



Annual Benefits Enrollment 2020



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2020 Annual Enrollment Highlights

October 11th to October 25th, 2019

What's Changing:

- Increased SLU contribution to the Health Savings Account (HSA):
 - Individual coverage \$400 (from \$250)
 - Ind & Dep coverage \$800 (from \$500)
- Plus Plan and QHDHP plan design changes to help control costs
- Employees receiving the 2019 Wellness discount will not be required to do either the biometric screening or HRA to receive the 2020 discount
- New Voluntary Benefits:
 - Legal insurance with MetLaw
 - Identity theft protection with LifeLock

What's Staying the Same:

- No change to Employee Premiums!
- Continued partnership with SSM Health/SLUCare in Tier 1 Medical Plans
- No administrator or carrier changes

This presentation highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions and limitations, refer to the individual summary plan description, plan document or certificate of coverage. If any discrepancy exists between this presentation and the official documents, the official documents will prevail. Saint Louis University reserves the right to make changes at any time the benefits, costs and other provisions relative to benefits.



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Medical and Prescription Drug Benefits



State of Health Care

■ Medical & Prescription Drug Costs

- The blended medical and pharmacy trend going in to 2020 is slightly down from last year.

■ SLU Plan Costs

- The plans ran well in 2018 and ended the year as expected, however the Plus Plan continues to be the highest cost plan.
- 2019 has started off well and is forecasted to finish the year more favorable than originally projected.

■ Peer Institutions

- In an effort to offer competitive benefits, SLU continues to monitor its peers and uses data collected from that review to support benefit design and program decisions.

Medical and Prescription Drug Plan

■ Medical: UnitedHealthcare

- Continue to have the option between 2 plans: Plus Plan and QHDHP Plan
- Continued partnership with SSM Health/ SLUCare in Tier 1
- Plan design changes to help control healthcare costs
- Increase to the SLU provided Health Savings Account (HSA) contributions for QHDHP enrollees to \$400 per individual/ \$800 per family from \$250 per individual/ \$500 per family
- No change to Employee premiums!

■ Prescription Drug: Express Scripts

- Continued partnership with St. Louis Business Health Coalition
 - Plan design changes to help control healthcare costs
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2020 Medical Plan Options



UHC	Plus Plan			QHDHP Plan		
	SLUCare+SSM	In-Network	Out-of-Network	SLUCare+SSM	In-Network	Out-of-Network
Deductible				Non-Embedded: (One member can satisfy entire family deductible)		
Individual	\$350	\$750	\$2,000	\$1,500	\$1,750	\$3,500
Family	\$700	\$1,500	\$4,000	\$3,000	\$3,500	\$7,000
Coinsurance	10%	20%	40%	10%	20%	40%
Out-of-Pocket Maximum (includes medical deductibles and medical copays)				Non-Embedded: (One member can satisfy entire family OOP Max)		
Individual	\$1,750	\$2,000	\$6,000	\$1,750	\$3,500	\$7,000
Family	\$3,500	\$4,000	\$12,000	\$3,500	\$7,000	\$14,000
Physician Office Visits						
Primary Care	\$10 copay	20% after ded.	40% after ded.	0% after ded.	20% after ded.	40% after ded.
Specialist Care	\$20 copay			10% after ded.		
Preventive Care	100%	100%	100%	100%	100%	100%
Inpatient Hospital						
	10% after ded.	20% after ded.	40% after ded.	10% after ded.	20% after ded.	40% after ded.
Emergency Room						
	\$150 copay	\$150 copay	\$150 copay	10% after ded.	20% after ded.	20% after ded.
Urgent Care Center						
	\$60 copay	\$60 copay	40% after ded.	10% after ded.	20% after ded.	40% after ded.

2020 Pharmacy Plan Options

Express Scripts	Plus Plan		QHDHP Plan	
	Retail (34-day supply)	Mail Order (90-day supply)	Retail (34-day supply)	Mail Order (90-day supply)
Prescription Drug Costs				
Tier 1	\$10	\$25	Medical deductible, then 10% coinsurance	
Tier 2	25% coinsurance \$30 min-\$50 max	25% coinsurance \$75 min-\$125 max	Medical deductible, then 10% coinsurance	
Tier 3	50% coinsurance \$50 min-\$100 max	50% coinsurance \$125 min-\$250 max	Medical deductible, then 25% coinsurance	
Tier 4	20% coinsurance up to \$200 max	N/A	Medical deductible, then 10% coinsurance	N/A
Preventive Medications	Priced according to the tier in which they fall		Covered at 100%, no deductible	
Out-of-Pocket Maximum (Includes Rx Copays and Coinsurance)				
Individual	\$1,500		Combined with Medical	
Family	\$3,000		Combined with Medical	

The Vitality™ wellness program Discount

- If you are currently receiving the wellness premium discount you will be grandfathered and not required to do either the biometric screening or the Health Risk Assessment (HRA)s to receive the wellness premium discount in 2020. However, no vitality points will be rewarded unless you re-take your biometric screening and/or re-complete your HRA.
 - Wellness discount will remain the same
 - \$50 for employees and \$25 additional for covered spouses
- Program remains in effect all year and you are encouraged to earn points by:
 - Completing your Vitality Health Review & Vitality Check
 - Reviewing and activating your personal health goals
 - Completing an online course to learn about a health topic
 - Submitting your Preventive Screening exams
 - Tracking your workouts using a Vitality-compatible fitness device
 - Tracking your workouts at gym
 - Get CPR or first aid certified



*Please note: This list does not cover the program in its entirety.
Please refer to the web site for complete program activities, rules and details.*

Working Spouse Rule

- Applies to spousal eligibility on the medical plan only
- Full time working spouses who have access to medical coverage through their employer are not eligible for SLU's medical plan
- Spouses are eligible if they:
 - Are not employed or are self employed
 - Do not have access to qualifying coverage where his/her employer contributes at least 50% of the premium for single coverage
 - Are on Medicare and do not have access to an employer plan
- Completion of the annual spousal affidavit will not be required this year. You will be required to attest to your spouse's eligibility during the online open enrollment process. The University reserves the right to request completion of the spousal affidavit to be covered by the medical plan.

2020 Cost Sharing: Monthly & Bi-Weekly



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NO CHANGES

Plan	Monthly Premium Deductions	With Monthly Wellness Discount	Bi-Weekly Premium Deductions	With Bi-Monthly Wellness Discount
Plus Plan				
Employee Only	\$168.00	\$118.00	\$77.54	\$54.46
Employee and Spouse	\$456.00	\$381.00	\$210.46	\$175.85
Employee and Child(ren)	\$396.00	\$346.00	\$182.47	\$159.69
Family	\$616.00	\$541.00	\$284.31	\$249.69
QHDHP Plan				
Employee Only	\$93.00	\$43.00	\$42.92	\$19.85
Employee and Spouse	\$300.00	\$225.00	\$138.46	\$103.85
Employee and Child(ren)	\$255.00	\$205.00	\$117.69	\$94.62
Family	\$393.00	\$318.00	\$181.38	\$146.77
Plus Plan—Employees Earning up to \$38,505				
Employee Only	\$50.00	\$0.00	\$23.08	\$0.00
Employee and Spouse	\$338.00	\$263.00	\$156.00	\$121.38
Employee and Child(ren)	\$278.00	\$228.00	\$128.31	\$105.23
Family	\$498.00	\$423.00	\$229.85	\$195.23

SLUCare/SSM Tier 1 Partnership



REMINDER:

- SLUCare providers and St. Louis area SSM physicians and facilities are designated as Tier 1 under the medical plan.
- When you choose to use a Tier 1 provider you will pay less out of pocket through lower deductibles, out-of-pocket maximums, coinsurance and copays.
- To find an SSM Tier 1 Physician, visit SSMHealth.com and search for providers listed as [SSM Health Medical Group](#) to find [SLUCare](#) providers and locations, visit www.slucare.edu
- In addition to these providers, [SSM Urgent Care Centers](#) and St. Louis area [SSM Health Express Clinics](#) (formerly Walgreens Take Care Clinics) are also part of the Tier 1 Network

SSM Hospitals – St. Louis Area



- St. Joseph Hospital – St. Charles
- St. Joseph Hospital – Wentzville
- St. Mary’s Hospital
- Cardinal Glennon Children’s Hospital
- St. Clare Hospital
- St. Joseph Hospital – Lake St. Louis
- DePaul Hospital
- Saint Louis University Hospital
- SSM Rehabilitation Hospital – Richmond Heights
- SSM Rehabilitation Hospital – Bridgeton
- St. Clare Surgical Center
- St. Joseph Endoscopy Center

Decision Support Tools

■ ALEX by Jellyvision

- Benefit assistance tool using interactive, online applications to walk members through plan design decision-making
 - Helps compare options between SLU's Plus Plan and QHDHP Plan based on individual member needs
- Available to all members during Open Enrollment period
- To access, visit www.myalex.com/slu/2020



■ Compass – Transparency Service

- Available throughout the year to **QHDHP Plan** members *only*
- Service utilizing trained Health Pro Consultants to assist members with navigating the healthcare system
 - Compass Health Pro:
 - Provides education and gives guidance to better understand benefit options
 - Assists in finding in-network, highly rated doctors
 - Provides price comparisons and reviews medical bills
 - Health Pro assistance must be initiated by member



MyUHC.com & Express-Scripts.com



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■ myuhc.com

- View Benefit summaries
- View Deductible accumulator
- Use Treatment cost estimator
- Check statements
- Pay bills to healthcare providers
- Learn about HSAs

■ express-scripts.com

- Automatically refill and renew prescriptions
- Price and compare different medicines
- See how you can save with My Rx Choices
- View your claims and balances
- Connect with pharmacists
- Track your home delivery orders

Download the apps for UHC and ESI's!

The screenshot shows the myuhc.com website interface. At the top, there's a navigation bar with 'myuhc.com' and 'UnitedHealthcare' logos. Below that, there are links for 'Site Demo', 'Contact Us', 'Feedback', 'Login', and 'En Español'. The main content area features a 'myClaims Manager' section with a pie chart showing 'PLAN DISCOUNTS', 'YOUR RESPONSIBILITY', and 'YOUR PLAN PAID'. A prominent message says 'Managing your claims just got easier – now with online bill payment.' with a 'Learn More' button. To the right, there's a 'Links and Tools' sidebar with various utility links like 'Find Physician', 'Pharmacy Information', etc. Below that is a 'Common Questions' section with several FAQ items. At the bottom, there's an 'Information Center' with 'News' and 'Learn More About' sections.

The advertisement features a woman in profile, her hair blowing in the wind, against a bright, hazy background. The text reads: 'Support that's more than medicine. Pharmacists and clinicians to help you live better.' Below this, there's a link 'Learn more about Express Scripts' and a 'Member Shortcuts' bar with buttons for 'Order Status', 'Pay a Bill', and 'Refill an Rx'.



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Health Savings Account



Considerations of the QHDHP

- Enrolling in the QHDHP plan may provide advantages depending on your individual and family healthcare needs.
 - Premiums are lower for the QHDHP option
 - You're able to set aside money for future medical and prescription drug costs through a tax advantaged Health Savings Account (HSA)
 - SLU is contributing to your HSA, providing \$400 for individual and \$800 for family coverage

- Unlike the PPO, there are no copays so when using the plan you could have higher out of pocket expenses.
 - You will pay 100% until your deductible is met, and then coinsurance will apply
 - If you're on a higher cost monthly medication or obtain costly services earlier in the year you could be responsible for larger out of pocket cost



Health Savings Accounts

- For Qualified High Deductible Health Plan participants only
- HSAs are designed to help you save and pay for your healthcare now and when you retire
- Triple tax savings:
 - Put money in pre-tax
 - Grow your savings tax free
 - Pay for qualified medical expenses income tax free
- Account is always yours

Health Savings Accounts A health-wise investment that helps you ...



Deposit

Deposit your
health care
dollars.



Grow

Grow your
savings.



Save

Save on
taxes.



Pay

Pay for
health care,
now or later.

HSA Eligibility for Account Holders Only

- You are eligible to open and contribute to an HSA if you:



Are covered by a qualified high deductible health plan (QHDHP)



Are not covered by any other health plan which is not a QHDHP



Are not enrolled in Medicare, Medicaid, or TRICARE



Have not received VA benefits within the past 3 months
(Exception for service related disabilities)



Are not claimed as a dependent on someone else's tax return



Are not covered by a Health FSA
(Must have \$0 in your Health FSA before contributing to an HSA)

- If you don't meet one of these eligibility requirements, you can still enroll in the QHDHP plan, you just cannot open and contribute to a Health Savings Account



HSA Contributions

■ Maximum contribution limits

2020	IRS Maximum	SLU Seed Money *	Your Max Contribution
Individual	\$3,550	\$400	\$3,150
Family	\$7,100	\$800	\$6,300

* Seed Money Increased from \$250 Individual and \$500 family in 2019

- IRS maximum reflects a combined employer + employee contribution
- 55+ can fund an additional \$1,000/year; “catch-up” contribution
- SLU will only contribute money into an OptumBank administered HSA; if you choose to go to a financial institution of your choice, you will not receive the seed money
- HSA must be established by November 30 in order to receive seed money on January 1
- Funds must physically be in your account before disbursements can be made
- Any money remaining in the account at the end of the calendar year rolls over into the next year

HSA Qualified Eligible Expenses

Eligible Expenses

- Medical deductible and coinsurance payments
- Medical, dental and vision care services not covered through plan design
- Medical, dental and vision care services for your spouse or tax code dependents
- Medicare Part A, B, & D and COBRA coverage premiums
- Over-the-counter medication *with* a written prescription (i.e. Aspirin, Ibuprofen)

Ineligible Expenses

- Insurance premiums
- Babysitting/childcare
- Cosmetic surgery
- Health club costs
- Over-the-counter medication *without* a written prescription (i.e. Aspirin, Ibuprofen)

Visit www.irs.gov and view Section 213(d) of the IRS Tax Code publication 502 “Medical and Dental Expenses” for a complete list



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Flexible Spending Accounts



Flexible Spending and Dependent Care Accounts

- For Plus Plan participants, or those not enrolled in a medical plan at SLU
- Administration remains with ConnectYourCare
- You must make new elections for the 2020 plan year; current elections cannot be carried forward
 - Healthcare FSA: Total election amount less previous reimbursements are available at the time of transaction
 - Dependent Care FSA: Only the cash balance in your account is available at the time of transaction
- You cannot roll over unused balances from one year to the next
 - Use it or lose it rule applies
 - Grace period through March 15th for Healthcare FSA only
- Debit card allows direct payment
 - Eases payment, but does not substantiate claims—receipts may still be needed!
- If you are enrolling in the QHDHP for 2020, you must use all of your FSA funds by 12/31/2019

2019* IRS Funding Limits on FSAs

Healthcare FSA	\$2,700
Dependent Care FSA	\$5,000**

**IRS has not yet issued 2020 FSA limits*

***\$2,500 if married and filing separately*

Eligible FSA Expenses

Healthcare FSA Eligible Expenses:

- Copays, coinsurance, and deductibles for medical, prescription, and dental plans
- Eye exams, contacts, and eyeglasses
- Laser eye surgeries
- Hearing aids
- Over-the-counter medical supplies
 - Bandages, splints, contact lens solution, etc.
- Over-the-counter medical medications must be accompanied by a prescription

Dependent Care FSA Eligible Expenses:

- Child care, after-school care
- Care for an aging parent

Visit www.irs.gov and view Section 213(d) of the IRS Tax Code publication 502 “Medical and Dental Expenses” for a complete list



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Voluntary Dental Benefits



Voluntary Dental Benefits

- Coverage remains with Delta Dental
 - No change to benefits or rates!
- Continue to have the choice between 2 dental plans
- Find a provider on www.deltadentalmo.com
 - Highest level of benefits with PPO dentists
 - Dental cards issued to new enrollees only

NO CHANGES

	Flex	Basic Plus
Monthly		
Single	\$37.45	\$21.91
Two-Person	\$73.31	\$42.14
Family	\$125.52	\$75.50
Bi-Weekly		
Single	\$17.28	\$10.11
Two-Person	\$33.84	\$19.45
Family	\$57.93	\$34.85

Voluntary Dental Plan—Delta Dental



NO CHANGES

	Flex Plan		Basic Plus	
	PPO Network	Premier/ Out-of-Network	PPO Network	Premier/ Out-of-Network
Deductible				
Individual	\$50	\$50	\$25	\$25
Family	\$150	\$150	\$75	\$75
Calendar Year Maximum				
Per Person	\$1,500	\$1,500	\$1,000	\$1,000
Preventive Care (member responsibility shown)				
	0% no deductible	0% no deductible	0% no deductible	50% no deductible
Basic Restorative Care (member responsibility shown)				
	10% after deductible	30% after deductible	30% after deductible	65% after deductible
Major Restorative Care (member responsibility shown)				
	40% after deductible	60% after deductible	60% after deductible	80% after deductible
Orthodontia				
Lifetime Maximum (per person)	\$1,000	\$1,000	\$1,000	\$1,000
Orthodontia	50% For all members	60% For all members	50% For children to age 19 only	75% For children to age 19 only



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Voluntary Vision Benefits



Voluntary Vision Benefits

- Coverage remains with Vision Service Plan (VSP)
 - No change to benefits or rates!
- In-network vs. out-of-network
 - In-network = no claim forms to complete
 - Out-of-network = must submit claim form for reimbursement
- VSP.com
 - Find a provider (Network: Choice)
 - Register and review benefit information
 - Discounts available
 - Print an ID card if desired (not needed to use benefits)

NO CHANGES

	Vision Plan	
	Monthly	Bi-Weekly
Tier		
Employee Only	\$7.02	\$3.24
Employee and Spouse	\$12.76	\$5.89
Employee and Child(ren)	\$13.38	\$6.18
Family	\$20.66	\$9.54

Voluntary Vision Plan—VSP

NO CHANGES

	Vision Plan	
	In-Network	Out-of-Network
Exam		
Wellvision Exam	\$10 copay	Up to \$45 allowance
Lenses		
Single	\$10 copay	Up to \$30 allowance
Bifocal	\$10 copay	Up to \$50 allowance
Trifocal	\$10 copay	Up to \$65 allowance
Frames		
	\$150 allowance for a wide selection of frames; \$170 allowance for featured frame brands; 20% on the amount over your balance	Up to \$70 allowance
Contacts (in lieu of glasses)		
	\$150 allowance for contacts; including the contact lens exam (fitting and evaluation)	Up to \$105 allowance
Frequency		
Exam/lenses/contacts (in lieu of glasses)	Every calendar year	
Frames	Every other calendar year	



Voluntary Life Benefits



Voluntary Life Benefits

NO CHANGES

- Cigna will continue to offer Voluntary Life coverage
 - Changes to current Voluntary Life elections are subject to Evidence of Insurability (EOI)
- Enhanced Guaranteed Issue and Maximums
 - Employees may elect Voluntary Life in an amount up to 3 times annual earnings to a maximum of \$600,000
 - SLU provides a Basic Life benefit of one times annual earnings to a maximum of \$400,000
 - Combined maximum benefit of \$1,000,000 between SLU provided and Voluntary Life

	Voluntary Life Plan	
Age	Monthly rate per \$1,000	Bi-Weekly rate per \$1,000
<30	\$0.039	\$0.018
30-34	\$0.052	\$0.024
35-39	\$0.059	\$0.027
40-44	\$0.072	\$0.033
45-49	\$0.124	\$0.057
50-54	\$0.221	\$0.102
55-59	\$0.383	\$0.177
60-64	\$0.584	\$0.270
65-69	\$0.974	\$0.450
70-74	\$1.532	\$0.707
75+	\$2.06	\$0.951



Voluntary Accident Benefits



Voluntary Accident Benefits

- Benefit offered through Voya Financial
 - No change to benefits or rates!
- Plan helps reimburse expenses that occur due to an accident
 - 24-hour coverage - accidents on- or off-the-job are eligible
 - When you have an expense, you must submit a claim form; reimbursement will then be mailed as a check
 - \$100 wellness benefit
- Coverage is guarantee issue - no health questions asked
- No “network”

NO CHANGES

	Accident Plan	
	Monthly	Bi-Weekly
Employee Only	\$18.42	\$8.50
Employee and Spouse	\$32.59	\$15.04
Employee and Child(ren)	\$36.09	\$16.66
Family	\$50.26	\$23.20

Voluntary Accident Plan—Voya



Below is a sample list of benefits, it does not include all the benefits available under the policy.

NO CHANGES

Service	Benefit Amount
Accident Hospital Care	
Surgery (open abdominal, thoracic)	\$1,200
Hospital Confinement	\$375/day up to 365 days
Coma (14 or more days)	\$17,000
Follow-Up Care	
Medical Equipment	\$120
Physical Therapy	\$45/treatment
Prosthetic Device	\$750 (1) / \$1,200 (2 or more)
Emergency Care	
Ground Ambulance Transport	\$360
Air Ambulance Transport	\$1,500
Emergency Room Treatment	\$225
Common Injuries	
Burns, Laceration, Torn Knee Cartilage, Paralysis, Tendon/Ligament/Rotator Cuff	Varies

Service	Benefit Amount
Common Injuries—Dislocations	
Hip Joint	\$3,850/\$7,700
Knee	\$2,400/\$4,800
Shoulder	\$1,600/\$3,200
Common Injuries—Fractures	
Hip	\$3,000/\$6,000
Leg	\$2,500/\$5,000
Ankle	\$1,800/\$3,600
Kneecap	\$1,800/\$3,600
Nose	\$600/\$1,200
Other Benefits	
Wellness Benefit (completion of health screening test)	\$100/employee or spouse \$50/child (max of 4)
Sickness Hospital Confinement Benefit	\$100/day for employee or spouse \$75/day for children

Note: Closed reduction is non-surgical reductions of a completely separated joint.
Open Reduction is surgical reduction of a completely separated joint.



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New Voluntary Benefits for 2020



Voluntary Legal Benefits - MetLaw



- MetLaw provides access to a wide-range of legal services and resources, for you and your family, including unlimited access to a top-quality network of attorneys.
- Use the benefit for a variety of personal legal needs related to events such as: getting married, starting a family, buying or selling a home, caring for aging parents, or sending kids off to college
- Advantages include:
 - Access to telephonic advice or office consultations,
 - No copays or deductibles to pay and no claims forms when you use a network attorney
 - Use of a convenient app
- For more information, visit www.metlife.com/mybenefits.

NEW for 2020		
	MetLaw Plan	
	Monthly	Bi-Weekly
Family	\$18.00	\$8.31

Voluntary Identity Theft- LifeLock

- LifeLock Identity Theft provides comprehensive protection for your identity, personal information, and connected devices.
- Features include:
 - LifeLock Identity Alert™ System
 - Dark Web Monitoring
 - LifeLock Privacy Monitor
 - Online account monitoring
 - 24/7 Live Member Support
 - Fictitious Identity Monitoring
 - Credit, Checking & Savings Account Activity Alerts
 - Three-Bureau Credit Monitoring, Annual Credit Reports & Credit Scores
 - 401K & Investment Account Activity Alerts

NEW for 2020

	LifeLock Plan	
	Monthly	Bi-Weekly
Employee Only	\$11.49	\$5.30
Family	\$22.98	\$10.61

- Lost Wallet Protection
- U.S.-Based Identity Restoration Specialists
- Million Dollar Protection™ Package
- Plus Norton Features: Parental Controls, Cloud Backup, SafeCam, Password Manager, Online Threat Protection and Smart Firewall
- For more information, visit www.lifelock.com



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2020 Annual Enrollment



2020 Annual Enrollment

- Plan elections are effective January 1, 2020 and are binding for the 2020 plan year, unless you experience a qualifying life event
 - Marriage
 - Birth/adoption
 - Divorce
 - Death
 - Change in employment status
 - Change in dependent status
- Life status changes allow you to make benefit election changes
- The Benefits Department must be notified within 31 days of life change

2020 Annual Enrollment

- Open enrollment will be held from October 11th through October 25th, 2019
- If making changes, do so through **Banner Self-Service**
 - Current medical, dental, vision, life and accident elections will carry forward
 - If you are enrolling a spouse or have a spouse currently enrolled, a spousal healthcare affidavit or confirmation of eligibility will be required
 - All HSA, dependent care and healthcare FSA participants will need to make an election for 2020; current deductions will not carry forward
 - HSA participants who do not currently have an HSA account will also need to establish an OptumBank account by November 30 in order to receive the SLU contribution
- See 2020 Benefits Guide for more information:
 - <https://www.slu.edu/human-resources/benefits/health/open-enrollment.php>
- **All enrollment elections must be completed online no later than Friday, October 25, 2019**
- More questions? Contact benefits@slu.edu.