



OPEN ENROLLMENT 2018

November 1–15, 2017

FOR INDIVIDUALS WHO HAVE ELECTED **COBRA** UNDER THE UNIVERSITY OF ROCHESTER'S HEALTH AND/OR DENTAL PLANS

OCTOBER 2017

Welcome to the 2018 Open Enrollment Period!

The annual open enrollment period for the University of Rochester Health Care Plans and Dental Plans for calendar year 2018 will be held from **Wednesday, November 1 to Wednesday, November 15**.

Health Care Program Enrollment/Change Options

During the 2018 annual open enrollment, you have the option to

- change your current health and/or dental plan, and
- add or remove eligible dependents from your coverage.



New and Noteworthy

Health Plan Design Changes

Beginning 1/1/18, the following components of the Health Plans will increase. Please see the Comparison chart for the new amounts.

- YOUR PPO Plan & YOUR HSA-Eligible Plan deductibles
- YOUR PPO Plan & YOUR HSA-Eligible Plan out-of-pocket maximums
- YOUR PPO Plan & YOUR HSA-Eligible Plan coinsurance
- YOUR PPO Plan & YOUR HSA-Eligible Plan Pharmacy coverage
- YOUR PPO Plan copays
- *For example, the pharmacy copay for generic drugs will increase \$5 (from \$10 to \$15) and PPO Plan copays for office visits are increasing by \$5.*

Non-AHP Specialty Provider Services

For 2018 we will continue to cover Ambulatory Surgical Centers, Durable Medical Equipment, Skilled Nursing Facilities, Mental Health and Substance Abuse services at the

Tier 1 (AHP) cost sharing level even if the provider/facility is not part of the AHP network. However, the provider would need to participate in the Aetna/Excellus national network. The following list of services will be covered at a Tier 1 level if the provider is part of the AHP Network. If they are not part of the AHP Network but are still part of the Aetna or Excellus national network, they will be covered at the Tier 2 level.

- Acupuncturist
- Audiologist
- Chest & Respiratory Therapist
- Chiropractor
- Dialysis Centers
- Infusion Therapy
- Occupational Therapist
- Optometrist
- Physical Therapist
- Podiatrist
- Speech Pathologist
- Speech Therapist
- Urgent Care Facilities

For a comprehensive list of providers in the AHP network, please use the AHP provider search tool at ahpnetwork.com.

University of Rochester Health Care/Dental Plans

Monthly COBRA Continuation Premiums

Effective January 1 - December 31, 2018

University Health Care Plans (monthly paid)	Single	Family	Employee and Spouse/ Domestic Partner	Employee and Child(ren)
Full-Time Employees Earning < \$50,000				
YOUR PPO Plan	\$561.33	\$1,683.90	\$1,234.89	\$1,010.35
YOUR HSA-Eligible Plan	\$470.67	\$1,412.01	\$1,035.48	847.21
Full-Time Employees Earning \$50,000 - \$124,000 and Part-Time Employees < \$124,000 with more than 5 Years of Service				
YOUR PPO Plan	\$556.68	\$1,669.94	\$1,224.67	\$1,001.99
YOUR HSA-Eligible Plan	\$465.53	\$1,396.58	\$1,024.20	\$837.97
Part-Time Employees Earning < \$124,000 with less than 5 Years of Service**				
YOUR PPO Plan	\$556.68	\$1,669.94	\$1,224.67	\$1,001.99
YOUR HSA-Eligible Plan	\$465.53	\$1,396.58	\$1,024.20	\$837.97
Employees Earning > \$124,000				
YOUR PPO Plan	\$556.58	\$1,669.94	\$1,224.67	\$1,001.99
YOUR HSA-Eligible Plan	\$465.53	\$1,396.58	\$1,024.20	\$837.97

Dental Plans COBRA Rates		
	Single	Family
Traditional Dental Plan	\$31.11	\$63.74
Medallion Dental Plan	\$40.69	\$83.37

2 Easy Steps to Complete Your 2018 Open Enrollment Process!

1. Review your benefits.

Utilize the online resources on the Benefits website (www.rochester.edu/benefits).

- Log in to the Aetna or Excellus website to review your claims and expenses over the past year.
- Review your dependents to be sure they will remain eligible in 2018 (see the Benefits website for the eligibility requirements).
- Read the materials in your open enrollment packet and attend an informational session (see the schedule on page 3) to get your questions answered.

2. Choose your plans.

Complete the enclosed Open Enrollment form.

Important: If you do not make a new election, your current Health and Dental coverage will continue for 2018.

Personal Health Assessment Incentive

If you are enrolled in a University Health Care Plan, the University will provide you and your covered spouse/domestic partner with a \$125 incentive when you complete both a biometric screening and a Personal Health Assessment (PHA). Completion of both the biometric screening and the PHA is required for the incentive to be paid. Visit www.rochester.edu/well-u for additional information and to schedule your biometric screening.

The Salary Band level is based on the faculty or staff member's salary, University service and full-time/part-time status as of the date of the COBRA qualifying event. COBRA Premiums are billed directly by the Third Party Administrator for the Health Care Plan, Aetna or Excellus. Those eligible for the Employee Assistance program (EAP) at the time their employment or benefit eligible status ends will automatically be enrolled, together with any eligible dependents, for EAP COBRA continuation coverage at no cost for the period of their COBRA eligibility period.

SMM - This summary of material modifications (the "SMM") describes certain changes to Plan 517 (Health Care Plans for Faculty and Staff of the University of Rochester and SMH residents and fellows). It supplements or modifies the information set forth in the plans' summary plan descriptions ("SPDs") that were previously distributed to you. Please keep this SMM with your copy of the SPD(s) for future reference.

See the enclosed University's Non-Discrimination and Accessibility Notice.



Schedule of Open Enrollment Informational Sessions

Informational Sessions with Benefits Office Representatives

Representatives from the Benefits Office will be available to speak with you personally regarding the 2018 Health Care and Dental Plans, and Wellness Programs.

Wednesday, October 25	11 a.m. –1 p.m.	Rochester Tech Park 905 Elmgrove Rd. Building 5, 2nd Floor
Friday, October 27	11 a.m.–1 p.m.	Bridge Lounge, Wilson Commons River Campus
Wednesday, November 8	11 a.m.–2 p.m.	Medical Center Sarah Flaum Atrium

Informational Sessions with Aetna, Excellus, and Accountable Health Partners

Representatives from Aetna, Excellus, the Benefits Office, and Accountable Health Partners will be available to speak with you personally regarding the 2018 Health Care and Dental Plans, and Wellness Programs.

Wednesday, November 1	11 a.m.–2 p.m.	Medical Center Sarah Flaum Atrium
Friday, November 3	7:30–10 a.m.	College Town 44 Celebration Dr. Conference Room 2007, 2nd Floor

Open Enrollment Webinars (New for 2018!)

The Benefits Office will offer webinars focusing on the 2018 Open Enrollment; visit the Benefits website (rochester.edu/benefits) to log in to the webinar.

Tuesday, October 31	Noon–1 p.m.	Visit the Open Enrollment page of the Benefits Website (rochester.edu/benefits) to log in to the webinar.
Thursday, November 2	Noon–1 p.m.	
Monday, November 6	Noon–1 p.m.	

Enrollment Help Workshops

Representatives from the Benefits Office will be available to provide assistance with online enrollment.

Tuesday, November 7	9–11:30 a.m.	College Town 44 Celebration Dr. Conference Room 2007, 2nd Floor
Tuesday, November 14	Noon–5 p.m.	College Town 44 Celebration Dr. Conference Room 3007, 3rd Floor
Wednesday, November 15	7:30 a.m.–Noon	College Town 44 Celebration Dr. Conference Room 3007, 3rd Floor

Questions?

1. Call ASK-URHR at 275-8747
2. Email the Benefits Office at benefitoffice@rochester.edu.
3. Attend an Informational Session or Webinar (see schedule above).
4. Visit the Accountable Health Partners (AHP) website at ahpnetwork.com for information regarding the AHP provider network.