



Open Enrollment 2017

What is Open Enrollment

Open Enrollment provides benefit eligible faculty and staff at Utica College the opportunity to explore their benefit options and make changes to their selections.

When is Open Enrollment?

Open Enrollment begins Wednesday, November 2, 2016. All benefit changes/additions/cancels must be returned to the Office of Human Resources by **Wednesday, November 30, 2016.**

Where can you find enrollment/change forms?

All enrollment/change forms and plan details can be found online at:

<https://www.utica.edu/hr/openenrollment.cfm>

How can you find out more about the College's benefits?

Four informational sessions will be held this year to take a comprehensive look at the benefits offered by the College:

Monday, November 7, 2016 11:00 AM – 12:00 PM
DePerno Hall, Willard Conference Room 208

Wednesday, November 9, 2016 1:30 PM – 2:30 PM
DePerno Hall, Willard Conference Room 208

Thursday, November 10, 2016 11:00 AM – 12:00 PM
DePerno Hall, Willard Conference Room 208

Friday, November 11, 2016 1:30 PM – 2:30 PM
Clark City Center, Computer Lab Room K106

There will be prizes and giveaways. This is a great time to get a refresher in Utica College's complete benefit package.

For individual questions, please make a personal appointment with Michele Witt, Benefits/HRI Coordinator at 315-792-3063 or mkwitt@utica.edu.

What's New in 2017?

- SimplyBlue Health Insurance Plan (New Low-Cost Option)
- H.S.A. Individual Deposit Amount Increase
- Healthy Reward Changes
- New Deductible Limits For Using Out of Network Services
- 2017 Mandates
- Preventative Rx
- New Telemedicine

2017 Excellus HealthyBlue CDHP Rates

The HealthyBlue CDHP plan is the current high deductible offering from Excellus BCBS that has been in effect since January 2010.

This plan includes Health Savings Account (H.S.A.) contributions from the College.

The Preventative Rx and Healthy Rewards program are included in this plan.

The monthly premiums for 2017 are as follows:

Employee Monthly Cost (20%)

Single Coverage	\$ 119.70
Two-Person	\$ 239.40
Family	\$ 330.24

Utica College Monthly Cost (80%)

Single Coverage	\$478.80
Two-Person	\$957.60
Family	\$1,320.98

New Low Cost CDHP SimplyBlue Rates

Without HSA, Preventative Rx, or Healthy Rewards

This plan is identical to the current high deductible offering from Excellus BCBS in all ways except the following:

There is **no Health Savings Account contribution** from the College, although employees are eligible to set up one for their own contributions.

Preventative Rx and Healthy Rewards are not components of this plan.

The monthly premiums for 2017 are as follows:

Employee Monthly Cost (20%)

Single Coverage	\$50.00
Two-Person	\$113.53
Family	\$156.61

Utica College Monthly Cost (80%)

Single Coverage	\$517.65
Two-Person	\$1,021.78
Family	\$1,409.51

Switching Plans From HealthyBlue to SimplyBlue

- If you would like to switch from the HealthyBlue CDHP Plan (with H.S.A., Healthy Rewards and Preventative Rx) to the Low Cost SimplyBlue CDHP Plan (No H.S.A., Preventative Rx or Healthy Rewards) you will need to complete a 2017 SimplyBlue CDHP Enrollment Form.
- Forms must be completed and submitted to the Office of Human Resources by **Wednesday, November 30, 2016.**

<https://www.utica.edu/hr/openenrollment.cfm>

Health Savings Account (HSA) Information

The College will continue to contribute 80% of the health insurance deductible to individual Health Savings Accounts as follows:

<u>Coverage</u>	<u>Policy Deductible</u>	<u>College's HSA Contribution</u>
Individual	\$1,800	\$1,440
Family	\$3,600	\$2,880 (2 or more people)

The College's HSA contributions will be deposited as follows:

50% on January 6, 2017. The remaining 50% will be evenly distributed over the next three quarters: April 3, 2017, July 3, 2017 and October 3, 2017.

If you currently contribute to your HSA, your 2016 deduction will continue into 2017 unless you change it. If your deduction has stopped because it has reached its max for 2016, it will automatically resume in 2017 unless you change it.

HSA Information (continued)

Contribution limits for employees in 2017 have increased from the 2016 levels for **Individuals** only:

- Individuals may contribute up to \$1,960 per calendar year for 2017, **an increase of \$50**. (\$3,400 IRS limit - \$1,440 College Contribution)
- Families (2 or more people) may contribute up to \$3,870 per calendar year for 2017. (\$6,750 IRS limit - \$2,880 College Contribution)
- Remaining the same for 2017 is the \$1,000 catch-up contribution employees 55 or older may make into their voluntary HSA's.

Health Insurance for Employees Enrolled in Medicare

The monthly premiums for 2017 are as follows:

Employee Monthly Cost (20%)

Single Coverage	\$205.40
Two Person	\$410.79
Family	\$566.68

Utica College Monthly Cost (80%)

Single Coverage	\$821.60
Two Person	\$1,643.17
Family	\$2,266.72

Healthy Reward Changes for 2017

2016 will be the last year to receive a check as payment for participating in the Healthy Rewards program. Beginning January 1, 2017, Healthy Reward payments will be on a Visa Debit Card or you can donate your payment to charity. There will be no check payments.

Added to the Healthy Reward program will be a new look to the website, mobile access and syncing your Fitbit to the program. In 2017 you will be required to do a Health Risk Assessment, as previous assessments will not roll into the new platform.

In 2016, 530 members were eligible for reward points. To date 36.6% participants earned \$57,157 dollars. \$265,000 dollars were left unearned by employees.

New Limits for Out Of Network Services in 2017

In 2017 the Out of Network deductible will be:

1. Separate from your In Network deductible
2. Double the In Network deductible.

Example:

2016

In Network & Out of Network deductible for an Individual was \$1,800.

2017

In Network deductible for an Individual is \$1,800 and the Out of Network deductible is a separate \$3,600.

New Mandates & Compliance Rules for 2017

- Breast Cancer Screening (Preventative screening for Diagnostic Mammograms, Breast Ultrasounds and MRI's will be covered in full. 3-D Imaging not mandated)
- Heroin and Opioid Addiction (Rx: 7 day fill limit instead of 30 day/cost share for certain drugs)
- Transgender Coverage - for gender-specific recommended services will be covered without cost share regardless of sex assigned at birth, gender identity or gender of the individual otherwise recorded by the plan.
- Colorectal screening including all preparatory materials (generic only) will be covered in full.
- Depression Screening for adolescents and adults will be covered in full.
- Syphilis Screening will be covered in full

Preventative Rx

A preventive drug is one prescribed for individuals who have developed risk factors associated with a disease or condition that has not yet started. They may also be used to prevent a disease or condition from reoccurring.

Employees on the HealthyBlue CDHP taking a drug on the Preventive Drug list will pay for the drug at the copay level immediately (such as \$5/\$35/\$70) rather than having to meet deductible first. This applies to all three drug tiers and allows HealthyBlue CDHP members to access certain drugs at the copay level on the first day of taking the medicine.

Any applicable costs do not apply toward the deductible, but applicable costs will apply to the member's out-of-pocket maximum.

New in 2017

Telemedicine by MDLive

You can use Telemedicine 24/7/365 if your primary care doctor is not available, instead of going to the ER or an urgent care center (for a non-emergency issue), to request a prescription*, if traveling and in need of medical care.

The cost of a Telemedicine visit for insured employees of Excellus BCBS is \$40/visit.

If you do not indicate you are an insured employee of Excellus BCBS it will be a \$49.00 charge.

Any applicable costs do apply toward the deductible.

*MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services. For complete terms of use visit mdlive.com/pages/terms.html

Health Insurance Waiver Buy Out

Benefit eligible employees who have alternate health coverage may select a Waiver Buy Out through which the College will make a once a year, lump sum payment, payable in December of the following year. In order to be eligible, you must be off the health insurance from January through November of a given year, for payment in December. There is no prorating.

Waiver Buy Out forms for December 2017 payment are available at <https://www.utica.edu/hr/openenrollment.cfm>

You must complete a new form each year. Forms must be submitted to the Office of Human Resources by **Wednesday, November 30, 2016.**

With the government's Individual Mandate to have health insurance, the College is requiring those completing a Waiver Buy Out form to also submit **proof of alternate insurance, such as a copy of their health insurance card**, along with the Waiver Buy Out form.

(A UC employee married to another UC employee and on the College's insurance does not have to provide an insurance card.)

Dental Coverage

Utica College continues to offer two options for coverage through Delta Dental, a High-Option Plan and a Low-Option Plan.

Side-by-side plan information is located on the Open Enrollment web page under Dental Insurance. There is also information on how to enroll or switch plans.

Forms must be completed and submitted to the Office of Human Resources by **Wednesday, November 30, 2016**.

Plan information, along with the enrollment forms can be found online at:

<https://utica.edu/hr/openenrollment.cfm>

Dental Coverage (continued)

Rates for the Family plans have been reduced, Single and Two person remain the same for 2017.

Employee Monthly Cost

	<u>High-Option Plan</u>	<u>Low Option Plan</u>
Single	\$24.94	\$12.23
Two Person	\$49.88	\$24.46
Family	\$99.76	\$48.92

Finding a dentist <http://www.deltadentalins.com>

Vision Insurance

Davis Vision will be continuing as the College's vision provider. Rates for 2017:

Employee Monthly Cost

Single	\$6.14
Two Person	\$11.06
Family	\$17.20

Plan information, along with the enrollment forms can be found online at:

<https://utica.edu/hr/openenrollment.cfm>

Forms must be completed and submitted to the Office of Human Resources by **Wednesday, November 30, 2016.**

Flexible Spending Accounts

Flexible Spending Accounts for Medical Care (limited to vision and dental for those with HSA accounts) and Dependent Care are available again this year. The full enrollment packet is available online.

- Medical Flexible Spending Accounts have a limit of \$2,600. **This is an increase of \$50 from 2016.**
- Dependent Care Accounts have a limit of \$5,000.

Please remember that you must re-enroll each year to participate in the Flexible Spending Plan. Flexible Spending Accounts forms are available at:

<https://www.utica.edu/hr/openenrollment.cfm>

Retirement

You may begin to contribute to the College's 403(b) at any time. You may also change your contributions up to four times per calendar year.

To begin contributions, go to www.tiaa.org/utica and select "403(b) Tax Deferred Annuity Plan." Instructions can be found online at <https://utica.edu/hr/openenrollment.cfm>

To change a current selection, go to the TIAA Section in the Open Enrollment materials found at <https://utica.edu/hr/openenrollment.cfm> to complete a Salary Reduction form. Return the form to the Office of Human Resources.

Retirement (continued)

Contribution levels will remain the same for 2017.

The 2017 levels are:

- Individuals under 50 may contribute up to \$18,000 per year.
- Individuals over 50 may contribute a “catch-up” amount of \$6,000.

Voluntary Insurances

- Voluntary Term Life Insurance provided by UNUM
- Voluntary Whole Life Coverage provided by Employee Life Option
- Voluntary Accidental Death and Dismemberment Coverage provided by Aetna

Open Enrollment is the time to add or make changes to these voluntary insurances. Please make an appointment with Michele Witt at mkwitt@utica.edu or 315-792-3063 to discuss your options.

Other things to consider during Open Enrollment...

- Are the Beneficiary designations for your College-funded life insurance, voluntary insurance and/or TIAA up-to-date?
- Have you adjusted your TIAA contribution lately?
- If you have a Flexible Spending Account for 2016, are you close to using all the funds you have set aside for the year?
- As always, if you have questions or need help with any part of Open Enrollment please contact Michele Witt, Benefits/HRI Coordinator at 315-792-3063 or mkwitt@utica.edu.