

OPEN ENROLLMENT 2018

November 1–15, 2017

UNIVERSITY OF ROCHESTER FACULTY AND STAFF MEMBERS CURRENTLY RECEIVING LONG-TERM DISABILITY BENEFITS

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

- 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.

ALEX Can Help You

Picking the right benefit plans can be a challenge. Which medical and dental plans are best 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). 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

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.

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 Currently on Long-Term Disability

Medicare Primary Payer <i>Faculty/Staff and Spouse/Domestic Partner Both Medicare Eligible*</i>	Monthly		Quarterly	
	Single	Employee and Spouse or Domestic Partner	Single	Employee and Spouse or Domestic Partner
Full-Time Employees Earning < \$50,000				
YOUR PPO Plan	\$0.00	\$0.00	\$0.00	\$0.00
YOUR HSA-Eligible Plan	\$0.00	\$0.00	\$0.00	\$0.00
Full-Time Employees Earning \$50,000 - \$124,000 and Part-Time Employees Earning < \$124,000 with more than 5 Years of Service				
YOUR PPO Plan	\$48.98	\$97.96	\$146.94	\$293.88
YOUR HSA-Eligible Plan	\$1.12	\$2.24	\$3.36	\$6.72
Part-Time Employees Earning < \$124,000 with less than 5 Years of Service				
YOUR PPO Plan	\$90.14	\$180.28	\$270.42	\$540.84
YOUR HSA-Eligible Plan	\$45.64	\$91.28	\$136.92	\$273.84
Employees Earning > \$124,000				
YOUR PPO Plan	\$131.30	\$262.60	\$393.90	\$787.80
YOUR HSA-Eligible Plan	\$89.62	\$179.24	\$268.86	\$537.72

University Dental Plans	Faculty/Staff Rates (January 1 - December 31, 2018)	
	Single	Family
	Monthly	
Traditional Dental Plan	\$4.38	\$8.94
Medallion Dental Plan	\$13.76	\$28.22

*The rates above apply only to faculty/staff members on Long-Term Disability who are Medicare eligible and whose spouse or domestic partner are also Medicare eligible. Medicare is the primary payer for health care expenses and the above plans through the University are the secondary payer. Therefore, the above University Health Care Plans will not cover any expenses that would have been covered under Medicare Part A and Part B if you were enrolled (commonly known as "carve out" plans.)

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.

Medicare Primary Payer for Faculty/Staff Member on LTD or Medicare Eligible Dependent <i>One Member Medicare Eligible**</i>	Single	Family	Employee and Spouse or Domestic Partner	Employee and Child(ren)	Single	Family	Employee and Spouse or Domestic Partner	Employee and Child(ren)
	Monthly				Quarterly			
Full-Time Employees Earning < \$50,000								
YOUR PPO Plan	\$0.00	\$158.00	\$87.78	\$70.16	\$0.00	\$474.00	\$263.34	\$210.48
YOUR HSA-Eligible Plan	\$0.00	\$16.13	\$8.96	\$7.16	\$0.00	\$48.39	\$26.88	\$21.48
Full-Time Employees Earning \$50,000 - \$124,000 and Part-Time Employees Earning < \$124,000 with more than 5 Years of Service								
YOUR PPO Plan	\$48.98	\$295.15	\$185.74	\$158.36	\$146.94	\$885.45	\$557.22	\$475.08
YOUR HSA-Eligible Plan	\$1.12	\$19.26	\$11.20	\$9.18	\$3.36	\$57.78	\$33.60	\$27.54
Part-Time Employees Earning < \$124,000 with less than 5 Years of Service								
YOUR PPO Plan	\$90.14	\$410.40	\$268.06	\$232.46	\$270.42	\$1,231.20	\$804.18	\$697.38
YOUR HSA-Eligible Plan	\$45.64	\$143.92	\$100.24	\$89.30	\$136.92	\$431.76	\$300.72	\$267.90
Employees Earning > \$124,000								
YOUR PPO Plan	\$131.30	\$525.64	\$350.38	\$306.56	\$393.90	\$1,576.92	\$1,051.14	\$919.68
YOUR HSA-Eligible Plan	\$89.62	\$267.06	\$188.20	\$168.46	\$268.86	\$801.18	\$564.60	\$505.38

**The rates above apply to faculty/staff members on Long-Term Disability who are Medicare eligible or whose dependents are Medicare eligible. For the Medicare eligible member only, Medicare is the primary payer for health care expenses and the University Health Care Plans are the secondary payer. Therefore, the University Health Care Plans will not cover any expenses that would have been covered under Medicare Part A and Part B if the Medicare eligible member were enrolled (commonly known as "carve out" plans.) The University Health Care Plans will continue to be primary payer of health care expenses for members not eligible for Medicare.

2018 Health Care and Dental Plans Premiums for Faculty and Staff Currently on Long-Term Disability, *Continued*

Non-Medicare Eligible LTD Faculty/Staff Member*	Single	Family	Employee and Spouse or Domestic Partner	Employee and Child(ren)	Single	Family	Employee and Spouse or Domestic Partner	Employee and Child(ren)
	Monthly				Quarterly			
Full-Time Employees Earning < \$50,000								
YOUR PPO Plan	\$87.78	\$263.26	\$193.06	\$157.94	\$263.34	\$789.78	\$579.18	\$473.82
YOUR HSA-Eligible Plan	\$8.96	\$26.86	\$19.70	\$16.12	\$26.88	\$80.58	\$59.10	\$48.36
Full-Time Employees Earning \$50,000 - \$124,000 and Part-Time Employees Earning < \$124,000 with more than 5 Years of Service								
YOUR PPO Plan	\$136.76	\$410.24	\$300.86	\$246.14	\$410.28	\$1,230.72	\$902.58	\$738.42
YOUR HSA-Eligible Plan	\$10.08	\$30.20	\$22.16	\$18.14	\$30.24	\$90.60	\$66.48	\$54.42
Part-Time Employees Earning < \$124,000 with less than 5 Years of Service								
YOUR PPO Plan	\$177.92	\$533.72	\$391.40	\$320.24	\$533.76	\$1,601.16	\$1,174.20	\$960.72
YOUR HSA-Eligible Plan	\$54.60	\$163.76	\$120.08	\$98.26	\$163.80	\$491.28	\$360.24	\$294.78
Employees Earning > \$124,000								
YOUR PPO Plan	\$219.08	\$657.26	\$482.02	\$394.34	\$657.24	\$1,971.78	\$1,446.06	\$1,183.02
YOUR HSA-Eligible Plan	\$98.58	\$295.72	\$216.84	\$177.42	\$295.74	\$887.16	\$650.52	\$532.26

*The rates above apply to faculty/staff members on Long-Term Disability who are not eligible for Medicare. The University Health Care Plan will be primary payer of health care expenses.

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.

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 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.**



3 Easy Steps to Complete Your 2018 Open Enrollment Process!

1. Review your benefits.

Utilize the resources on the Benefits website (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), select the Securian Life link, and review your Life Insurance coverage and beneficiaries.

2. Choose your plans.

Complete the enclosed 2018 Open Enrollment form.

- **Important:** Your current Health and Dental coverage will continue for 2018 if you do not make a new election.

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.

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, 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, 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.

