

# ACU 2022 Benefits Open Enrollment



# Benefits Committee

- Human Resources Staff
- Financial Operations Representatives
- Faculty Senate Representatives
- Staff Senate Representatives
- Senior Leadership Representatives
- Benefits Broker



# Objectives

- Provide a well-rounded, **competitive** benefits offering to employees
- Provide **affordable** benefits to employees
  - Benefit cost as compared to total compensation = 30 %
  - Target of 70 / 30 cost share split between ACU and employees for medical



# 2022 Benefits Enrollment Key Points



Open Enrollment is **November 1– November 5**

- Enroll in SmartBen (same myACU login and process as last year)
- Everyone must complete enrollment
- If enrollment is **not** completed you will be **disenrolled** and will have to wait until 1/ 1/23 to enroll, unless you experience a qualifying event

# What's New for 2022?

We are proud to announce:

- NO CARRIER CHANGES
- NO RATE CHANGES
- Deductible decrease on HSA plan;  
Out of pocket maximum decreases  
on HSA and PPO plans
- ACU HSA seed amount staying same
- No Retirement Plan Changes
- Additional Timely Care benefits  
available to all employees regardless  
of medical plan enrollment



# Dental Plan

## *Cigna*

Plan Feature	Dental Plan
Annual Deductible	\$50 Individual / \$150 Family
Annual Benefit Maximum (increases each year you are enrolled)	Year 1: \$1,500    Year 2: \$1,650 Year 3: \$1,800    Year 4: \$1,950
Type I – Preventive Services Oral exams, x-rays, routine cleanings (once every 6 months)	Covered at 100% (no deductible)
Type II – Basic Services Fillings, extractions, root canals, periodontal surgery	Covered at 80% after deductible
Type III – Major Services Crowns, bridges, dentures, veneers	Covered at 50% after deductible
Type IV – Orthodontia (Child and Adult coverage)	50% up to \$1,000 lifetime maximum
Out-of-Network Reimbursement	90 <sup>th</sup> Percentile

Dental Monthly Premiums			
Employee Only	Employee + Spouse	Employee + Child(ren)	Family
\$43.86	\$88.99	\$84.30	\$128.70

# Vision Plan

## VSP

Plan Feature	Vision Plan
Eye Exam (once every 12 months) Contact Lens Fitting Fee	\$20 Copay Up to \$60
Lenses (once every 12 months)	\$20 Copay
Frames (once every 24 months)	<u>Up to \$150 allowance</u> + 20 % discount on remaining balance
Contact Lenses (once every 12 months, in lieu of glasses)	<u>Up to \$150 allowance</u>

Vision Monthly Premiums				
Employee Only	Employee + Spouse	Employee + 1 Child	Employee + Children (2+)	Employee + Family
\$8.99	\$13.04	\$13.04	\$23.38	\$23.38

# Life and AD&D

## *Cigna*

- ACU provides Basic Life/ AD&D to all eligible employees
  - **1x annual base earnings up to \$300,000\***
- Voluntary Life/ AD&D\*

Type of Coverage	Increments	Maximum Benefit	Guarantee Issue
Employee	\$10,000 (\$20,000 minimum)	Lesser of 5x salary or \$500,000	\$200,000
Spouse	\$5,000	Lesser of 50% of employee election or \$250,000	\$50,000
Child(ren)	Birth to 6 mon.: \$1,000 flat 6 mon. to 26 yrs: \$1,000 increments	Infant: \$1,000 flat Child: \$10,000	Child elections are always Guarantee Issue (no EOI ever required)

- Evidence of Insurability (EOI)
  - If you are enrolled today, you and your spouse can increase your election 1 increment, up to GI, w/ no EOI
  - If you are not enrolled today, any policy amount is subject to EOI
  - Any increases over GI will be subject to EOI
- **IMPORTANT:** Update your beneficiary in SmartBen

*\*Benefit reduced to 65% for employees aged 65-69 and 50% for employees aged 70 or older*



# Short-Term and Long Term Disability

## *Cigna*



- Voluntary Short-Term Disability

- STD benefit up to 60% of weekly earnings, max \$1,750/week
- 7 day waiting period for injury and sickness
- Pre Existing Conditions: 3/12 Any conditions incurred within 3 months of your enrollment date will not be covered for the first 12 months
- Cannot use sick leave & STD at the same time

- Long-Term Disability

- Paid for by ACU for all eligible employees
- LTD benefit up to 60% of monthly earnings, max \$7,500/month

# Voluntary Worksite Coverages

*Cigna*



- **Accident**

- Covers wide range of injuries and accident-related expenses
- Examples (not all inclusive): ER/urgent care visits, x-rays, dislocations/fractures, surgeries, lacerations/burns, and more
- Includes \$50 wellness benefit for receiving an annual exam (don't forget to file for your 2021 reimbursement if you are currently enrolled in the accident plan and had your annual physical from 1/1/24 current)

- **Critical Illness**

- Provides lump-sum cash benefit at occurrence of major critical illnesses
- Examples (not all inclusive): cancer, heart attack, stroke, Alzheimer's, Parkinson's, and more
- Includes \$50 wellness benefit for receiving an annual exam (don't forget to file for your 2021 reimbursement if you are currently enrolled in the plan and had your annual physical from 1/1/24 current)

# Medical Plan Design

## *High Deductible Health Plan & PPO with GPA*

Plan Feature	HSA HDHP (In Network)	PPO (In Network)
Deductible	<b>\$3,500 Individual / \$7,000 Family</b>	\$1,500 Individual / \$3,000 Family
Coinsurance	100 % (In- Network Only)	70 % (In- Network Only)
Out-of-Pocket Maximum	<b>\$3,500 Individual / \$7,000 Family</b>	<b>\$3,500 Individual / \$7,000 Family</b>
Physician Office Visit	Covered at 100 % after deductible	\$30 Copay PCP & \$60 Copay Specialist
Preventive Care	Covered at 100 %, no deductible	Covered at 100 %, no deductible, no copays
Labs, X-Rays & Diagnostic Imaging	Covered at 100 % after deductible	Covered at 70 % after deductible
Urgent Care / Emergency Room	Covered at 100 % after deductible	\$100 Copay UR & \$200 Copay ER
Inpatient / Outpatient Hospital Services	Covered at 100 % after deductible	Covered at 70 % after deductible

Rx Plan Feature	HDHP (In Network)	PPO (In Network)
Tier I	Covered at 100 % after deductible	\$5 Copay
Tier II		\$50 Copay
Tier III		\$75 Copay
Specialty		\$100 Copay
Mail Order Program (90 day supply)	Covered at 100 % after deductible	2.5x Copay

# Wellness Program

- No changes for 2022

## Employee Requirements:

- Must complete by 9/30/22 to earn full premium incentive in 2023
- Annual preventive exam AND biometric screening
- Recommend getting age/gender appropriate exams as applicable (will likely be required in the future, so get in the habit now)

## Spouse Requirements:

- SAME AS EMPLOYEE



# 2022 Medical Plan Premiums

## 2022 Premium Structure

- All employees will have the same base premium in 2022.
- If you (and your spouse, if enrolled) did not complete all of your wellness requirements by 9/30/21, you will not receive the full wellness discount for 2022.

MONTHLY	HDHP (Full Wellness Discount Applied)	PPO (Full Wellness Discount Applied)
Employee Only	\$100	\$200
Employee + Spouse	\$356	\$486
Employee + Child(ren)	\$254	\$384
Employee + Family	\$547	\$675

- The penalty remains \$50/month per employee. PLUS \$50/month per spouse (add to the base rates listed above).
- The SmartBen enrollment system will be updated with wellness completion activity through September. **Please verify your deductions on your first pay stub in 2022.** If you did not receive the correct wellness discount, you can contact **ACU HR** or **Elsa Dunson** to verify completion of all requirements.

# Wellness Program– Mobile Health

- Mobile Health
  - Download our wellness app
  - Spouses are eligible to download and register too
- What can the Mobile Health app do?
  - Track wellness completion status updates
  - Sign up for onsite biometric screenings in 2022 (single sign-on to eHealth Screenings to register, view past results, etc)
  - In-app reminders for ACU events, Open Enrollment, wellness deadline reminders, etc
  - Benefit summaries & ID cards included in the app
  - Easily find contact info for Nurse Navigator, ELAP, and more
  - Individual health and wellness challenges
  - Team health and wellness challenges to be announced in 2022

Don't have a mobile device?  
Access the app from your computer:

<https://www.mobilehealthconsumer.com/web/pages/login.html>

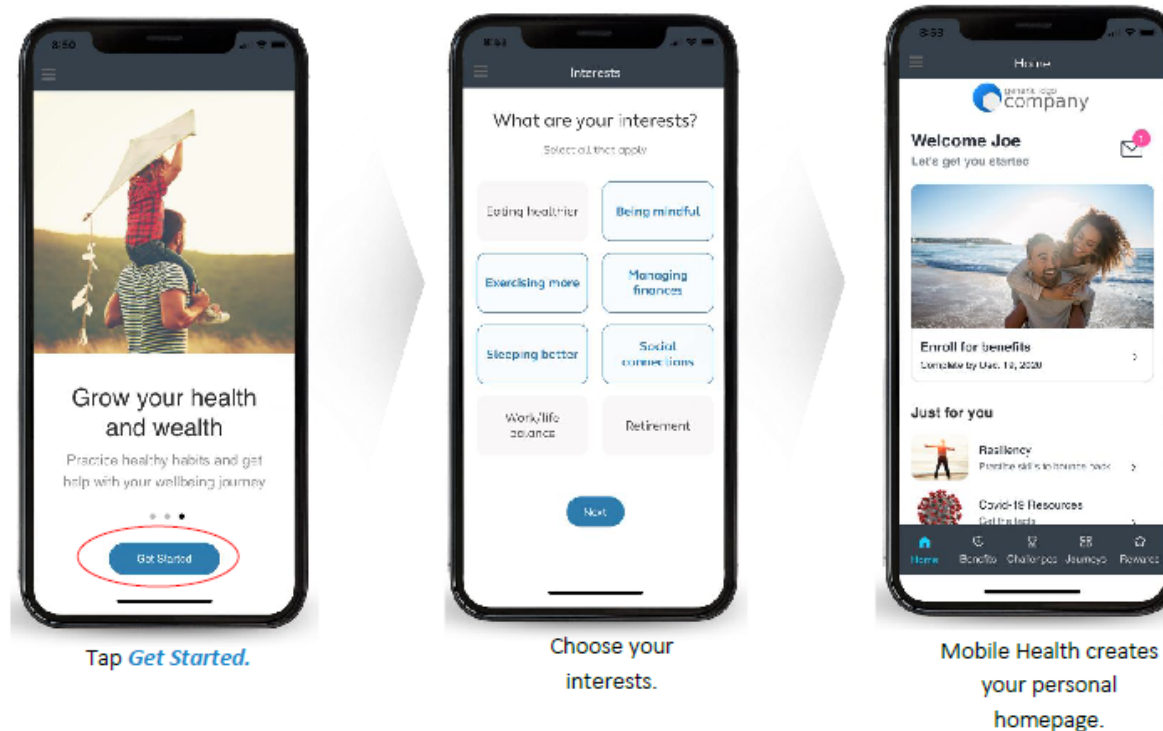


Available in  
App Store & Google Play



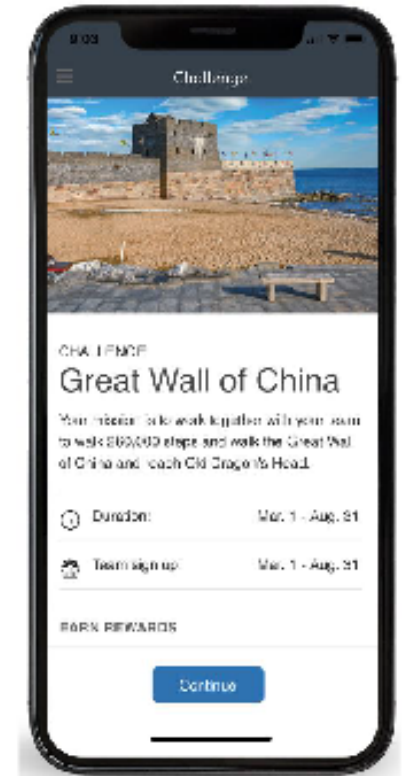
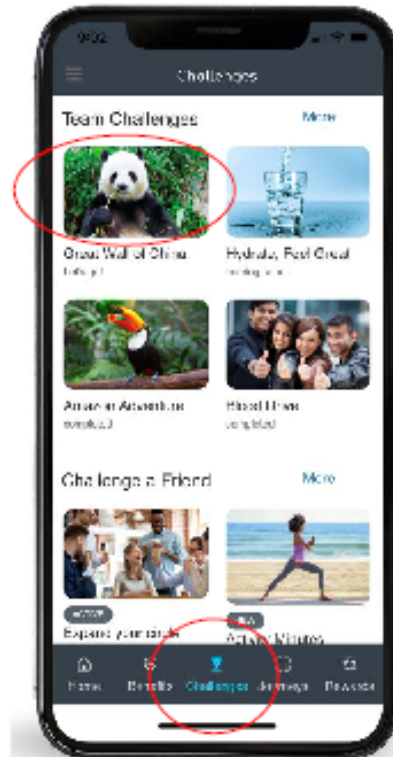
# Mobile Health – Getting Started

- Tap on “Get Started” to choose topics that interest you the most.
  - This allows Mobile Health to customize your homepage content with resources with those topics in mind.
- Once on your homepage, you can scroll down to view your resources. wo



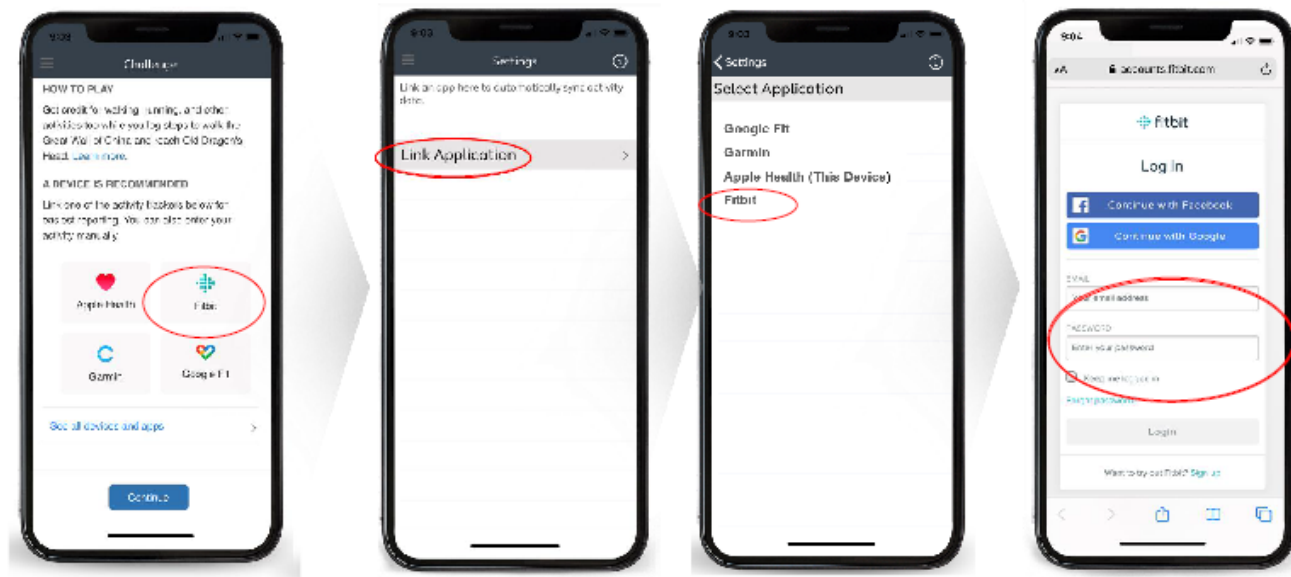
# Mobile Health Team Challenges

- Tap “Challenges” to launch your team and friend challenges.
  - Challenges are chosen by ACU
- Selecting a challenge such as the “Great Wall of China” opens a new screen that provides the challenge description, rules and duration.
  - This screen allows you to link an approved activity device to Mobile Health





# Mobile Health – Linking a Device



Tap the device you want to link to Mobile Health. If you don't see your device tap [See all devices and apps](#).

Tap [Link Application](#).

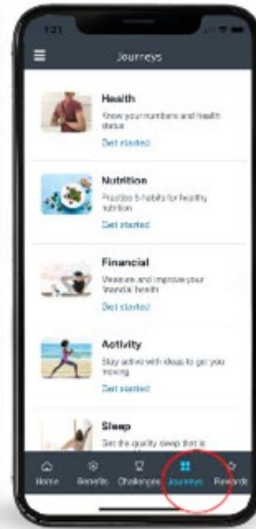
Choose the device you want to link.

Mobile Health will prompt you to enter your username and password for your activity tracker account. Your device is now linked.

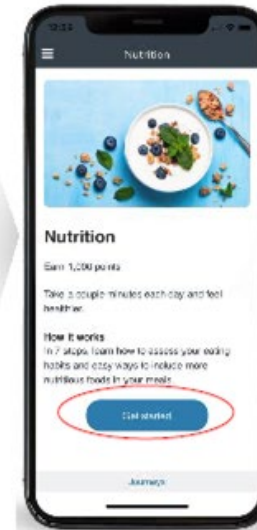
- At the bottom of any activity challenge screen, you will have the ability to link an approved tracking device.
- Linking a device allows for automatic syncing for your activity to Mobile Health when participating in challenges
- Approved Devices: Google Fit, Garmin, Apple Health or Fitbit

# Mobile Health – Journeys

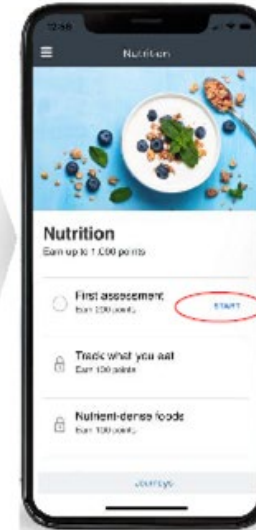
- Journeys is a great way to better understand your health and wellbeing while also learning healthy habits.
- You can focus on nutrition, physical activity, sleep resiliency, stress reduction, tobacco cessation, as well as carrier, social and financial wellbeing.
- Programs are self-paced, which allows you to progress at your own pace while earning rewards for completion



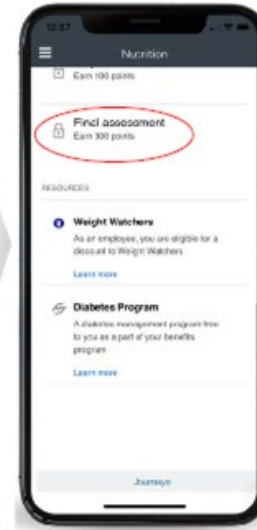
Tap **Journeys** from the homepage.



After reading the Journey introduction tap **Get Started**.



Tap **Start** to complete the first assessment. You will earn points for each step completed in the Journey.



After completing all the steps take the **Final Assessment**.

# Health Savings Account (HSA)



- Only available to employees enrolled in the HDHP
  - Employee-owned medical savings account
  - No “use it or lose it” rule
- Who is eligible to have an HSA?
  - Must be enrolled in HDHP and not enrolled in Medicare or another health plan
  - Spouse can not be enrolled in an FSA

You can use HSA funds for yourself and your household dependents

# Health Savings Account (HSA)



- HSA Bank is our HSA vendor
  - No new debit card for employees already enrolled in the HSA plan
- Pre-tax dollars to pay for qualified medical expenses
  - Prescriptions, dental & vision expenses, doctor's visits, non-cosmetic surgeries, physical therapy, hearing aids, etc.
  - Contributions can be from both ACU and you

	2022 IRS Contribution Limit	2022 ACU HSA Contribution	2022 Maximum Employee Contribution
Employee Only	\$3,650 (increased by \$50)	\$500	\$3,150
Employee + Spouse	\$7,300 (increased by \$100)	\$1,000	\$6,300
Employee + Child		\$1,000	
Family		\$1,000	



# Flexible Spending Accounts (FSA)

- Health Care FSA (only if enrolled in the PPO)
- Dependent Care FSA (DAYCARE - available to both HDHP & PPO participants)
- What is an FSA?
  - Employer owned medical spending account
  - “Use it or lose it” rule applies
  - You contribute pre-tax dollars to pay for qualified medical (or childcare) expenses
- IRS Annual Contribution Limits

	2020 IRS Contribution Limit <i>(2022 limits have not been released yet)</i>
Health Care FSA	\$2,750
Dependent Care FSA	\$5,000

# Medical & Prescription Plan

- GPA (Group & Pension Administrators) will continue to administer our medical plan
  - One network for all employees = PHCS network for doctors
  - KISx program offers cost estimates on imaging services
- RxBenefits will continue to administer pharmacy plan
  - CVS Caremark Formulary
  - Be sure to think about signing up for the Home Delivery program – receive a 3 month supply of any maintenance medications to your home (PPO is 2.5x copay instead of 3x copay)



# KISx Program

- How does the program work?
  1. Contact KISx ***BEFORE*** you have the procedure done (see contact info in benefit guide)
  2. KISx will help you choose a lower-cost provider from their network of 2,600 providers
  3. KISx will then confirm your benefits & schedule your appointment

ACTUAL SAVINGS FOR A CURRENT MEMBER:			UP TO 80% SAVINGS ON MRI, CT, & PET SCANS*
Scan	Avg. Charge	Avg. KIS Imaging Cost	Dollar Savings
MRI	\$2,900	\$800	\$2,100 72%
CT	\$1,200	\$500	\$700 60%
PET	\$5,400	\$1,700	\$3,700 69%

Note: Savings may vary based on providers and geographical location.

# Medical & Prescription Plan, cont.

- Cost Plus Method for Facilities

- Physician and RX not impacted
- All inpatient and outpatient FACILITY claims are audited applying the Cost Plus Method
  - Certain medical procedures and services will be paid at cost plus basis (bottom-up) rather than a percentage off retail prices (top-down)

- Balance Billing

- You must notify ELAP of ANY Balance Bill for Facilities

- Direct Contracts

- Hendrick
- Abilene Regional
- Texas Midwest Surgery
- Abilene Endoscopy





# Other Benefits

- Sick- to- Service Hours Benefit Program
  - Employees can convert up to 40 hours of sick leave for approved S2S hours each calendar year if balance met
- ACU Tuition Discount
  - Dependent children of full and reduced full-time 100%
  - Dependent benefit only for undergraduate degree
  - Employees taking classes have a 6 month waiting period
- ID Theft Assistance (AIG – provided by ACU)
- Employee Assistance Program (Cigna)
- Travel Assistance (Cigna)
- Financial Services, Will Prep, Legal Services (Cigna)



# Timely Care

- **NEW** - Provided by ACU to **all employees** and dependents 2+ years of age regardless of medical plan enrollment
- More convenient, quicker access to medical professional, 24/7/365
- Non-emergency medical conditions (cold/flu, allergies, ear infections, etc)
- TimelyMD can share your patient records with ACU clinic or your PCP
- Download the Timely Care app or visit [timelycare.com/acu](https://timelycare.com/acu) and follow the prompts using your ACU employee email

# VISIT COSTS

ACU employees and dependents that are enrolled in ACU's medical plan with GPA pay the following costs per visit and receive deductible credit.

- Medical: \$20
- Scheduled Counseling: \$69  
(up to 12x per academic year)
- Psychiatry: \$109
- TalkNow: FREE

ACU employees and dependents that are NOT enrolled in ACU's medical with GPA will pay the following costs per visit and will not receive deductible credit on your own medical plan (outside of ACU) unless you work directly with your plan sponsor to do so.

- Medical: \$69
- Scheduled Counseling: \$89  
(up to 12x per academic year)
- Psychiatry: \$129
- TalkNow: FREE

# SCHEDULED COUNSELING



## Counseling Services That Fit Employees' Schedules

- Access to licensed counselors in the state in which the employee is located.
- Visits are 45-minute sessions.
- Employees select the day and time that fits best with their schedule, along with their providers of choice.
- Provides regular support for a variety of issues, including critical situations.
- Limit 12x sessions per year (Aug 1 - July 31)

# MEDICAL



## 24/7 Access to Quality Medical Care

- Unlimited, 24/7, on-demand or scheduled medical visits with licensed healthcare providers.
- Eliminates wait times with same-day availability for virtual visits.
- Virtual visits can diagnose and treat most common issues: cold, sinus/allergies, acute care concerns, non-emergency.



# TALKNOW



## Emotional Support When Employees Need It

- Unlimited, 24/7, on-demand emotional health support, coaching services, and crisis management by behavioral and health professionals.
- Talk about anything you need to, at anytime!
- Eliminates the possible days or weeks of wait time for an employee to talk to someone for emotional support.

# PSYCHIATRY



## Advanced Mental Health Support for Employees

- Employees can schedule virtual psychiatry visits after an initial consultation with a TimelyCare Care Navigator.
- Treatment is limited to non-controlled substances. This includes most chronic mental health medications.
- If controlled substances are required, like ADHD meds or benzodiazepines, we add to treatment recommendations, which can then be prescribed by an on-site DEA registered provider, if available on campus.
- Employees should call 833-484-6359 for more information on adding Psychiatry to their account.

# ACU On-Campus Medical Clinic

- Accessible to all ACU employees & dependents - \$45 office visit fee
- Annual physical exam at no cost to those covered by ACU's medical plan (required for the wellness discount if covered on medical plan)
- Flu/cold symptoms, flu shots, acute symptoms, etc
- Clinic will send your prescription to your preferred pharmacy
- NOTE: Clinic does not file visits with any medical insurance

# Your Benefits Analyst



## Elsa Dunson

[edunson@holmesmurphy.com](mailto:edunson@holmesmurphy.com)

972-663-7304

- When am I eligible to enroll in benefits?
- I've lost my ID card, how do I get a new one?
- What is my deductible and what does "co-insurance" mean?
- I received a bill from my doctor – was my claim paid correctly?

# Questions for our vendors or Elsa Dunson?

- We will be in the top floor of the library on Mon- Weds of OE week (11/ 1- 11/ 3)
- Virtual appointments available by request and for Dallas employees





# How to Enroll for 2022

- Open Enrollment dates: **November 1– November 5**
- Log on to myACU and select “Benefits Enrollment” under Quicklinks
- In person and virtual appointment options
- 2022 Benefits Enrollment Guide to be delivered via email in the coming days

# 2022 Benefits Enrollment Reminders

- Promptly notify ELAP of any balance bills
- Utilize your benefits analyst (Elsa) to ensure you are using your benefits in the best way possible
- Contact KISx with GPA for lower cost alternatives for MRIs, CT scans, etc BEFORE you have the procedure
- Download the Mobile Health app and register
- Urgent Care vs ER, ACU Clinic & TimelyCare Telemedicine

# THANK YOU!

If you have any questions, please reach out to:

- Elsa Dunson (edunson@holmesmurphy.com)
- HR (humanresources@acu.edu)