouse	\$7,200 (increased by \$100)	\$1,000	\$6,200
Employee + Child		\$1,000	
Family		\$1,000	

Flexible Spending Accounts (FSA)

- Health Care FSA (only if enrolled in the PPO)
- Dependent Care FSA (DAYCARE - available to both HDHP & PPO participants)
- What is an FSA?
 - Employer owned medical spending account
 - “Use it or lose it” rule applies
 - You contribute pre-tax dollars to pay for qualified medical (or childcare) expenses
- IRS Annual Contribution Limits

	2020 IRS Contribution Limit <i>(2021 limits have not been released yet)</i>
Health Care FSA	\$2,750
Dependent Care FSA	\$5,000

Medical & Prescription Plan

- GPA (Group & Pension Administrators) will continue to administer our medical plan
 - **NEW!** One network for all employees = PHCS network for doctors
 - **NEW!** OneCall Care is being replaced with KISx but no changes in program services
- RxBenefits will continue to administer pharmacy plan
 - CVS Caremark Formulary
 - Be sure to think about signing up for the Home Delivery program – receive a 3 month supply of any maintenance medications to your home (PPO is 2.5x copay instead of 3x copay)



KISx Program

- How does the program work?
- 1. Contact KISx ***BEFORE*** you have the procedure done (see contact info in benefit guide)
- 2. KISx will help you choose a lower-cost provider from their network of 2,600 providers
- 3. KISx will then confirm your benefits & schedule your appointment



ACTUAL SAVINGS FOR A CURRENT MEMBER:			UP TO 80% SAVINGS ON MRI, CT, & PET SCANS*
Scan	Avg. Charge	Avg. KIS Imaging Cost	Dollar Savings
MRI	\$2,900	\$800	\$2,100 72%
CT	\$1,200	\$500	\$700 60%
PET	\$5,400	\$1,700	\$3,700 69%

Note: Savings may vary based on providers and geographical location.

Other Benefits

- Sick-to-Service Hours Benefit Program
 - Employees can convert up to 40 hours of sick leave for approved S2S hours each calendar year
- ACU Tuition Discount
 - ACU Dallas Undergraduate discount updated to 12 hours per semester (previous amount was 6 hours)
 - No other changes
- ID Theft Assistance (AIG – provided by ACU)
- Employee Assistance Program (Cigna)
- Travel Assistance (Cigna)
- Financial Services, Will Prep, Legal Services (Cigna)



TimelyMD – Wildcat Care

- Provided by ACU to all medical covered employees and dependents 2+ years of age
- More convenient, quicker access to medical professional, 24/7/365
- \$20 fee for each telemedicine (decrease from \$45 visit fee!)
- Non-emergency medical conditions (cold/flu, allergies, ear infections, etc)
- TimelyMD can share your patient records with ACU clinic
- Register today at www.Wildcat.Care

ACU On-Campus Medical Clinic

- Accessible to all ACU employees & dependents - \$45 office visit fee
- Annual physical exam at no cost to those covered by ACU's medical plan (required for the wellness discount if covered on medical plan)
- Flu/ cold symptoms, flu shots, acute symptoms, etc
- Clinic will call in your prescription to your preferred pharmacy
- NOTE: Clinic does not file visits with any medical insurance

Your Benefits Coordinator



Elsa Dunson

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- When am I eligible to enroll in benefits?
- I've lost my ID card, how do I get a new one?
- What is my deductible and what does “co-insurance” mean?
- I received a bill from my doctor – was my claim paid correctly?

How to Enroll for 2021

- Open Enrollment dates: **November 2 – November 6**
- Log on to myACU and select “Benefits Enrollment” under Quicklinks
- Virtual appointments available – watch your email for details
- 2021 Benefits Enrollment Guide to be delivered via email in the coming days