

# OPEN ENROLLMENT 2018

November 1–15, 2017

UNIVERSITY OF ROCHESTER FACULTY SENIOR ASSOCIATES PROGRAM (FSAP)

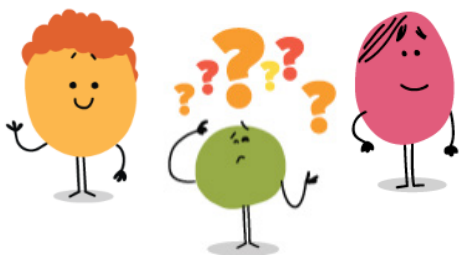
OCTOBER 2017

## Welcome to the 2018 Open Enrollment Period!

The annual open enrollment period for the University of Rochester Health Care Plans, Dental Plans, Flexible Spending Accounts (FSAs), Health Savings Account (HSA), and Group Life Insurance for calendar year 2018 will be held from **Wednesday, November 1 to Wednesday, November 15**.

## ALEX Can Help You

Picking the right benefit plans can be a challenge. Which medical and dental plans are best for me? How much should I save in my FSA? Does an HSA make sense for me? These decisions are important, and a lot goes into making the right choice. To make the process easier, start with the easy-to-use online tool called **ALEX**, available on the benefits website ([rochester.edu/benefits](http://rochester.edu/benefits)). ALEX will ask a few questions (who will be covered on your plan, what types of services do you think you might need throughout the year, etc.) and will provide a cost comparison for each of the plans. ALEX will also walk you through a few scenarios to better explain how your benefits work.



## New and Noteworthy

### University-Funded Health Savings Account (HSA)

When the University first offered the Health Savings Account (HSA) funding in 2014, it was anticipated to be a one-time funding, but the University decided to continue this funding for 2015, 2016, and 2017. The University is pleased to be able to continue to provide HSA funding for the following eligible employees who are enrolled in the YOUR HSA-Eligible Plan for 2018:

- Full-Time employees earning less than \$50,000 and residents and fellows
- Full-Time employees earning \$50,000–\$124,000 and Part-Time employees earning less than \$124,000 with more than 5 years of service

For those employees earning more than \$124,000, Part-Time employees earning less than \$124,000 with less than 5 years of service, and Time-as-Reported employees, they will not be receiving HSA funding for 2018. (Continued on page 3)

### Increased HSA and FSA Limits

The new contribution maximums for 2018 are:

#### Health Savings Account (HSA):

- \$3,450 for single coverage
- \$6,900 for family coverage
- *Additional \$1,000 contribution if the account holder is 55 or older*

#### Flexible Spending Account (FSA):

- \$2,600 limit for the Health Care or Limited Purpose FSA

### 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](http://ahpnetwork.com).

### Lower Life Insurance Rates

Effective January 1, 2018, faculty and staff will see lower rates for Group Universal Life (GUL) insurance and Group Optional Term Life (GOTL) insurance.

### Higher Coverage Options

The University has increased the maximum salary multiple of Optional Accidental Death & Dismemberment (AD&D) coverage from one to eight times your annual salary.

### Also New for 2018

There will be additional benefit offerings, such as supplemental vision and prepaid legal. Additional communication regarding these benefits will be coming soon.

# 2018 Health Care and Dental Plans Premiums For Faculty and Staff

January 1–December 31, 2018

Monthly Premium Contributions <i>(monthly paid)</i>			Employee and Spouse/ Domestic Partner	Employee and Child(ren)
	Single	Family		
<b>Full-Time Employees Earning &lt; \$50,000</b>				
YOUR PPO Plan	\$87.78	\$263.26	\$193.06	\$157.94
YOUR HSA-Eligible Plan	\$8.96	\$26.86	\$19.70	\$16.12
<b>Full-Time Employees Earning \$50,000–\$124,000 and Part-Time Employees &lt; \$124,000 with more than 5 Years of Service</b>				
YOUR PPO Plan	\$136.76	\$410.24	\$300.86	\$246.14
YOUR HSA-Eligible Plan	\$10.08	\$30.20	\$22.16	\$18.14
<b>Part-Time Employees Earning &lt; \$124,000 with less than 5 Years of Service*</b>				
YOUR PPO Plan	\$177.92	\$533.72	\$391.40	\$320.24
YOUR HSA-Eligible Plan	\$54.60	\$163.76	\$120.08	\$98.26
<b>Employees Earning &gt; \$124,000</b>				
YOUR PPO Plan	\$219.08	\$657.26	\$482.02	\$394.34
YOUR HSA-Eligible Plan	\$98.58	\$295.72	\$216.84	\$177.42

Bi-weekly and Semi-monthly Premium Contributions <i>(bi-weekly/semi-monthly paid)</i>			Employee and Spouse/ Domestic Partner	Employee and Child(ren)
	Single	Family		
<b>Full-Time Employees Earning &lt; \$50,000</b>				
YOUR PPO Plan	\$43.89	\$131.63	\$96.53	\$78.97
YOUR HSA-Eligible Plan	\$4.48	\$13.43	\$9.85	\$8.06
<b>Full-Time Employees Earning \$50,000–\$124,000 and Part-Time Employees &lt; \$124,000 with more than 5 Years of Service</b>				
YOUR PPO Plan	\$68.38	\$205.12	\$150.43	\$123.07
YOUR HSA-Eligible Plan	\$5.04	\$15.10	\$11.08	\$9.07
<b>Part-Time Employees Earning &lt; \$124,000 with less than 5 Years of Service*</b>				
YOUR PPO Plan	\$88.96	\$266.86	\$195.70	\$160.12
YOUR HSA-Eligible Plan	\$27.30	\$81.88	\$60.04	\$49.13
<b>Employees Earning &gt; \$124,000</b>				
YOUR PPO Plan	\$109.54	\$328.63	\$241.01	\$197.17
YOUR HSA-Eligible Plan	\$49.29	\$147.86	\$108.42	\$88.71

Share of Dental Premiums	Monthly		Bi-Weekly / Semi-Monthly	
	Single	Family	Single	Family
Traditional Dental Plan	\$4.38	\$8.94	\$2.19	\$4.47
Medallion Dental Plan	\$13.76	\$28.22	\$6.88	\$14.11

## 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](http://www.rochester.edu/well-u) for additional information and to schedule your biometric screening.

## Duo Security

To log in to HRMS from computers not connected to the University network, you must be enrolled in **Duo two-factor authentication.**

Visit [tech.rochester.edu/services/two-factor-authentication](http://tech.rochester.edu/services/two-factor-authentication) and use your NetID and password to enroll in Duo for HRMS. As soon as you are enrolled, two-factor authentication will be active. **Contact the IT Help Desk at 275-2000 with any questions.**



\*Also includes Agency Nurses with Medical and Time-as-Reported employees who qualify as a full-time employee in accordance with the University's Measurement and Stability Periods Policy.

†Faculty/staff members who are paid bi-weekly will have their Health Care and Dental Plan premium contributions deducted in the first two paydays of each month. In the month(s) that contain three paydays (June and November), Health Care Plan and Dental Plan deductions will not be taken from the third payday.

The rates represented in these charts reflect the amount that will be deducted each pay period from faculty/staff members' paychecks from January 1–December 31, 2018, respectively. This is in addition to the amount contributed by the University. Faculty/Staff member premiums are based on salary, full-time/part-time status, and University years of service as of January 1, 2018.

Any changes to either salary or University service throughout the calendar year will not change the faculty/staff member's premium amount in 2018. If your work status changes between full-time and part-time during the calendar year, your payroll deductions will be adjusted as appropriate.

For a salaried faculty or staff member, annual salary is 12 times the regular monthly salary or 24 times the regular semi-monthly salary. For faculty members under the School of Medicine and Dentistry Faculty Compensation plan, annual salary means the "Targeted Salary."

**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. The 2018 Summaries of Benefits and Coverage are available on the Benefits website ([www.rochester.edu/benefits](http://www.rochester.edu/benefits)); you can also contact the Benefits Office at (585) 275-2084 to request a copy to be mailed at no charge.

## University Funded Health Savings Account (Cont.)

During the open enrollment period, the following employees must attest to their eligibility to receive the employer funding:

- Full-time employees earning less than \$50,000 and residents and fellows
- Full-time employees earning \$50,000–\$124,000 and Part-time employees earning less than \$124,000 with more than 5 years of service.

2018 EMPLOYER FUNDING		
	Single	Employee with One or More Covered Dependents
Full-Time earning less than \$50,000 and Residents and Fellows	\$200	\$400
Full-Time earning \$50,000–\$124,000 and Part-Time earning less than \$124,000 with more than 5 years of service	\$100	\$200

The University will provide this one-time employer funding to eligible employees' HSA in the last pay period in January.

Throughout the 2018 calendar year, the University will continue to pay the monthly HSA administrative fees for all employees enrolled in the YOUR HSA-Eligible Plan with an HSA through PayFlex (Aetna members) or HSA Bank (Excellus members).

## Health Care Program Enrollment/Change Options

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

- elect or change your current health and/or dental plan,
- add or remove eligible dependents from your coverage,
- change your Third-Party Administrator (Aetna or Excellus) for your health coverage,
- elect to contribute to a Health Savings Account and/or a Flexible Spending Account,
- certify your eligibility to receive the HSA employer funding for 2018 if eligible.

## Group Life Insurance Enrollment/Change Options

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

- elect one to eight times your annual salary of Optional Accidental Death & Dismemberment (AD&D) insurance, up to a maximum of \$1,500,000. Elections do not require proof of good health
  - You must be enrolled in Group Universal Life (GUL) or Group Optional Term Life (GOTL) insurance—though it is not required that it be the same amount.
- apply for one to eight times your annual salary of GUL or GOTL insurance, up to a maximum of \$1,500,000

- Enroll in or elect an additional one multiple of salary of GUL or GOTL insurance, if eligible, up to the lesser of six times your annual salary or \$1,000,000 without proof of good health\*.
- Transfer your current amount of insurance
  - The GUL rates have decreased significantly, and you have the option to transfer your GOTL coverage to GUL. GUL provides additional features not available with GOTL.
- review and update your beneficiary designations for both University-Paid and any optional coverage.

\* Elections above this require proof of good health. Applicants previously declined coverage must also provide proof of good health.

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## Easy Steps to Complete Your 2018 Open Enrollment Process!

### 1. Review your benefits.

Utilize the resources on the Benefits website ([www.rochester.edu/benefits](http://www.rochester.edu/benefits)), including the **ALEX tool**, an interactive Benefits decision-making tool.

- 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 4) to get your questions answered.
- Log in to HRMS ([www.rochester.edu/people](http://www.rochester.edu/people)), select the Securian Life link, and review your Life Insurance coverage and beneficiaries.

### 2. Choose your plans.

Log in to HRMS ([www.rochester.edu/people](http://www.rochester.edu/people)) and select the 2018 Open Enrollment link to make your Health, Dental, and FSA/HSA elections for 2018. You will receive an email confirmation when submitted successfully on HRMS.

- **Important:** If you would like to contribute or continue to contribute to an FSA or HSA, you MUST make an election because your 2017 enrollment will not roll over into 2018. However, your current Health and Dental coverage will continue for 2018 if you do not make a new election.
- From the HRMS homepage, select the Securian Life link to review/update your Life Insurance beneficiaries and make changes to your coverage.

### 3. Watch for your confirmation statement in December 2017.



# 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, FSA and HSA programs, the Group Life Insurance Plan, and Wellness Programs.

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

## Informational Sessions with Aetna, Excellus, Accountable Health Partners, and Securian Life

Representatives from Aetna, Excellus, Securian Life, the Benefits Office, and Accountable Health Partners will be available to speak with you personally regarding the 2018 Health Care and Dental Plans, HSA and FSA programs, the Group Life Insurance Plan, and Wellness Programs.

<b>Wednesday, November 1</b>	11 a.m.–2 p.m.	Medical Center Sarah Flaum Atrium
<b>Friday, November 3</b>	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](http://rochester.edu/benefits)) to log in to the webinar.

<b>Tuesday, October 31</b>	Noon–1 p.m.	Visit the Open Enrollment page of the Benefits Website ( <a href="http://rochester.edu/benefits">rochester.edu/benefits</a> ) to log in to the webinar.
<b>Thursday, November 2</b>	Noon–1 p.m.	
<b>Monday, November 6</b>	Noon–1 p.m.	

## Enrollment Help Workshops

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

<b>Tuesday, November 7</b>	9–11:30 a.m.	College Town 44 Celebration Dr. Conference Room 2007, 2nd Floor
<b>Tuesday, November 14</b>	Noon–5 p.m.	College Town 44 Celebration Dr. Conference Room 3007, 3rd Floor
<b>Wednesday, November 15</b>	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](mailto:benefitoffice@rochester.edu).
3. Attend an Informational Session or Webinar (see schedule above).
4. Visit the Accountable Health Partners (AHP) website at [ahpnetwork.com](http://ahpnetwork.com) for information regarding the AHP provider network.

