

# 2017 Employee Insurance and Wellness Benefits



**Open Enrollment 2017**

# TODAY'S REWARDS

## ➤ Orange Leaf – Special Sweet Treat

- Had to RSVP by Monday, 11/7/16, to receive a complimentary yogurt
  - (List is at the table)
- Choice of Wedding Cake or Brownie Batter
- Only one per person

## ➤ Prize Drawing – November 18 at 1pm

- If you attend, you get a raffle ticket
- If you RSVP'd for today's session, you receive a raffle ticket
- If you RSVP'd with Kim you get a raffle ticket
- Pick up before you leave

## ➤ Prize Donations from Anthem (Thank You)

- Car phone chargers
- Tervis cup
- Portable blue tooth speaker

# When you can Make Benefit Changes

- During the open enrollment (November 7 - November 30, 2016) period:
  - Changes will become effective on January 1, 2017.
  - All enrollment forms must be submitted to the Human Resource Office by **November 30, 2016**.
  
- If you have a qualifying event:
  - Marriage
  - Divorce
  - Legal separation
  - Birth or adoption of a child
  - Change in child's dependent status
  - Death of spouse, child, or other qualifying dependent
  - Change in spouse's benefits or employment status

# Medicare Advantage

- Retiree or Employee 65 years of age or older is Eligible
- Medicare Part C Plan
- \$10 Monthly Premium for Individual (effective January 1, 2017) paid directly to United Healthcare
- Still Considered under ECC Insurance Plans
- Open Enrollment period:
  - November 1 - November 30, 2016.
  - Changes will become effective on January 1, 2017.
  - All new enrollment forms must be mailed to UHC by **December 7, 2016**.

# Dental Insurance

## DELTA DENTAL

- No rate or plan changes
- Largest dental network in Missouri
- MAX Advantage benefit
- Same insurance card

Coverage Type	Employee Monthly Cost
<b>Dental</b>	<b>2017</b> (College Pays \$33.60)
Employee Only	\$0.00
Employee & Spouse	\$32.00
Employee & Child(ren)	\$70.34
Family	\$105.30

# Vision Insurance

## Vision Service Plan (VSP)

- No rate or plan changes
- No insurance card provided

Coverage Type	Employee Monthly Cost
<b>Vision</b>	<b>2017</b> (College Pays \$6.04)
Employee Only	\$0.00
Employee & Spouse	\$3.64
Employee & Child(ren)	\$3.84
Family	\$9.88

# Life/AD&D Insurance

- No Rate or Plan Changes
- Eligibility of Insurability (EOI) will be required for electing an increased benefit amount and/or electing above the guarantee issue amount.

Coverage Type	Basic Life (Paid by ECC)	Voluntary Term Life (Paid by Employee)
Employee Benefit	\$50,000	\$10,000 increments to a max of \$500,000
AD&D Benefit	\$50,000	Equal to voluntary life amount
Spouse Benefit	N/A	\$5,000 increments to a max of \$250,000
Child(ren) Benefit	N/A	\$1,000 increments to a max of \$10,000
Guarantee Issue	N/A	\$150,000 for employee \$50,000 for spouse

# Optional Life Insurance

- **What would your family do without your income?**
- Money you owe (*How much will be left for your family to pay?*)
- Mortgage balance \$ \_\_\_\_\_
- Car payments \$ \_\_\_\_\_
- Other debt (such as credit cards or loans) \$ \_\_\_\_\_
  
- Future plans (*How much will your loved ones need for the future?*)
- College \$ \_\_\_\_\_
- Other (such as retirement or long-term care) \$ \_\_\_\_\_
  
- Long-term costs (*How much do the people you support need each year?*)
- Utilities (such as electric, phone or cable) \$ \_\_\_\_\_
- Medical costs or insurance \$ \_\_\_\_\_
- Food, clothing, children's activities \$ \_\_\_\_\_
- Car insurance, maintenance, gasoline \$ \_\_\_\_\_



# Life Insurance Beneficiaries

It is a good practice to review beneficiaries every year. Listed below are some tips when listing beneficiaries:

- Primary - the person(s) to receive the life insurance amount. If you have more than one person who you want to receive your life insurance, specify each one as primary with the amount. The total amount should equal 100%. For example, if you have two children and you want each one to receive an equal amount, list each child as primary and 50% of life insurance amount to be received.
- Secondary - the person(s) to receive the life insurance amount if the primary beneficiary is deceased. You can list the secondary beneficiaries the same way you list the primary.
- If you have small children, you may want to complete a Uniform Transfers to Minors Act or make a living trust.

# Medical Insurance

## Anthem

- No rate or plan changes
- Continue with Health Reimbursement Arrangement (HRA)

### Monthly Cost to the Employee

Election	BPS Base (College Pays \$635.24)	BPS HSA (College Pays \$635.24)	BAC Base (College Pays \$635.24)	BAC HSA (College Pays \$635.24)
Employee Only	\$0.00	\$0.00	\$0.00	\$0.00
Employee & Spouse	\$687.62	\$197.50	\$746.40	\$251.66
Employee & Child(ren)	\$563.86	\$113.80	\$614.76	\$162.66
Family	\$1,176.48	\$498.54	\$1,267.02	\$571.92

- BPS Network does **not** include BJC Providers. Non-BJC Network incentive is \$25.74/month contributed to FSA for Base Plan and \$197.76 contributed to H.S.A. for H.S.A. Plan.
- BAC Network **does** include BJC Providers. No incentive for BJC Network for Base Plan and \$172 contributed to H.S.A. for BJC Network H.S.A. Plan

# Medical Plan - Base Plan Individual Calendar Year In-Network Benefits

Benefits	Base Plan (BAC/BPS Networks)		
	Employee Responsibility	College Responsibility (HRA)	Plan Total
Deductible (Individual)	\$1,000	\$1,500	\$2,500
Co-Insurance	20%	N/A	N/A
Office Visits (Doctor/Specialist)	\$20/\$40	N/A	N/A
Out-Of-Pocket Maximum (Individual)	\$3,500	\$1,500	\$5,000
Pharmacy	Retail: \$15/\$40/\$75 Mail: \$30/\$80/\$150	N/A	N/A

# Medical Plan - Base Family

## Calendar Year In-Network Benefits

Benefits	Base Plan (BAC/BPS Networks)		
	Employee Responsibility	College Responsibility (HRA)	Plan Total
Deductible* (Family)	\$2,000	\$3,000	\$5,000
Co-Insurance	20%	N/A	N/A
Office Visits (Doctor/Specialist)	\$20/\$40	N/A	N/A
Out-Of-Pocket Maximum (Family)	\$7,000	\$3,000	\$10,000
Pharmacy	Retail: \$15/\$40/\$75 Mail: \$30/\$80/\$150	N/A	N/A

\*Includes embedded benefit - individuals only have to meet the individual deductible

# Medical Plan - HSA Individual Calendar Year In-Network Benefits

Benefits	HSA Plan (BAC/BPS Networks)		
	Employee Responsibility	College Responsibility (HRA)	Plan Total
Deductible (Individual)	\$2,600	\$2,400	\$5,000
Office Visits (Doctor/Specialist)	0% after deductible	N/A	N/A
Pharmacy Co-Pay (apply once deductible is met)	Retail: \$15/\$40/\$75 Mail: \$30/\$80/\$150	N/A	N/A
Pharmacy Co-Pay Max. (Individual)	\$1,000	\$450	\$1,450
Out-Of-Pocket Maximum (Individual)	\$3,600	\$2,850	\$6,450

# Medical Plan - HSA Family

## Calendar Year In-Network Benefits

Benefits	HSA Plan (BAC/BPS Networks)		
	Employee Responsibility	College Responsibility (HRA)	Plan Total
Deductible* (Family)	\$5,200	\$4,800	\$10,000
Office Visits (Doctor/Specialist)	0% after deductible	N/A	N/A
Pharmacy Co-Pay (apply once deductible is met)	Retail: \$15/\$40/\$75 Mail: \$30/\$80/\$150	N/A	N/A
Pharmacy Co-Pay Max. (Family)	\$2,000	\$900	\$2,900
Out-Of-Pocket Maximum (Family)	\$7,200	\$5,700	\$12,900

\*Includes embedded benefit - individuals only have to meet the individual deductible

# Network Providers

## ➤ **BJC and Non BJC Network Providers (BAC and BPS)**

- Mercy Hospital - Washington
- Mercy Hospital - St. Louis
- Mercy Hospital - Rolla
- Missouri Baptist Sullivan Hospital
- Phelps County Regional Medical Center

## ➤ **BJC Network Providers (BAC)**

- Barnes-Jewish Hospital
- Missouri Baptist Medical Center
- St. Louis Children's Hospital
- Washington University Physicians

## ➤ **Non BJC Network Providers (BPS)**

- St. Louis University Hospital (SLU)
- St. Luke's Hospital
- Cardinal Glennon Hospital
- SSM St. Clare Health Center

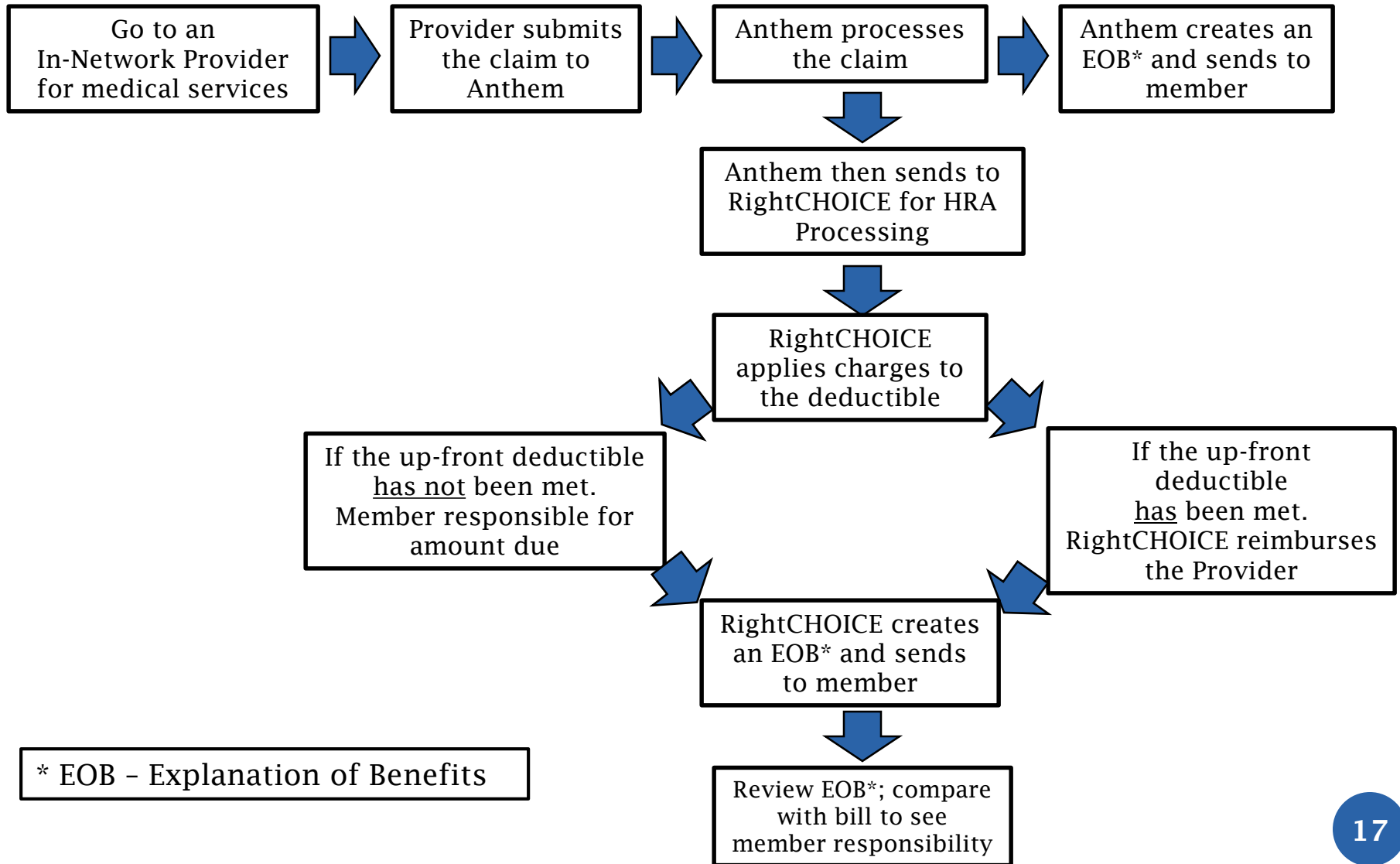
Access [www.Anthem.com](http://www.Anthem.com) for a complete provider directory.

# What is a Health Reimbursement Arrangement? (HRA)

- A fund that is used towards your In-Network Deductible.
- Is used for “qualified” out-of-pocket medical expenses for yourself, spouse and dependent(s).
- Helps reduce your out-of-pocket maximum expenses.
- Is excluded from your gross income; in other words, the reimbursements are tax-free.
- RightCHOICE is our HRA Administrator.



# The Claim Process



\* EOB - Explanation of Benefits

# What is a Health Savings Account (HSA)?

- A tax-exempt account use to pay for qualified medical expenses to help reduce your out-of-pocket maximum expenses.
- Contributions remain in your account until you use them, can earn interest, and is “portable” if you change employers or leave the workforce.
- Is excluded from your gross income; in other words, the reimbursements are tax-free.
- To be eligible to contribute to an HSA you must be covered by a qualified high deductible health plan (QHDHP) and you cannot be covered by any other health plan or enrolled in Medicare.

# East Central College 2017 HSA Contribution

	<u>BAC</u> Network	<u>BPS</u> Network
Monthly Contribution	\$172	\$197.76
	\$0	
Total Annual Contribution*	\$2,064	\$2,373.12

IRS Contribution Limits:	Individual Coverage	\$3,400
	Family Coverage	\$6,750
	Catch Up (age 55 to 65)	\$1,000

***\*ECC's contribution into your HSA goes towards the 2017 IRS contribution limit.***

*Limit increased by \$50 for 2017*

# Estimated 2017 Cost to College

Estimated Insurance Cost to College		
	Monthly Cost Per Employee	Annual Cost Per Employee
Medical Premium Cost*	\$635.24	\$7,622.88
Vision Premium Cost	\$6.04	\$72.48
Dental Premium Cost	\$33.60	\$403.20
Total Premium Cost**	\$674.88	\$8,098.56

\*Includes Premium, ACA Fees and HRA Administration Costs/Fees

\*\*Pay retirement (PSRS/PEERS) on this amount which increases your total annual salary for retirement purposes.

# Flexible Spending Account (FSA)

- **ASIFlex**
  - College Pays the Monthly Fee/No Cost to Employee
- **FSA** provides a tax advantage for qualified expenses
  - Employee's pay into an FSA is not subject to payroll taxes
- **Dependent Care** (Annual Maximum Contribution \$5000)
  - Covers children under age 13 and includes adult day care
- **Medical** (Annual Maximum Contribution \$2,550\*)
  - Option for Employees on Base Plan
  - Can include dental and vision expenses also
- **Limited Purpose** (Annual Maximum Contribution \$2,550\*)
  - For dental and vision expenses for employees on HSA plan

\*Household maximum contribution is \$2,550 (employee and spouse combined).

# Managing Your Health

**LiveHealth Online** (HSA \$49 and Base Copay) - No WAIT TIME or No Appointment

- MD Office (average cost: \$126)
- Urgent Care (average cost: \$149)
- Emergency Room (average cost: \$769 - Missouri)

## ➤ **Lower Cost Providers versus Hospital**

➤ (Free Standing Facilities)

- Imaging Centers
- Surgery Centers
- Infusion Centers
- Urgent Care Facilities

## **Pharmacy**

- Generic versus Brand
- Mail Order versus Retailer

# Managing Your Health

## ➤ **ConditionCare**

- Trained Nurses for Case Management - Phone Calls
  - Diabetes
  - Coronary Artery Disease
  - COPD (Emphysema)
  - Smoking-related illness
  - Heart Failure

## ➤ **Behavior Health Support (Depression)**

- Depression
- 50% employees seek no treatment
- Utilize resources of EAP, Support Group, Counseling and Medication.

# Tobacco Free

- Tobacco Usage increases risks of heart disease, stroke, lung cancer and diminished overall health.
- Quitting Tobacco Reduces Risk
  - Just 1 year after quitting smoking, your risk for a heart attack drops sharply.
  - Within 2 to 5 years after quitting smoking, your risk for stroke could fall to about the same as a nonsmoker's.
- Tobacco Cessation Resources available.



# Health and Wellness Programs

## ➤ Employee Assistance Program

- New Directions
- Free Benefit to Full-time Employees

## ➤ Anthem Healthy Rewards

- HSA members can earn up to \$150 each year in rewards

## ➤ J.W. Terrill Programs

- Lunch and Learn Workshops
- Wellness Resources/Newsletters

# Walking Program

- Walking Program includes: pedometer, challenges and wellness resources.
- Benefits of Walking
  - Helps Maintain/Lose Weight
  - Reduces Stress
  - Improves sleep
  - Lightens mood
- Earn Paid Time Off and other incentives
- Alternatives Available

# Tuberculosis Screening

- Required to screen faculty and students
  - High risk for TB
- Screening Questionnaire to Complete
- Return to HR by November 30, 2016
  
- Effective November 1, 2016, all new hires will complete Screening Questionnaire

# Contacts for Questions

Call Insurance Provider Customer Service or search website

Questions about network, what's covered, i.e.?

Call Human Resources

Questions about the College Benefits

Call J.W. Terrill

Questions about Claim Resolution