Agenda

• Healthcare Cost Factors
• Medical Insurance Plan Design Changes
• Health Savings Accounts (HSA)
• Medical Insurance Comparison Tool
• Cigna One Guide
• MotivateMe – URWell Employee’s new incentive program
• Benefit Fairs - Health Screenings & Flu Shots
University Benefits Committee

- Eric Preston, Facilities
- Joe Wolff, Catering
- Terry Price, Jepson Faculty
- Kate Cassada, SPCS Faculty
- Leslie Stevenson, Career Services
- Rhonda Lambert, Office of Corporate & Government Relations
- Sam Abrash, A&S Faculty
- John Earl, Business Faculty
- Doron Samuel-Siegel, Law Faculty
- Kathy Monday, Retiree
Healthcare Cost Factors
What affects your health care costs?

1. Inflation: Lack of control

2. Higher-priced technology: Lack of control

3. Treatment location: Cigna One Guide gives you more control

4. Behavior:
   - Annual preventive check-ups give you more control
   - Utilization of MotivateMe programs give you more control
Example 1:

If 25% of out-of-network 2018 lab visits were made at preferred in-network labs... (Quest Diagnostics and LabCorp)

= $39,000 in savings to UR plan
Example 2:

If 70 2018 emergency room visits had been conducted at urgent care clinics… (96% of all visits had a nearby UC)

= $57,000 in savings to UR plan
What does this mean for you?

$39,000 + $57,000 = $96,000, or almost 0.64% of the plan’s premium

(Total UR premium is $15 M)

= lower premium increase
Your involvement makes a difference!

THANK YOU to employees who participated in UR Well Employee events, MotivateMe, and other healthy activities in 2019!

In the last year, UR employees exceeded average Cigna participation by:

- **10.7%** - Preventative care
- **5.9%** - Well Visit completions
- **6.7%** - Health Assessment completions
You have the resources to make informed choices.

• Educate yourself on your options and the role you can play in keeping health care affordable for everyone.

• Ask questions!
  • Cigna One Guide (24/7)
  • Employee Assistance Program (EAP)
  • Clearview Medical Plan Comparison Tool
Medical Plan
Design Changes
# Health Insurance Premium Changes

<table>
<thead>
<tr>
<th>Year</th>
<th>Change from Previous Year</th>
<th>National Premium Increases</th>
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<tbody>
<tr>
<td>2009</td>
<td>6.0%</td>
<td>10.5%</td>
</tr>
<tr>
<td>2010</td>
<td>10.0%</td>
<td>9.0%</td>
</tr>
<tr>
<td>2011</td>
<td>7.9%</td>
<td>6.0%</td>
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<tr>
<td>2012</td>
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<tr>
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<tr>
<td>2017</td>
<td>0.0%</td>
<td>6.2%</td>
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<tr>
<td>2018</td>
<td>5.7%</td>
<td>6.5%</td>
</tr>
<tr>
<td>2019</td>
<td>8.3%</td>
<td>6.0%</td>
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2019 Plan Design Changes

Traditional Plan
The out of pocket maximum increases from $3,000 to $3,500 for individual and $6,000 to $7,000 for family.

Traditional & High Deductible Health Plan (HDHP)
• Rx co-pays increase from 10/30/50 to 15/40/70
  No change to 20% coinsurance for tier 3 medications ($200 max per prescription)
• Cigna is making minor changes to permitted quantity limits and required prior authorizations on certain Rx medications. Impacted customers will be notified.
Spousal Surcharge

• Effective January 1, 2019, employees covering a spouse who has access to health insurance through their employer will pay an additional $100 per month to cover the spouse.

• This surcharge will help the University absorb the additional costs for healthcare for spouses.

• All employees who have employee/spouse or family coverage must complete a Spousal Surcharge Affirmation form and return to HR no later than November 30, 2018.
<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Employee Monthly Cost</th>
<th>Employee Bi-Weekly Cost</th>
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<tbody>
<tr>
<td></td>
<td>High Deductible Health Plan</td>
<td>Traditional Plan</td>
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<tr>
<td>Employee</td>
<td>$23.66</td>
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<td>$170.86</td>
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<td>$312.82</td>
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<tr>
<td>Employee/Spouse/Same-Sex Domestic Partner w/ surcharge*</td>
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<td>$412.82</td>
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<td>Employee/Children</td>
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<td>$336.46</td>
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Health Savings Accounts
Health Savings Administrators
What is a HSA?

**Health Savings Account:** A savings account used in conjunction with a high deductible health plan (HDHP) that allows users to save money tax-free to pay for qualified healthcare expenses

- The University contributes annually:
  - $500 (Individual)
  - $1,000 (Family)
Triple Tax Savings

1. Contributions are TAX DEDUCTIBLE

2. Earnings and interest grow TAX FREE

3. Withdrawals for eligible medical expenses are TAX FREE
Other Benefits

• Funds roll over from year to year; there’s no “use it or lose it”

• You can change your contribution amount as often as you like; a qualifying event is not required

• Your HSA stays with you even if you change jobs or retire

• Save your receipts; you can reimburse yourself later — even years later

• Invest the money and/or elect a debit card
Who is eligible for an HSA?

Employees enrolled in the High Deductible Health Plan (HDHP) are eligible as long as they are NOT:

- Covered by any other health plan, including your spouse’s health insurance
- Covered by your own or spouse’s medical flexible spending account (FSA)
- Enrolled in any part of Medicare or Tricare
- Receiving Veteran’s health benefits now or in the past 90 days for a non-service connected disability
- Claimed as a dependent on another person’s tax return
What if I am in the medical FSA now?

• The University allows up to $500 of unused medical spending account money to roll to the following plan year.

• If you enrolled in the HDHP, you cannot contribute to the HSA if money is still in your FSA after January 1, 2019.

• If there is a $0 balance on January 1, 2019, then you can open the HSA and contribute.

• If a spouse is enrolled in an FSA and they have a different plan year than the University, employees can only contribute to the HSA once the spouse’s plan year is over.
# Maximum Contribution

<table>
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<tr>
<th></th>
<th>2018</th>
<th>2019</th>
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<tr>
<td>Single</td>
<td>$3,450</td>
<td>$3,500</td>
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<tr>
<td>Family</td>
<td>$6,900</td>
<td>$7,000</td>
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<tr>
<td>Catch up (age 55+)*</td>
<td>$1,000</td>
<td>$1,000</td>
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</table>

*Catch-up provision for those age 55 and older by December 31 of the tax year*
Eligible Expenses

• Defined by IRS publications 969 & 502
• Eligible medical expenses before insurance deductible
• Doctor bills, prescriptions, hospital visits, lab tests
• Eyeglasses, contact lenses/solution, Lasik
• Dental cleanings, braces, crowns and fillings
How to get HSA reimbursement

- No documentation is required to withdraw HSA funds
- Save receipts and documentation in case of IRS audit
- Withdraw funds for prior year expenses, as long as you were eligible in the year the expense was incurred
- Use HSA funds for Medicare B and D premium, eligible long-term care expenses, and other eligible expenses
HSA Penalties

• If audited by the IRS, you must provide receipts and/or claim recaps to show substantiation of reimbursement.

• Before age 65, if you withdraw the funds for non-qualifying purposes, the withdrawal will be taxed and subject to a 20% penalty.

• After age 65, funds used for anything other than eligible medical expenses will be subject to taxes but not penalized.
What if I leave or retire?

• The HSA belongs to you and you can take it with you.

• You can continue to pay medical expenses tax-free out of the account, even after Medicare eligibility.

• The account is always available for you, your spouse, and tax dependents’ medical expenses.

• You cannot make further contributions unless covered by another HDHP insurance policy.
How do I Sign Up?

- Confirm you are eligible
- Decide on investment option, if desired
- Complete enrollment form
- Enroll though BannerWeb
What to Know for 2019
Your Health Resources Recap

• Cigna
  o One Guide Customer Service
  o Telehealth
  o Healthy Pregnancies, Healthy Babies
  o Chronic Condition and Lifestyle Management Coaching, including weight management, tobacco cessation, & stress management
  o Preventative generic drugs
  o myCigna app
  o 24 Hour Nurse Line

• Employee Assistance Program (EAP)
• Health Advocate
• UR Well Employee & Motivate Me
Webster needs a medical procedure, so he calls the number on the back of his insurance card and is greeted by Dustin, his Personal One Guide Agent.

Webster explains, “I don’t really understand how my medical plan works. I’m worried about undergoing medical treatment.”

Dustin sees that Webster has pre-approvals from his doctor, so Dustin contacts the facilities to make sure they are in network and confirm they have the information they need from Cigna...
...Dustin then explains to Webster how his plan works and what the associated costs would likely be for the scheduled procedures.

Understanding that this must be a stressful time for Webster and his family, Dustin mentions the Stress Management Program and EAP benefits available to Webster and his partner to help with the anxiety they are feeling.
MyClearview

*Unbiased, simple to use, and informative.*

A medical plan comparison tool that helps you select the right health plan for you and your family quickly and easily

www.clearviewlogix.com
Username: **richmond**
Password: **spiders**
Earn $120 worth of gift cards in 2019 after completing the Cigna Health Risk Assessment (HRA) and participating in:

- Campus-wide Dimensions of Wellness programs
- Chronic condition coaching (new for 2019)
- Online wellness coaching
- Preventative visits with physicians and specialists
2018 Open Enrollment
October 29 – November 9

Benefits Fairs
November 1, 7, and 9: 9 AM - 4 PM
Basketball Courts | Weinstein Center for Recreation

• FREE biometric screenings and health risk assessments for full-time employees. Complete both and receive 2 movie tickets!
• FREE flu shots for all employees and spouses (no incentive)
• Open Enrollment assistance
• Meet with vendors
• Earn MotivateMe incentive points for attending
Questions?