

# OPEN ENROLLMENT 2018

November 1–15, 2017

UNIVERSITY OF ROCHESTER SURVIVING SPOUSES

OCTOBER 2017

## Welcome to the 2018 Open Enrollment Period!

The annual open enrollment period for the University of Rochester Health Care 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 plan,
- add or remove eligible dependents from your coverage,
- change your Third-Party Administrator (Aetna or Excellus) for your health coverage.

## Personal Health Assessment Incentive

If you are enrolled in a University Health Care Plan, the University will provide you 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.



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

# 2018 Health Care Premiums For Surviving Spouses

January 1–December 31, 2018

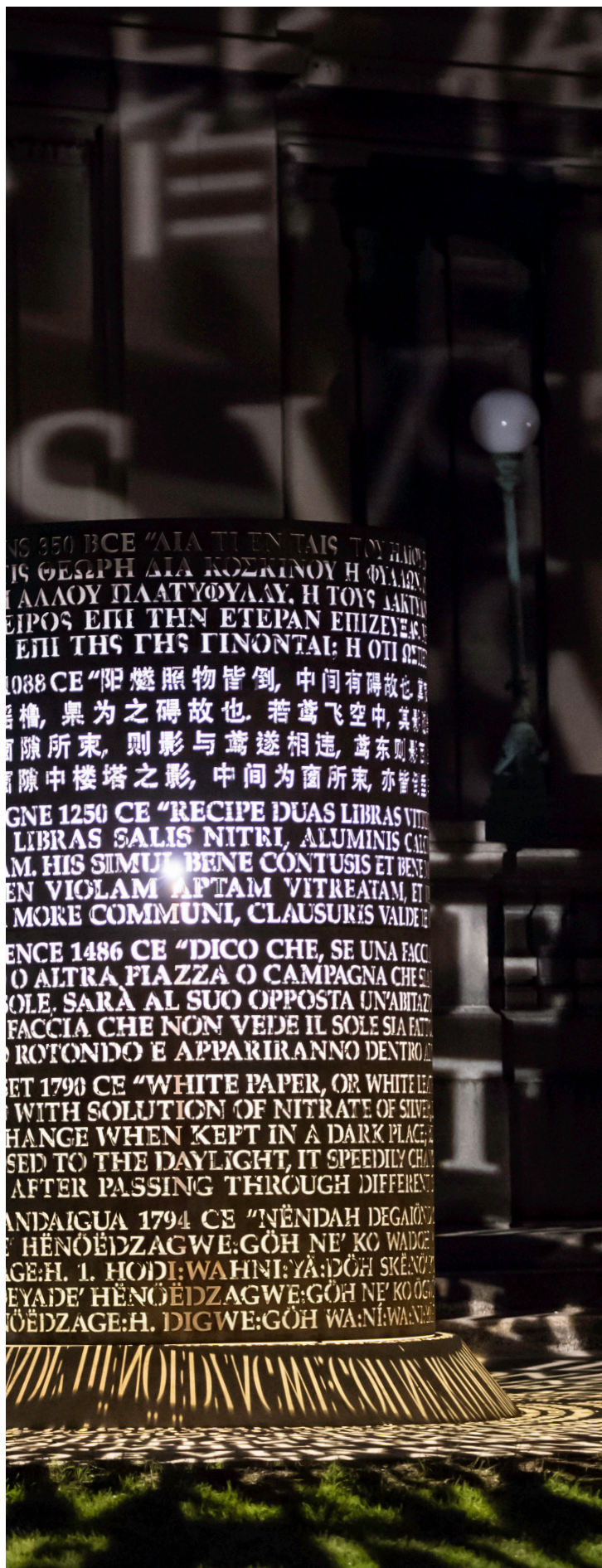
Monthly Premium Contributions		
	Single	Member and Child(ren)
<b>Full-Time Employees Earning &lt; \$50,000</b>		
YOUR PPO Plan	\$87.78	\$157.94
YOUR HSA-Eligible Plan	\$8.96	\$16.12
<b>Full-Time Employees Earning \$50,000–\$124,000 and Part-Time Employees &lt; \$124,000 with more than 5 Years of Service</b>		
YOUR PPO Plan	\$136.76	\$246.14
YOUR HSA-Eligible Plan	\$10.08	\$18.14
<b>Part-Time Employees Earning &lt; \$124,000 with less than 5 Years of Service</b>		
YOUR PPO Plan	\$177.92	\$320.24
YOUR HSA-Eligible Plan	\$54.60	\$98.26
<b>Employees Earning &gt; \$124,000</b>		
YOUR PPO Plan	\$219.08	\$394.34
YOUR HSA-Eligible Plan	\$98.58	\$177.42

Quarterly Premium Contributions		
	Single	Member and Child(ren)
<b>Full-Time Employees Earning &lt; \$50,000</b>		
YOUR PPO Plan	\$263.34	\$473.82
YOUR HSA-Eligible Plan	\$26.88	\$48.36
<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	\$410.28	\$738.42
YOUR HSA-Eligible Plan	\$30.24	\$54.42
<b>Part-Time Employees Earning &lt; \$124,000 with less than 5 Years of Service</b>		
YOUR PPO Plan	\$533.76	\$960.72
YOUR HSA-Eligible Plan	\$163.80	\$294.78
<b>Employees Earning &gt; \$124,000</b>		
YOUR PPO Plan	\$657.24	\$1,183.02
YOUR HSA-Eligible Plan	\$295.74	\$532.26

The rates represented in this chart reflect the amount that you will be billed for the medical coverage that you are enrolled in. This is in addition to the amount contributed by the University. Premiums for Surviving Spouses are based on salary, full-time/part-time status and University years of service as of January 1, 2018.

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.



# 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](http://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 4*) to get your questions answered.

## 2. Choose your plans.

Complete the enclosed Open Enrollment Election form to make changes to your Health Care coverage for 2018.

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

## 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 Plans.

<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, 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 Plans.

<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.

