

Southwestern University

An aerial photograph of the Southwestern University campus. A large, multi-story building with a prominent steeple is visible on the right side. The campus is surrounded by dense green trees. A road with several cars is visible on the left side of the image.

2019 Plan Year Open Enrollment

Southwestern University

Agenda

- Open Enrollment
- Benefits & Enhancements
 - Virtual Visits
 - Airrosti Visits
 - Increased Southwestern Health Savings Account Contributions
 - Higher Annual Maximum on Dental PPO Plan
- How to Enroll



Open Enrollment: Timeline



When can I enroll?

November 6 – 8, 2018

- Plan year: January 1 to December 31, 2019
- Open enrollment applies to medical, dental, vision, and flexible spending accounts.

- This is the only time changes can be made without the occurrence of a **qualifying event**.

HR will be posted around campus to accept enrollment forms

November 6 - 8.

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Open Enrollment: Qualifying Event

Changes can only be made during the year if one of the follow status changes occur:






- Marriage, divorce, or legal separation;
- Gain or loss of an eligible dependent;
- Changes in employment or Southwestern-sponsored benefit coverage that affects you or your spouse's benefit eligibility – including a spouse's open enrollment period.

Per IRS, these changes must be submitted within **30 days of the event.**



Can I
change my
enrollment?

Benefits: Carrier Overview – No Changes

Line of Coverage	Carrier	
Medical	Blue Cross Blue Shield of Texas	
Virtual Visits	MDLive/Blue Cross Blue Shield of Texas	
Dental	Guardian	
Vision	VSP	
FSA & HSA	Discovery Benefits	
Compass Professional Health Services	Spending and Review Service	

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Benefits: Medical - HDHP vs PPOs

High Deductible Health Plan (HDHP)	PPO Plans (2 options)
Utilize national BCBS network for in and out of network benefits	
Preventive care covered at 100%	
All services go towards deductible	Office visit and prescription co-pays
Health Savings Account (HSA) eligibility	Lower deductible
Lower premium	Higher premium

Benefits: Medical – Plan Comparison

In Network Benefits	HDHP/HSA Plan	Base PPO Plan	Buy-up PPO Plan
Deductible	\$3,000 Individual \$6,000 Family	\$1,500 Individual \$3,000 Family	\$500 Individual \$1,000 Family
Out of Pocket Maximum	\$5,000 Individual \$10,000 Family	\$5,500 Individual \$11,000 Family	\$3,500 Individual \$7,000 Family
Coinsurance	80% after deductible	70% after deductible	70% after deductible
Physician Services Primary Care Office Visit Specialist Office Visit <u>Virtual Visits (MDLive)</u> Urgent Care Preventive Care Lab & X-ray <u>Airrosti</u>	80% after deductible 80% after deductible 80% after deductible (\$44 fee) 80% after deductible 100% 80% after deductible 80% after deductible	\$40 co-pay \$50 co-pay <u>\$10 co-pay</u> \$50 co-pay 100% 100% <u>\$50 co-pay</u>	\$30 co-pay \$40 co-pay <u>\$10 co-pay</u> \$40 co-pay 100% 100% <u>\$40 co-pay</u>
Emergency Room Services	80% after deductible	\$200 co-pay then 70% after deductible	\$100 co-pay then 70% after deductible
Office & Outpatient Surgery	80% after deductible	70% after deductible	70% after deductible
Maternity Care	80% after deductible	70% after deductible	70% after deductible
Prescription Drugs (30 day supply) Generic Preferred Brand Name Non-preferred Brand Name Specialty Mail Order	80% after deductible	\$15 co-pay \$35 co-pay \$75 co-pay 25% up to \$500 2x retail co-pay	\$15 co-pay \$25 co-pay \$50 co-pay 25% up to \$500 2x retail co-pay

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Benefits: Medical Case Study 1

Shawn needs to have knee surgery. He sees his medical provider once for a diagnosis and then has surgery. Following surgery he has 10 physical therapy visits and takes some pain medication. Shawn has Employee Only coverage and all services were rendered by in network providers.

Service	HDHP/HSA Plan		Base Plan		Buy-up Plan	
	Benefit	Cost	Benefit	Cost	Benefit	Cost
Specialist Office Visit - \$250	Deductible Applies	\$250	Specialist Co-pay	\$50	Specialist Co-pay	\$40
Knee Surgery Facility Charges - \$8,000	Deductible Applies 20% Coinsurance	\$2,750 \$1,000	Hospital Admission Co-pay Deductible Applies 30% Coinsurance	\$250 \$1,500 \$1,875	Hospital Admission Co-pay Deductible Applies 30% Coinsurance	\$250 \$500 \$2,175
Knee Surgery Physician Charges - \$8,000	20% Coinsurance Out of Pocket Met	\$1,000	30% Coinsurance Out of Pocket Met	\$1,825	30% Coinsurance Out of Pocket Met	\$535
Generic Rx - \$30 (x2 months)	Out of Pocket Met	\$0	Out of Pocket Met	\$0	Out of Pocket Met	\$0
Physical Therapy - \$125 (10 visits)	Out of Pocket Met	\$0	Out of Pocket Met	\$0	Out of Pocket Met	\$0
Total Out of Pocket	\$5,000		\$5,500		\$3,500	
Annual Premium	\$0		\$494		\$1,326	
Southwestern HSA Contribution	\$900		N/A		N/A	
Actual Annual Cost	\$4,100		\$5,994		\$4,826	

Benefits: Medical Case Study 2

Sarah is a healthy 35 year old with minimal medical expenses. She sees her medical provider once for a routine physical then again reaches out to MDLive for a sinus infection. Two medications were prescribed for the sinus infection. Sarah also takes a monthly medication for allergies. Sarah has Employee Only coverage and all services were rendered by in network providers.

Service	HDHP/HSA Plan		Base Plan		Buy-up Plan	
	Benefit	Cost	Benefit	Cost	Benefit	Cost
Routine Physical - \$280	Preventive Care – 0%	\$0	Preventive Care – 0%	\$0	Preventive Care – 0%	\$0
Non-preferred Allergy Rx - \$95 (x12 months)	Deductible Applies	\$1,140	Non-preferred Rx Co-pay (\$75)	\$900	Non-preferred Rx Co-pay (\$50)	\$600
Sinus Infection – MDLive Virtual Visit	Virtual Visit Fee	\$44	Virtual Visit Co-pay	\$10	Virtual Visit Co-pay	\$10
Sinus Infection – Generic Rx - \$40	Deductible Applies	\$40	Generic Rx Co-pay	\$15	Generic Rx Co-pay	\$15
Sinus Infection – Preferred Rx - \$70	Deductible Applies	\$70	Preferred Rx Co-pay	\$35	Preferred Rx Co-pay	\$25
Total Out of Pocket	\$1,294		\$960		\$650	
Annual Premium	\$0		\$494		\$1,326	
Southwestern HSA Contribution	\$900		N/A		N/A	
Actual Annual Cost	\$394		\$1,454		\$1,976	

Benefits: Medical Case Study 3

Jan has a chronic condition that she needs to see her doctor quarterly for. She sees her medical provider once for a routine physical exam then she sees a specialist 4 times a year. Jane takes two medications monthly. She also visits an Airrosti provider for issues with her shins. Jan has Employee Only coverage and all services were rendered by in network providers.

Service	HDHP/HSA Plan		Base Plan		Buy-up Plan	
	Benefit	Cost	Benefit	Cost	Benefit	Cost
Routine Physical - \$280	Preventive Care – 0%	\$0	Preventive Care – 0%	\$0	Preventive Care – 0%	\$0
Specialist Office Visit - \$250 (x4 visits)	Deductible Applies	\$1,000	Specialist Office Visit - \$50	\$200	Specialist Office Visit - \$40	\$160
Preferred Rx - \$250 (x6 months)	Deductible Applies	\$1,500	Preferred Rx Co-pay - \$35	\$210	Preferred Rx Co-pay - \$25	\$150
Non-preferred Rx - \$325 (x6 months)	Deductible Applies 20% Coinsurance	\$1,250 \$150	Non-preferred Rx Co-pay - \$75	\$450	Non-preferred Rx Co-pay - \$50	\$300
Airrosti Visit - \$300 (x3 visits)	20% Coinsurance	\$180	Specialist Office Visit - \$50	\$150	Specialist Office Visit - \$40	\$120
Total Out of Pocket	\$4,080		\$1,010		\$730	
Annual Premium	\$0		\$494		\$1,326	
Southwestern HSA Contribution	\$900		N/A		N/A	
Actual Annual Cost	\$3,180		\$1,504		\$2,056	

Benefits: Medical – Payroll Deductions

	Bi-weekly	Monthly	Monthly – 9 months
HDHP/HSA Plan			
Employee Only	\$0	\$0	\$0
Employee + Spouse	\$73	\$158	\$211
Employee + Child(ren)	\$21	\$46	\$61
Employee + Family	\$126	\$273	\$364
Base PPO Plan			
Employee Only	\$19	\$41	\$55
Employee + Spouse	\$106	\$230	\$306
Employee + Child(ren)	\$49	\$106	\$142
Employee + Family	\$168	\$364	\$485
Buy-up PPO Plan			
Employee Only	\$51	\$111	\$147
Employee + Spouse	\$168	\$364	\$485
Employee + Child(ren)	\$99	\$215	\$286
Employee + Family	\$252	\$546	\$728

**Lower
Premiums
for 2019!!!**

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Benefits: Medical – Virtual Visits

NEW! \$10 co-pay on the Base and Buy-up Medical Plans



Care When and Where Your Customers Need It Just Got Easier

Virtual Visits
Providing your customers access to independently contracted health care professionals

Convenient
Access where mobile app, online video or telephone is available¹

Professional
Board-certified doctors, prescriptions sent to a pharmacy of member's choice

Cost-effective
Potential redirection of high-cost urgent care and emergency room visits

General Health

- Allergies
- Asthma
- Sinus Infections
- Rashes

Pediatric Care

- Cold/Flu
- Ear Infections
- Pink Eye

Behavioral Health

- Online Counseling
- Child Behavior/Learning Issues
- Stress Management

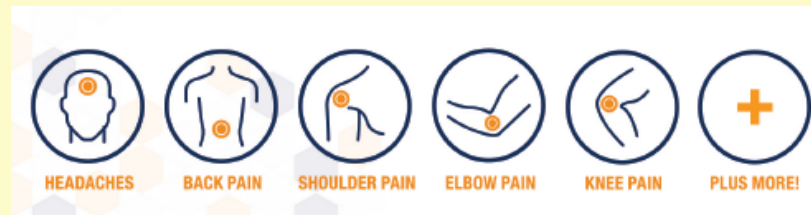
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Benefits: Medical - Airrosti

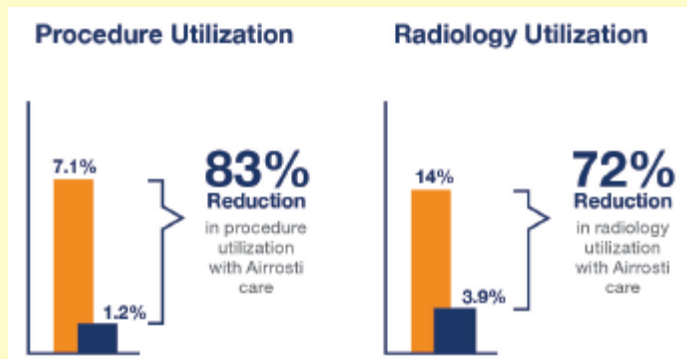
NEW! Specialist co-pay on the Base and Buy-up Medial Plans

Appled Integration for the Rapid Recovery Of Soft Tissue Injuries

Airrosti is a treatment model for both acute & chronic musculoskeletal injuries.



Goal: Use non-invasive treatments to help in the recovery of injuries or pains.



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Benefits: Medical – Airrosti Lunch & Learn

What: Tech Neck Lunch & Learn – Educational workshop that provides prevention & exercise strategies for common conditions caused by use of modern day tech.

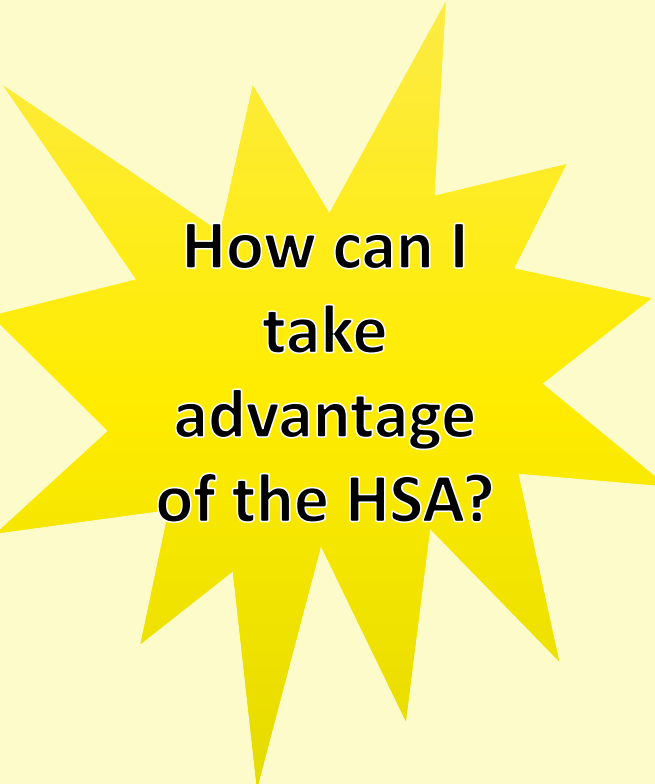
Where: McCombs Campus Center – Marsha Shields Ballroom

When: October 31st from 12-1pm



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Benefits: HSA - Eligibility



**How can I
take
advantage
of the HSA?**

Eligibility Requirements:

1. Covered by Southwestern's HDHP/HSA Plan
2. Used all flex monies before being eligible for Southwestern contributions.
3. NOT covered by another non-qualified plan
4. NOT covered by Medicare/Tricare
5. NOT participating in flexible spending account
6. NOT claimed as a dependent on someone else's taxes

Eligible Expenses

1. Defined by IRS Code 213(d)
2. Incurred by the individual, his/her spouse, or tax dependent
3. Not reimbursed by insurance

Benefits: HSA - Advantages

HSA Tax Free Advantages

- Contributions
- Interest
- Investment earnings
- Distributions



**Higher
Southwestern HSA
Contribution in
2019!**

Southwestern University has increased their 2019 HSA contributions!

	2019 IRS Limit	Southwestern Annual Contribution*	2019 Employee Maximum
Individual	\$3,500	\$900 (\$75/month)	\$2,600
Family	\$7,000	\$1,800 (\$150/month)	\$5,200
Age 55+	\$1,000	N/A	\$1,000

*Contributions are distributed throughout the year based on pay schedule.

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Benefits: Flexible Spending Account (FSA)

Benefit Plan	Maximum Contribution	PPO Plan Eligibility	HDHP Plan Eligibility
Healthcare FSA Set aside pre-tax contributions to use for out-of-pocket medical, dental, and vision expenses	\$2,650 (Maybe \$2,700)	✓	✗
Dependent Care FSA Set aside pre-tax contributions to reimburse yourself for work-related child care	\$5,000 per family	✓	✓


- Both plans are **“use-it-or-lose-it”**
- 2 ½ month grace period available on the Healthcare FSA
- Funds may be used for dependents even if they aren’t on the Southwestern plan
- Debit card available through Discovery Benefits
- If you are considering moving to the HDHP plan and want to start an HSA use up all Healthcare FSA dollars by 12/31

Benefits: Compass – Spending & Review Service

Services Provided by Compass


- Help with plan choices
- Assist with finding a doctor
- Price comparisons on medical procedures and prescriptions
- Answer questions on claims
- Review bills for accuracy


You have a dedicated Health Pro:



Sindhu Reddy
Your Health Pro

Hi, I'm Sindhu! As your dedicated Health Pro, I am here for you. Healthcare shouldn't be so complex—that's why it's my job to help you navigate your health with confidence. How can I help?

 Give Me a Call

 Send Me an Email

**Call today
for help
choosing
your plan!**

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Benefits: Dental - DHMO vs PPOs

DHMO	Standard PPOs
Primary Care Dentist Required	No Primary Care Dentist Requirement
In-network benefits only	NAP: Best for non-network Value: Network only
Referrals required	NAP: See any dentist Value: Large network available
Scheduled Benefits	Coinsurance plans
No rollover benefit	Rollover benefit

Benefits: Dental – Plan Comparison

	Standard PPOs		DHMO Network only
	NAP Plan See any dentist	Value Plan Network only	
Deductible	\$50/person \$150 /family	\$50/person \$150 /family	\$0/person \$0 /family
<u>Benefit Maximum</u>	<u>\$1,250</u>	<u>\$1,250</u>	N/A
<u>Maximum Rollover</u>	<u>Use Less than \$600 Rollover \$300</u>	<u>Use Less than \$600 Rollover \$300</u>	
Preventive Services	0%; deductible waived	0%; deductible waived	\$5 co-pay per office visit; then refer to patient charge list for full listing of the member cost per services performed (posted online).
Basic Services	20%	0%	
Major Services	50%	40%	
Orthodontia (covered to age 19)	50% to \$1,000 lifetime maximum	50% to \$1,000 lifetime maximum	

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Benefits: Vision

Benefits	VSP Choice Network	Non-network
Exam	\$20 co-pay	\$45 reimbursement
Exam Frequency	Every calendar year	
Frames/Lenses		
Single Vision	\$20 co-pay	\$30 reimbursement
Bifocal Vision		\$50 reimbursement
Trifocal Vision		\$65 reimbursement
Frames	\$130 allowance	\$70 reimbursement
Contacts – in lieu of glasses	\$130 allowance	\$105 reimbursement
Lens Frequency	Every calendar year	
Frame Frequency	Every other calendar year	

Conclusion

- Open Enrollment
- Benefits & Enhancements
 - Virtual Visits - **\$10 co-pay on PPO plans**
 - Airrosti Visits – **Specialist co-pay on PPO plans**
 - Increased Southwestern Health Savings Account Contributions - **\$900/\$1,800 annually**
 - Higher Annual Maximum on Dental PPO Plan - **\$1,250**

How To Enroll:

HR will be posted around campus to accept enrollment forms November 6 - 8.

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Questions?

An aerial photograph of the Southwestern University campus. A large, multi-story building with a prominent steeple is visible on the right side. The campus is surrounded by dense green trees, and a road with several cars is visible on the left. The text "Don't forget to enroll!" is overlaid in the center of the image.

Don't forget to enroll!

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