

It's that time ...
Benefits
OPEN
ENROLLMENT



**WELCOME TO
ANDREWS UNIVERSITY
OPEN ENROLLMENT**
Effective July 1, 2019

Wellness Requirements: February 1-March 22
Open Enrollment: April 1-15

Provided by:

Andrews  University
Office of Human Resources

And:

 **Coldbrook**
INSURANCE GROUP LLC



PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY

Andrews University strives to provide you and your family with a comprehensive and valuable benefits package. We've put together this Open Enrollment Overview to make sure you're getting the most out of your benefits and know what to expect for open enrollment. This overview will outline the benefits you can elect during open enrollment and serves as a companion to the Employee Benefits (EB) Guide so that you can identify which options are best for you and your family.

The elections you make during open enrollment will become effective on July 1, 2019. If you have questions about any of the benefits mentioned in this overview, please don't hesitate to reach out to Human Resources.

WHO IS ELIGIBLE? (See Pages ??-? in your EB Guide)

All regularly appointed employees working at least 20 hours/week or 50% are considered benefits-eligible and are able to enroll in the applicable benefits outlined in this overview. Employees eligible for health insurance may cover the following family members for medical, dental and vision benefits:

- **Your spouse by marriage, with the following exception:**
 - **If your spouse is a full-time employee with access to their own group sponsored healthcare benefits, he/she is NOT eligible to enroll as a dependent under the Andrews University Medical plan. This exception does not apply to Dental/Vision.**
- **Dependent children by birth, adoption or marriage**

HOW TO ENROLL

Are you ready to enroll? The decisions you make during open enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully. The first step is to review your plan options in this overview and the EB Guide. Next, you will make all elections/changes via the bswift Benefits Management System by logging onto www.andrews.edu/go/mybenefits. Begin enrollment by clicking "Enroll Now". Once your enrollment is complete, review your elections via your confirmation statement. Please print and email yourself a copy of the confirmation statement for your records. If you are not making any changes to your current elections, you do not need to log into the system. **However, if you would like to participate in the 2019/20 Flexible Spending Account, you will need to actively make a new FSA election as they do not roll over from year to year.**

WHEN TO ENROLL

The open enrollment portal will open this year on April 1st and runs through April 15th. The benefits you choose during open enrollment will become effective on July 1st, 2019.

HOW TO MAKE CHANGES AFTER OPEN ENROLLMENT ENDS

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period for the subsequent benefit year. **You have 30 days from your qualifying event to request a corresponding change to your benefits. Qualifying events include things like:**

- Marriage, divorce or legal separation, birth or adoption of a child, change in child's dependent status, death of a spouse, child or other qualified dependent, change in employment status or a change in coverage under another employer-sponsored plan (for you or your spouse/dependents) that creates a gain/loss of coverage

UNIVERSITY WELLNESS

How do I become eligible to receive the AU Wellness reward? When you and your participating spouse have completed the Health Risk Assessment (February 2019) **AND** attended a town-hall meeting, **or** signed a form stating you have read the Employee Benefits Guide (March 2019), you will receive a credit toward your employee contribution for your healthcare plan.

PLEASE NOTE: There will be no partial credit or subsequent opportunity to earn partial year credit.

PLAN NOW – There will be new requirements for the wellness reward in the following plan year (2020/2021). They will include proof of an annual physical between 3/1/2019 and 2/28/2020 and FitThumb participation, in addition to requirements similar to this year (both the employee and participating spouse must complete applicable requirements). Watch for further details.

MEDICAL & RX COVERAGE (See Pages?-? in your EB Guide)

Plan	Premier Plan	Standard Plan	High Deductible Health Plan
Deductible	\$500/\$1,000	\$650/\$1,300	\$1,450/\$2,900
Co-Insurance	90%	80%	80%
Co-Insurance Maximum	\$2,850/\$5,700	\$3,700/\$7,400	N/A
True Maximum Out-of-Pocket	\$4,350/\$8,700	\$5,350/10,700	\$3,250/\$6,500
Office Visit Co-Pay	\$20	\$30	Ded, 80/20
Generic Prescriptions (Preferred/non-preferred)	\$10 / \$20	\$10 / \$20	Ded, 80/20
Brand Prescriptions (Preferred/non-preferred)	\$50 / \$70	\$60 / \$80	Ded, 80/20
Specialty Prescriptions (Generic/pref/non-pref)	\$400/\$1,000/\$1,500	\$400/\$1,000/\$1,500	Ded, 80/20
Mail-Order Prescriptions	2.5 X Retail	2.5 X Retail	Ded, 80/20
Hearing – testing	Ded, 90%	Ded, 80%	Ded, 80/20
Hearing Benefit (Office Visits / hearing aids) (Max-\$2,500 in two benefit year periods)	\$20 OV / 75% Ded, 75%	\$30 OV / 75% Ded, 75%	Ded, 80/20
Employee Contributions (Based on 24 pays)	Premier	Standard	HDHP
Employee Only	\$96/\$194	\$67/\$165	\$27/\$50
Employee + One	\$143/\$241	\$102/\$200	\$46/\$144
Employee + Two or More	\$190/\$288	\$135/\$233	\$58/\$156

RX Tips: to get the best prescription benefit available, be sure to use drugs on our Preferred Drug List or Formulary. Fill prescriptions at one of our Preferred Pharmacies (Non-Preferred pharmacies include **but are not limited to** CVS, Walmart and Kroger)

High Deductible Health Plans: What do I need to know about an HDHP Plan? All services (with the exception of preventive care) must apply to the deductible before the plan pays covered, in-network services at 80%. A HDHP is not a “qualified RX plan” for purposes of Medicare Part D. One deductible covers all members of a family and must be satisfied before the plan pays. HSA contribution limit for 2019 is \$3,500/\$7,000. (See page ? in your EB Guide)

Automobile/Motorcycle: *Reminder - Our plan does not cover healthcare claims related to an auto accident for Michigan licensed drivers (coverage is provided via Michigan No-Fault). Our medical plan will exclude the first \$20,000 of eligible charges related to a motorcycle injury (See page #-? in EB Guide)*

Virtual Healthcare There’s never a convenient time to get sick. Now you can get affordable online health care for minor illnesses through Answer Health by downloading the Online Visits App on your smartphone, tablet or computer. This benefit is great for when you’re sick and your own doctor isn’t available, you are on vacation or traveling for business. You can use this benefit for minor illnesses such as: sinus infections, UTIs, colds/flu, allergies, and eye irritations, burns, sprains and much more. When you enter the service key “ASR”, your cost share is the same as if seeing your Primary Care Physician. **Download the AHonDemand app today!** (See Page ? in your EB Guide)

PRIOR AUTHORIZATION/PRE-CERTIFICATION Before receiving services for a hospital admission, therapy services (occupational, speech, chemotherapy), rental or purchase of durable medical equipment (greater than \$2,500), home healthcare services, purchase of a custom-made prosthetic or orthotic (greater than \$2,500), infusion therapy or oncology treatment, a prior authorization or precertification must be in place. Often your physician will obtain authorization; however, when in doubt, call the number on your ASR ID card to be sure you will receive the best benefit possible under our benefit plan. (See Pages?-? in your EB Guide)

Out-Of-Network Referral: Members may receive the In-Network level of benefits when seeking services from an Out-Of-Network provider when the primary care physician submits a referral to ASR Health Benefits for prior approval prior to the service. (See Page ? in your EB Guide)

NEW! If you are enrolled in the High Deductible Health Plan (HDHP), you will now find 80% coinsurance coverage for a specific list of preventive medications that are not subject to the deductible. These medications are prescribed to prevent the occurrence of disease or healthcare conditions. You will find medications that prevent/treat migraines, high blood pressure and coronary artery disease. **Please note - the list will be periodically reviewed and updated** to ensure that the drugs listed meet the necessary criteria. Visit www.navitus.com for additional information.



GLOBAL HEALTHCARE BENEFIT (See Pages?? in your EB Guide)

Our plan provides coverage for medical tourism. This benefit requires pre-approval and coordination through Akeso Care Management (ACM). The initial diagnosis will be provided by an In-Network provider here at home. Pertinent information will be reviewed by ACM to determine if the patient is a good candidate for travel and the cost savings threshold is met. Our plan will provide funds for travel for the member and a travel companion (2 if the patient is a minor). If services are granted and received under the plan, participants will receive a \$7,000 incentive via payroll.

DENTAL INSURANCE (See Pages?? in your EB Guide)

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups and cleanings. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery. The following chart outlines the dental benefits we offer. Our benefits are as follows:

TYPE OF SERVICE	AMOUNT YOU PAY
Preventive Services	Exams, cleanings & X-rays - 100%
Deductible	\$25 Single / \$75 Family
Basic & Major Services (fillings, crowns, extractions, root canals)	75% after deductible
Plan Year Maximum	\$1,100 Per Member
Ortho Lifetime Maximum	50% coverage to \$1,760 (dependents under age 24)

VISION INSURANCE (See Pages?? in your EB Guide)

Vision insurance can help you maintain your vision as well as detect various health problems. AU's vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides benefit dollars for the purchase of eyeglasses and contact lenses.

Benefits include routine vision exams for a \$15 copay. Prescription glasses and other services are covered at 100% with a cap of \$250 per participant per plan year.

DENTAL & VISION IS A COMBINED ENROLLMENT

Contributions for Dental/Vision are as follows:

Employee Contributions	Employee Only	Employee + 1	Employee + 2 or More
Dental & Vision (24 pays)	\$14	\$28	\$40



FLEXIBLE SPENDING ACCOUNTS (FSA)

Andrews University offers an employer-sponsored dependent care FSA and two healthcare FSAs, a Traditional FSA and a Limited Purpose FSA. (See Pages?? In Your EB Guide)

WHAT ARE THE BENEFITS OF A FSA?

There are a variety of different benefits of using a FSA. FSAs **save you money**. FSAs allow you put aside money tax-free that can be used for qualified childcare, medical, dental, vision and hearing expenses. FSAs **save you tax dollars!** Since your taxable income is decreased by your FSA elections, you'll pay less in taxes. You cannot stockpile money in your FSA. **If you do not use it, you lose it.** You should only contribute the amount of money you expect to pay out of pocket that plan year plus grace period (7/1/19-9/15/20).

WHAT IS A DEPENDENT CARE FSA?

Dependent Care FSAs allow you to contribute pre-tax dollars to qualified dependent care. The maximum amount you may contribute each year is \$5,000/household (or \$2,500 if married and filing separately). Your reimbursement is limited to the amount you have contributed.

WHAT IS A HEALTHCARE FSA?

The healthcare account allows you to set aside up to \$2,700 in the 2019/2020 plan year for out of pocket expenses related to healthcare expenses for you and your IRS dependents. Spouses may each have their own healthcare FSA. Your full annual plan year pledge is available to you on the first day of the plan year.

WHAT IS THE DIFFERENCE BETWEEN A TRADITIONAL FSA AND A LIMITED PURPOSE FSA?

If you have selected healthcare coverage other than The High Deductible Health Plan, you may enroll in the Traditional FSA. Members of the Traditional FSA will be issued a debit card to access funds. Members of the Limited Purpose FSA are only permitted to submit medical post-deductible and dental/vision out-of-pocket cost and will submit claims via a paper claim form.

HEALTH SAVINGS ACCOUNTS (HSAs) (See Pages?? In Your EB Guide)

Health savings accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that **accompany qualified high deductible health plans (HDHPs)**.

WHAT ARE THE BENEFITS OF AN HSA?

There are many benefits of using an HSA, including the following: **It is your account.** You set up a bank account at your financial institution of choice. **It is portable.** The money in your HSA is carried over from year to year and is yours to keep, even if you leave the company. **It is a tax-saver.** HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you'll pay less in taxes.

The maximum amount that you can contribute to an HSA in 2019 is \$3,500 for individual coverage and \$7,000 for family coverage. Additionally, if you are age 55 or older, you may make an additional "catch-up" contribution of \$1,000. You may change your contribution amount at any time throughout the year as long as you don't exceed the annual maximum.





BASIC LIFE INSURANCE (See Pages ?-? in your EB Guide)

Life insurance can help provide for your loved ones if something were to happen to you. This benefit provides full-time employees with \$100,000 in basic life insurance for employees, \$50,000 coverage for spouses and \$10,000 for dependent children (from birth to age 19, 26 if a full-time student). Andrews University pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums. Review and update your beneficiary information via bswift (www.andrews.edu/go/mybenefits).

DISABILITY INCOME BENEFITS (See Pages ?-? in your EB Guide)

At Andrews University, we want to do everything we can to protect you and your family. That’s why Andrews University has a very generous paid time off schedule and disability coverage. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness. In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Long-term disability is provided by Andrews University for full-time employees. Short-term disability is available for purchase through Unum.

Benefits	Long-term Disability
Benefits Begin	91 st day of disability
Benefits Payable	Social Security National Retirement Age
% of Income Replaced	66.67% of monthly earnings
Maximum Benefit	\$6,000/month

VOLUNTARY LIFE & AD&D INSURANCE (See Pages ?-? in your EB Guide)

While Andrews University offers basic life insurance, some employees may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life & AD&D insurance, you are responsible for paying the full cost of coverage through weekly payroll deductions. You can purchase coverage for yourself and your spouse in \$10,000 increments. The maximum amount you may purchase is \$750,000 or 7 X your annual earnings. The guarantee issue amount is \$250,000. Benefits cease at retirement. You may elect up to 100% of the employee amount for spouse coverage. Coverage will begin to reduce beginning at age 65. Additional coverage for you and your dependents may require medical underwriting.

The chart below outlines the monthly costs of purchasing additional coverage.

Monthly Cost for Every \$1,000 of Employee and Spouse Life Insurance Coverage											
Age	>29	30-34	35-39	40-44	45-59	50-54	55-59	60-64	65-69	70-74	75+
Life & AD&D	\$.52	\$.061	\$.064	\$.087	\$.132	\$.215	\$.371	\$.398	\$.696	\$1.240	\$1.973
Dependent Children	Live birth to age 19 or 26 for full-time students = \$1,000 increments to \$10,000									\$1.92/\$10,000 of coverage	

VOLUNTARY SHORT TERM DISABILITY (STD)

(See pages ?-? in your EB Guide)

Short term disability can provide you with a percentage of your earnings should you become disabled and not have enough paid time off to cover your income after an illness or injury. You will have the option to design your benefit including the amount of monthly benefit, elimination period and length of time you will receive benefits.

VOLUNTARY CRITICAL ILLNESS (See pages ?-? in your EB Guide)

This policy can pay a lump sum benefit at the diagnosis of a covered illness. You can choose the level of coverage from \$5,000-\$50,000 and you can use the money any way you see fit. The cost is conveniently deducted from your paycheck and is portable should you leave employment. This policy also offers a \$50 wellness benefit for getting a screening test such as blood tests, chest x-rays, stress tests, colonoscopies and mammograms.

VOLUNTARY ACCIDENT PLAN (See pages ?-? in your EB Guide)

Accident insurance can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. This policy can help you with out-of-pocket costs that may not be covered by a medical plan. The cost is conveniently deducted from your paycheck and is portable should you leave employment. This policy also offers a \$50 wellness benefit for getting a screening test such as blood tests, chest x-rays, stress tests, colonoscopies and mammograms.

VOLUNTARY WHOLE LIFE POLICY (See pages ?-? in your EB Guide)

A Whole life insurance policy can pay money to your family if you die to cover final arrangements, basic living expenses, etc. This coverage has a fixed premium for the life of the policy, is portable should you leave employment, and earns interest or "cash value" at a guaranteed rate of 4.5%. In addition, you may be able to use your death benefit to pay for long term care.

Work/Life Balance (See pages ?-? in your EB guide)

Providing our employees and family members with **confidential**, short-term counseling for treatment of stress, depression, relationship problems, substance abuse, grief/loss, financial issues, legal assistance and so much more! 24/7 emergency service at (800) 854-1446 or online at www.unum.com/lifebalance

Global Emergency Services: This benefit will coordinate care for travel/health emergencies when 100 miles or more from home. Services may include: emergency medical evacuation, emergency message service, transportation for friends/family to join hospitalized patient, care of minor children, RX assistance, vehicle return assistance, legal and interpreter referrals. Note: this does not provide medical insurance coverage.



QUESTIONS?

If you have questions about the benefits described in this overview or in the Employee Benefits Guide, stay for the Q&A session after town hall meetings in March. If you would like assistance enrolling, including the UNUM products, make an appointment with our benefit consultants during open enrollment. Look for campus announcements for more details.





WHO DO I CALL WITH QUESTIONS???

Types of questions:	Contact Information:
General questions, plan summaries and/or plan documents, enrollment & eligibility questions: AU Benefits Office	T: (269)471-3886 or benefits@andrews.edu www.andrews.edu/hr
Medical, RX, Dental, Vision and find a doctor questions: ASR Health Benefits	T: (800)968-2449 or (616)957-1751 www.asrhealthbenefits.com
Networks while traveling: CIGNA Network & Multiplan	www.cigna.com www.multiplan.com
University Wellness	Dominique Gummelt www.andrews.edu/wellness wellness@andrews.edu
Pharmaceutical Plan: Navitus / NoviXus	T: (866)333-2757 (Navitus) www.navitus.com T: (877)668-4987(NoviXus)
FSA Claims/Benefit questions: ASR Health Benefits	T: (800)968-2449 or (616)957-1751 www.asrhealthbenefits.com
Life & AD&D Insurance questions: Unum	T: (800)421-0344 www.unum.com
Voluntary Whole Life, Accident, Critical Illness and Short Term Disability: Unum	T: (800)635-5597 www.unum.com/employees
Travel Assistance: Assist America	T: (800)872-1414
Employee Assistance Program (EAP): Legal Guidance, Work-Life Solutions, Emotional Support & Financial Resources	T: (800)854-1446 www.guidanceresources.com App: GuidanceResources Now Web ID: EAPEssential

The information in this Open Enrollment Overview is presented for illustrative purposes and is based on information provided by the employer. The text contained in this overview was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the overview or EB guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the overview, please contact HR.