

# 2018 Employee Insurance and Wellness Benefits



**Open Enrollment 2018**  
November 14 - December 5, 2017

# Welcome!

- Introductions
- Orange Leaf – Special Sweet Treat
  - Had to RSVP by Monday, 11/10/16, to receive a complimentary yogurt
    - (List is at the table)
  - Only one per person
- Prize Drawing – November 20 at 1:00pm
  - If you attend, you get a raffle ticket
  - Check inside your prescription pill bottle – you may receive an extra!



# What's new for 2018?

- Medical

- Continuing with Anthem with a 5% increase in premium and a change in formulary with prescription drugs. No plan design changes.

- Dental

- Continuing with Delta with a 8.9% increase in premium and no plan design changes.

- \*\* Note – all benefits material can be found online at [www.eastcentral.edu/hr/benefits](http://www.eastcentral.edu/hr/benefits)

# How to Enroll or Make Changes to Your Benefits

- Enroll by filling out an enrollment form and submitting to Human Resources.
- If you Do Not Enroll and/or Make Changes:
  - If you don't actively enroll in or waive coverage during Annual Enrollment, your medical, dental, & vision coverage for you and your family will continue in the same plan you have for 2017 at the new family premium rates for medical and dental.
  - **\*\*No forms will need to be filled out if you are not making any changes.**

# When you can Make Benefit Changes

- During the open enrollment (November 14 - December 5, 2017, 2017) period:
  - Changes will become effective on January 1, 2018.
  - All enrollment forms must be submitted to the Human Resource Office by **December 5, 2017**.



# Make Changes to Your Coverage During the Year

- Once you enroll, you cannot change certain benefit elections until the next Annual Open Enrollment, unless you have a qualified change in status. A qualified change in status includes, but is not limited to:
  - Marriage or divorce
  - Birth or adoption
  - Certain changes to your (or your spouse's) job or employment status
  - Certain changes in your child's dependent status
  - Death of a covered dependent

# Medicare Advantage

- Retiree of 65 years of age or older is Eligible
- Medicare Part C Plan
- \$10 Monthly Premium for Individual (effective January 1, 2018) paid directly to United Healthcare
- Still Considered under ECC Insurance Plans
- Open Enrollment period:
  - November 14 - December 5, 2017.
  - Changes will become effective on January 1, 2018.
  - All new enrollment forms must be mailed directly to UHC.



# Dental Insurance

**DELTA DENTAL** [www.deltadentalmo.com](http://www.deltadentalmo.com)

- 8.9% Increase in Employee Dependent/Family Rates
- No Plan Changes for 2018
- Largest dental network in Missouri
- MAX Advantage benefit
- Same insurance card
- See Plan Summary for Further Detail

Coverage Type	Employee Monthly Cost
<b>Dental</b>	<b>2018</b> (College Pays \$36.60)
Employee Only	\$0.00
Employee & Spouse	\$34.84
Employee & Child(ren)	\$76.60
Family	\$114.66





# Vision Insurance

**Vision Service Plan (VSP) - [www.vsp.com](http://www.vsp.com) or 1-800-877-7195**

- No rate or plan changes for 2018
- No insurance card necessary - just tell them you have VSP!
- See Plan Summary for Further Detail

Coverage Type	Employee Monthly Cost
<b>Vision</b>	<b>2018</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.
- Rate for Optional Life is based on the Employee's Age

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

# Are Your Beneficiaries Current?

It is a good practice to review beneficiaries every year and update them as necessary. It's important you name the individuals that will receive the proceeds of your benefit programs (for example: life, retirement, 403b savings, etc.) in the event of your death. 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 - PPO Base Plan

- 5% Increase in Premiums
- Continue with Health Reimbursement Arrangement (HRA)
- Prescription Drug Formulary Change - Essential Drug List

Monthly Cost to the Employee		
Election	<u>BPS</u> Base (College Pays \$664.74)	<u>BAC</u> Base (College Pays \$664.74)
Employee Only	\$0.00	\$0.00
Employee & Spouse	\$716.34	\$777.20
Employee & Child(ren)	\$587.04	\$639.80
Family	\$1,227.04	\$1,320.56

- BPS Network does **not** include BJC Providers. Non-BJC Network incentive is \$27.04/month contributed to FSA for Base Plan

# Medical Insurance

## Anthem – Lumenos H.S.A (HDHP)

- 5% Increase in Premiums
- Continue with Health Reimbursement Arrangement (HRA)
- Prescription Drug Formulary Change - Essential Drug List

Monthly Cost to the Employee		
Election	<u>BPS</u> HSA (College Pays \$664.74)	<u>BAC</u> HSA (College Pays \$664.74)
Employee Only	\$0.00	\$0.00
Employee & Spouse	\$206.44	\$261.84
Employee & Child(ren)	\$118.96	\$168.90
Family	\$521.12	\$596.32

- BPS Network does **not** include BJC Providers. \$207.66 contributed to H.S.A. for BPS H.S.A. plan; \$180.60 contributed to H.S.A. for BAC H.S.A

# Pharmacy – Essential Drug List

- The Essential Drug List is a list of prescription medications approved by the U.S. Food and Drug Administration (FDA).
- It is a closed formulary, which means that only the prescription drugs on the list will be covered by the plan. Drugs that are not covered have cost-effective, high-quality alternatives available.
- Some of the common drugs that are not on the Essential Drug List are shown on the handout provided. Other preferred alternatives may also be available.
- Visit [www.anthem.com/pharmacyinformation](http://www.anthem.com/pharmacyinformation) for the most up-to-date information.

# 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

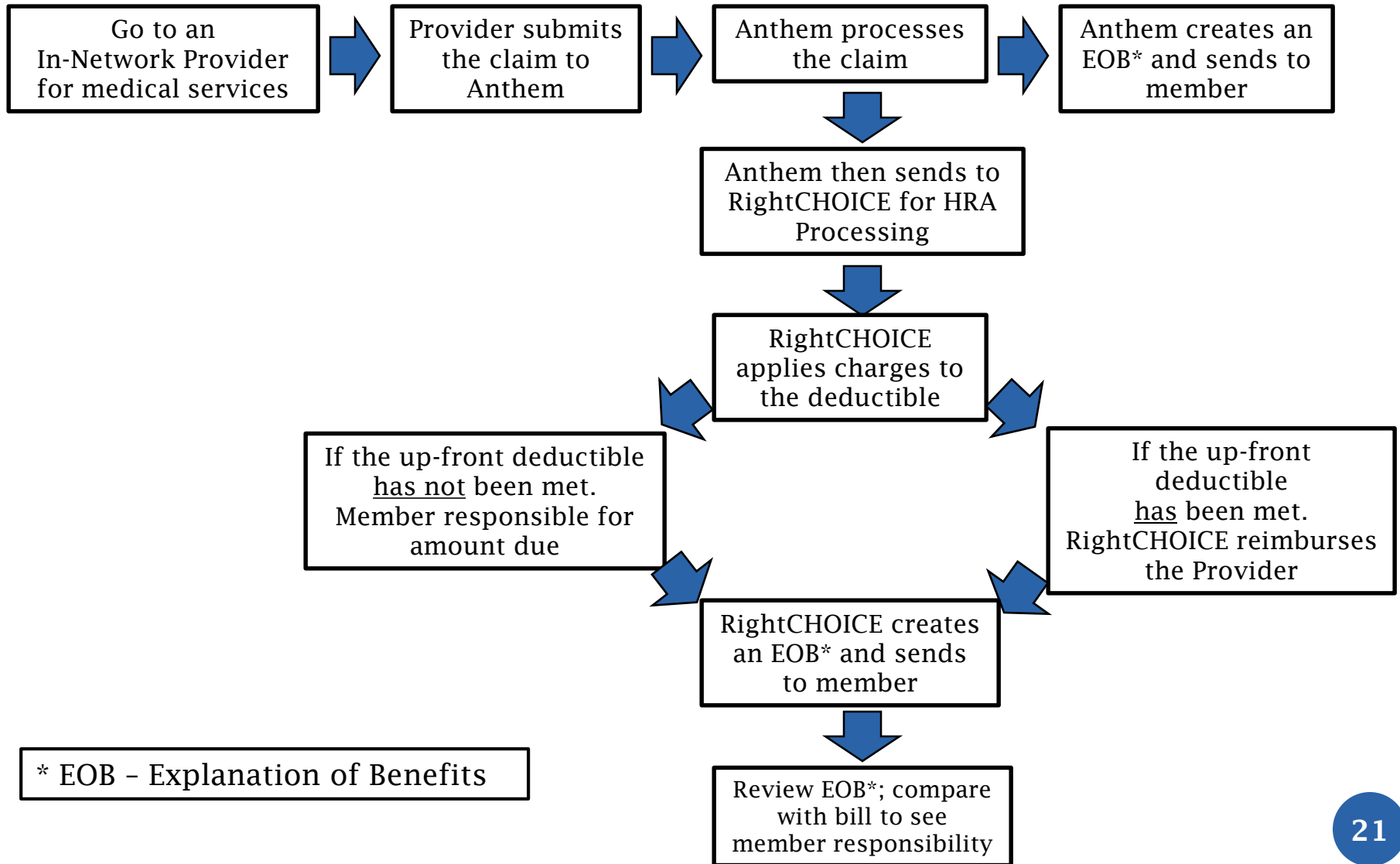
Access [www.anthem.com](http://www.anthem.com) for a complete provider directory

<b>BLUE ACCESS CHOICE Network (BAC)</b>	<b>BLUE PREFERRED SELECT Network (BPS)</b>
Mercy Hospital – Washington	Mercy Hospital – Washington
Mercy Hospital – St. Louis	Mercy Hospital – St. Louis
Mercy Hospital – Rolla	Mercy Hospital – Rolla
Missouri Baptist Hospital – Sullivan	Missouri Baptist Hospital – Sullivan
Phelps County Regional Medical Center	Phelps County Regional Medical Center
St. Louis University Hospital (SLU)	St. Louis University Hospital (SLU)
St. Luke’s Hospital	St. Luke’s Hospital
Cardinal Glennon Hospital	Cardinal Glennon Hospital
SSM St. Clare Health Center	SSM St. Clare Health Center
Barnes-Jewish Hospital	
Missouri Baptist Medical Center	
St. Louis Children’s Hospital	
Washington University Physicians	

# What is a Health Reimbursement Arrangement? (HRA)

- A College funded benefit that is used to offset the total In-Network Deductible for the plan.
- Is used for “qualified” in-network medical expenses for yourself, spouse and dependent(s).
- Helps reduce your out-of-pocket maximum expenses.
- RightCHOICE is our HRA Administrator. (see handout)
  - [www.rctpa.com](http://www.rctpa.com)

# 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.
- See Handout for approved Banks & Eligible Expenses under the H.S.A

# H.S.A Advantages

Participating in a Health Savings Account is a great way to start planning now for both current & future healthcare costs.

Advantage	How you win
Triple Tax-Saving Power	HAS contributions are withheld from your paycheck before federal taxes – and most state taxes – are taken. Funds in your account are never taxed as long as you spend them on qualified healthcare expenses.
Investment Options	Your HAS earns tax-free interest. When the account balance hits \$500, you may invest in a broad range of funds for more tax-free earnings
No “Use It or Lost It”	H.S.A’s roll over from year to year. Use it – or Save it!
You Own The Account	Your H.S.A and all the money in it are yours, even if you leave ECC or Retire.
Free Money!	The College contributes to your H.S.A account if you have You Only coverage. The amount contributed gets applied to spouse, child, and/or family coverage
Qualified Expenses	Qualified medical expenses are those expenses that generally would qualify for the medical and dental expenses deduction. Visit <a href="https://www.irs.gov/pub/irs-pdf/p502.pdf">irs.gov/pub/irs-pdf/p502.pdf</a> to see all qualified & non-qualified expenses.

# East Central College 2018 HSA Contribution

	<u>BAC</u> Network	<u>BPS</u> Network
Monthly Contribution	\$180.60	\$207.66
	\$0	\$0
Total Annual Contribution*	\$2,167.20	\$2,491.92

IRS Contribution Limits:	Individual Coverage	\$3,450
	Family Coverage	\$6,900
	Catch Up (age 55 to 65)	\$1,000

***\*ECC's contribution into your HSA goes towards the 2018 IRS contribution limit.***

*Limits increased by \$50 for individual and by \$150 for family*



# Estimated 2018 Cost to College

Estimated Insurance Cost to College		
	Monthly Cost Per Employee	Annual Cost Per Employee
Medical Premium Cost*	\$664.74	\$7,976.88
Vision Premium Cost	\$6.04	\$72.48
Dental Premium Cost	\$36.60	\$439.20
Total Premium Cost**	\$707.38	\$8,488.56

\*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 - Administrator**
  - 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 \$2,650\*)
  - Option for Employees on Base Plan
  - Can include dental and vision expenses also
- **Limited Purpose** (Annual Maximum Contribution \$2,650\*)
  - For dental and vision expenses for employees on HSA plan

**Remember:** FSA “use it or lost it” rule: If you don’t use all the money you contribute to your FSA during a specific plan year, you will forfeit the unused amounts.

# Managing Your Health

2018 Open Enrollment

# Managing Your Health Costs

**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 (Anthem Benefit)**

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

## ➤ **Behavior Health Support (Anthem Benefit)**

- 50% employees seek no treatment for depression
- Utilize other resources such as: EAP, Support Group, Counseling and Medication.

# Managing Your Health

## 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 Support – See handout and visit [www.anthem.com](http://www.anthem.com) for more details

# Wellness

2018 Open Enrollment

# “Be Well” Wellness Program

- Incentive Program (tracked through CHC Wellness) – *Enroll in the January 2018 Program (more info. to come)*
- Take part in a program that rewards you for your health choices. Your participation will earn you points towards paid time off.
- Win prizes by participating in various events, challenges, & programs





# Step Challenge

(formally the Walking Challenge)

- Step Program includes: pedometer, challenges and wellness resources.
- Benefits of Walking/ Jogging / Running
  - Helps Maintain/Lose Weight
  - Reduces Stress
  - Improves sleep
  - Lightens mood
- Earn Paid Time Off and other incentives
- Alternatives Available
- See Handout for more information & How to sign up!



EAST CENTRAL COLLEGE

# Health and Wellness Offerings

## ➤ Wellness Trainings & Correspondences

➤ Lunch and Learn Workshops



➤ Wellness Resources/Newsletters

➤ Benefit Workshops (ie: *H.S.A*, *H.R.A*, Retirement) – *New for 2018!*



# Health and Wellness Offerings

- **Mobile Mammography Van**

- Scheduled for December 6, 2017

- **Fitness Center**

- 3rd Floor / Donald Shook Student Center (DSSC)

- **Flu Shots**

- Scheduled every year around Sept/Oct.

- **Walking Trail**





## ➤ Employee Assistance Program - EAP

- The New Directions Employee Assistance Program (EAP) has the tools & resources designed to help you overcome life challenges that can affect your health, family, or job performance.
- Visit [ndbh.com](http://ndbh.com) or call 1-800-624-5544
- Enter the EAP Company Login Code: ECC
- EAP Counseling is available by telephone or in person. It's completely FREE, totally confidential, and fully available to you and your family members.

# Contacts for Questions

## **Call Insurance Provider Customer Service or search website**

Questions about network, what's covered, i.e.?  
(See handouts for websites/contact info. Or call HR)

## **Call Human Resources**

Questions about the College Benefits  
Wendy Landwehr / HR Specialist / (636) 584-6711  
[wendy.Landwehr@eastcentral.edu](mailto:wendy.Landwehr@eastcentral.edu)

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