

2016 Employee Insurance and Wellness Benefits



Open Enrollment 2016

When you can Make Benefit Changes

- During the 2016 open enrollment period:
 - November 30 – December 8, 2015.
 - Changes will become effective on January 1, 2016.
 - All enrollment forms must be submitted to the Human Resource Office by **December 8, 2015**.
- 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

Key Benefit Changes Past 3 Years

2016 Medical - Anthem

- No Plan or Rate changes

2015 Medical - Anthem

- Increased deductibles/Added Health Reimbursement Arrangement (HRA)
 - Employee Impact: Base Plan \$500 increase HSA Plan \$100 Increase
 - College Impact: Base Plan \$1,200 increase HSA Plan \$2,400 Increase
- Eliminated Buy up Option

➤ **2014 Medical - Moved from Coventry to Anthem**

- No Plan changes
- Added Choice between BJC and non BJC networks

2016 Dental - Move from Guardian to Delta Dental

- Enhanced Network

2016 Life/AD&D - Move from Guardian to Anthem

- No Plan or Rate Changes

2016 FSA - Move from Guardian to ASIFlex

Dental Insurance

- Moving from Guardian to Delta Dental
 - Annual Maximum increased to \$1,250
 - Largest dental network in Missouri
 - MAX Advantage benefit
 - 3.9% increase with 2 year rate guarantee

Coverage Type	Employee Monthly Cost	Employee Monthly Cost
Dental	2016 (College Pays \$33.60)	2015 (College Pays \$32.34)
Employee Only	\$0.00	\$0.00
Employee & Spouse	\$32.00	\$30.80
Employee & Child(ren)	\$70.34	\$67.72
Family	\$105.30	\$101.38

Vision Insurance

- Vision Service Plan (VSP)
 - No rate or plan changes
 - No insurance card provided

Coverage Type	Employee Monthly Cost	Employee Monthly Cost
Vision	2016 (College Pays \$6.04)	2015 (College Pays \$6.04)
Employee Only	\$0.00	\$0.00
Employee & Spouse	\$3.64	\$3.64
Employee & Child(ren)	\$3.84	\$3.84
Family	\$9.88	\$9.88

Medicare Advantage

- Retiree or Employee 65 years of age or older is Eligible
- Medicare Part C Plan
- No Premium for Individual or College
- Still Considered under ECC Insurance Plans
- Open Enrollment period:
 - Now - December 7, 2015.
 - Changes will become effective on January 1, 2016.
 - All enrollment forms must be submitted UHC by **December 7, 2015.**

Life/AD&D Insurance

- Moving from Guardian to Anthem
 - No Rate or Plan Changes
 - Need to Complete Enrollment Form and Beneficiary Information
 - 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

Medical Insurance

- Anthem
 - No rate or plan changes
 - Continue with HRA
 - Keep same insurance card

Monthly Cost to the Employee

Election	<u>BPS</u> Base (College Pays \$616.74)	<u>BPS</u> HSA (College Pays \$616.74)	<u>BAC</u> Base (College Pays \$616.74)	<u>BAC</u> HSA (College Pays \$616.74)
Employee Only	\$0.00	\$0.00	\$0.00	\$0.00
Employee & Spouse	\$667.92	\$192.42	\$724.66	\$244.68
Employee & Child(ren)	\$547.76	\$111.16	\$596.84	\$158.26
Family	\$1,142.54	\$484.70	\$1,230.12	\$555.60

- BPS Network does **not** include BJC Providers. Non-BJC Network incentive is \$25/month.
- BAC Network **does** include BJC Providers.

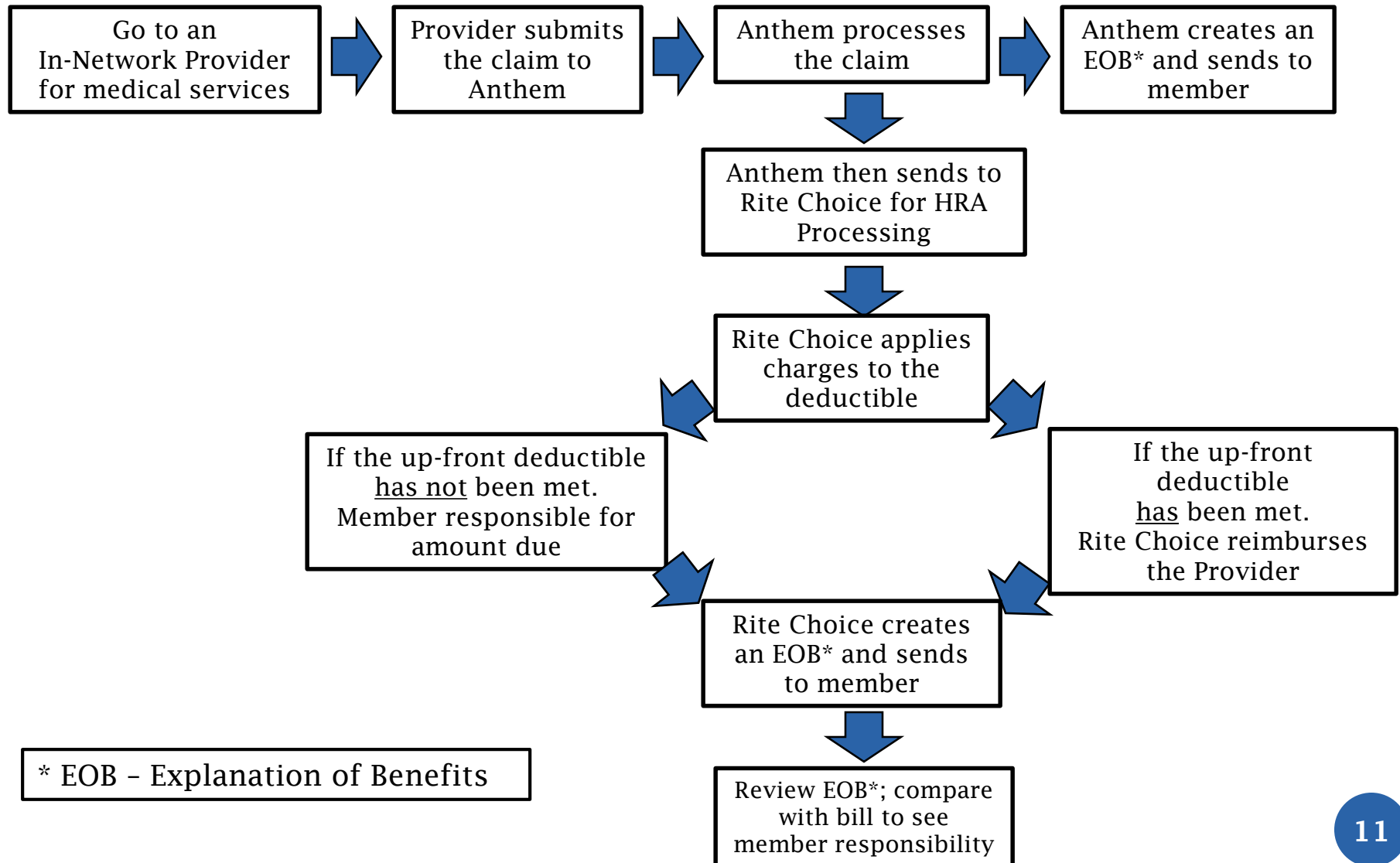
What is an Health Reimbursement Arrangement? (HRA)

- 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.

HRA Time Table

- Medical Claim
 - Receive your Explanation of Benefits (EOB) from Anthem.
 - 5-7 Working days later you should receive the EOB from RightCHOICE showing what the HRA paid.
- Prescriptions
 - Pay for the prescription at the pharmacy.
 - You will receive your EOB from Anthem.
 - 2-3 weeks later you should receive the EOB from RightCHOICE showing what the HRA paid.
- HRA Summary
 - You will receive an EOB summary from RightCHOICE once a month showing any activity for all family members covered.
 - If you had no reimbursement from the HRA you will not receive the HRA EOB.

The Claim Process



Medical Plan – Base 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 for a complete provider directory.

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 2016 HSA Contribution

	<u>BAC</u> Network	<u>BPS</u> Network
Monthly Contribution	\$167	\$167
Monthly Network Incentive	\$0	\$25
Total Annual Contribution*	\$2,004	\$2,304

IRS Contribution Limits:

Individual Coverage	\$3,350
Family Coverage	\$6,750
Catch Up (age 55 to 65)	\$1,000

**ECC's contribution into your HSA goes towards the 2016 IRS contribution limit.*

Estimated 2016 Cost to College

Estimated Insurance Cost to College		
	Monthly Cost Per Employee	Annual Cost Per Employee
Medical Premium Cost*	\$616.74	\$7,400.88
Vision Premium Cost	\$6.04	\$72.48
Dental Premium Cost	\$33.60	\$403.20
Total Premium Cost**	\$656.38	\$7,876.56

*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 – NEW Provider for 2016**
 - 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).

Controlling Your Costs

- You **CANNOT** control:
 - Life-changing diagnoses that result in high costs (cancer, heart issues).
 - Accidents (outside of work)

- You **CAN** control:
 - In-Network versus Out-of-Network utilization
 - Pharmacy
 - Lower Cost Providers
 - Long-term Disease Management and Prevention
 - Healthy Lifestyle

Controlling Your Costs

➤ **Research Options**

- Lower cost providers

➤ **Anthem Estimate Your Cost Tool:**

- Amount Covered by Plan
- Amount Employee will Owe
- Compare Price Ranges
- Accessible from your smartphone or tablet

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

- **Long-term Disease Management and Prevention**
 - 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.

Health and Wellness Programs

➤ Employee Assistance Program

- New Directions
- Free Benefit to 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

Health Screening

- CHC Wellness since 2010
- Screening is a complete Blood Draw
- \$0 Cost to Employee/ \$30 Cost to College per Participant
- Benefits of Health Screening
 - Catch risks early
 - Prevention of long term diseases
- Incentives for participation through CHC Wellness Program

SAVE THE DATE: Friday, January 22, 2016

Walking Program

- CHC Wellness since 2010
- Walking Program includes: pedometer, challenges and wellness resources.
- Benefits of Walking
 - Helps Maintain/Lose Weight
 - Reduces Stress
 - Improves sleep
 - Lightens mood
 - Strengthens muscles
 - Lowers Alzheimer's risk
- Earn Paid Time Off

Tobacco Free

- Tobacco Free Campus since 2013
- Tobacco Usage increases risks of heart disease, stroke, lung cancer and diminished overall health.
- Tobacco Usage Costs
 - Average Smoker (1 pack a day) spends \$23,520.00 annually
- 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.

Other Benefits and Notices

- **403b/457 Retirement Plans**

- Universal Notice for 403b

- **Children's Health Insurance Program (CHIP)**

- **1095C Form – New ACA Requirement for 2016**

- Submit Form with W-2 for Tax Reporting
- Mailed to your home address (postmarked by January 31, 2016)

- **Emergency Contact Information**

- Please return updated forms to Human Resources by December 8, 2015.

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

