



Open Enrollment 2020

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 **Monday, October 28, 2019.**

All benefit changes/additions/cancels must be returned to the Office of Human Resources by **Thursday, November 28, 2019.**

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:

Meetings will be held in DePerno Hall – Willard Room 208:

Monday, October 28, 2019 from 8:30 AM – 10:00 AM

Tuesday, October 29, 2019 from 8:30 AM – 10:00 AM

Wednesday, October 30, 2019 from 2:00 PM – 3:30 PM

Clark City Center - Computer Lab Room K106:

Friday, November 1, 2018 from 1:00 PM – 2:30 PM

A representative from Excellus BCBS will be presenting information on Telemedicine and Rally Healthy Rewards.

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 **Jillian Szeliga, Benefits Coordinator at 315-792-3063 or jmszelig@utica.edu**.

2020 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 2020 are as follows:

Employee Monthly Cost (20%)

Single Coverage	\$135.83
Two-Person	\$271.65
Family	\$374.73

Utica College Monthly Cost (80%)

Single Coverage	\$543.30
Two-Person	\$1,086.59
Family	\$1,498.93

2020 SimplyBlue CDHP Low Cost 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 2020 are as follows:

Employee Monthly Cost (10%)

Single Coverage*	\$50.00
Two-Person	\$128.82
Family	\$177.71

Utica College Monthly Cost (90%)

Single Coverage	\$594.12
Two-Person	\$1,159.42
Family	\$1,599.37

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 2020 SimplyBlue CDHP Enrollment Form.
- Forms must be completed and submitted to the Office of Human Resources by **Thursday, November 28, 2019**.

<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, 2020. The remaining 50% will be evenly distributed over the next three quarters: April 1, 2020, July 1, 2020 and October 1, 2020.

If you currently contribute to your HSA, your 2019 deduction will continue into 2020 unless you change it. If your deduction has stopped because it has reached its max for 2019, it will automatically resume in 2020 unless you change it.

HSA Information (continued)

Contribution limits for employees in 2020 have increased from the 2019 levels for both **Individual and Family**:

- Individuals may contribute up to \$2,110 per calendar year for 2020, **an increase of \$50**.
(\$3,550 IRS limit - \$1,440 College Contribution)
- Families (2 or more people) may contribute up to \$4,220 per calendar year for 2020, **an increase of \$100**.
(\$7,100 IRS limit - \$2,880 College Contribution)
- Remaining the same for 2020 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 2020 are as follows:

Employee Monthly Cost (20%)

Single Coverage	\$233.07
Two Person	\$466.13
Family	\$643.02

Utica College Monthly Cost (80%)

Single Coverage	\$932.29
Two Person	\$1,864.54
Family	\$2,572.06

2020 Healthy Rewards

Earn up to \$500 per year for tracking your healthy activities. Your spouse/domestic partner on your plan can earn up to \$500 as well, for a family total of \$1000.

The Healthy Reward program is available via smartphone, tablet and computer. It integrates with tracking devices such as Fitbit, Jawbone, etc.

You have a choice on how to receive your Healthy Reward credits earned. You may choose a Visa Gift Card, Merchant Gift Card or donate your credits earned to a charity.

In 2019, 519 members were eligible for reward credits/dollars. To date 41% participants earned \$73,465 credits/dollars. \$186,035 dollars were left unearned by employees.

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.

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 2020 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 **Thursday, November 28, 2019.**

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 **Thursday, November 28, 2019**.

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

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

Dental Coverage (continued)

Rates for the Dental plans remain the same:

2020 Employee Monthly Cost

	<u>High-Option Plan</u>	<u>Low Option Plan</u>
Single	\$20.00	\$10.00
Two Person	\$40.00	\$20.00
Family	\$90.00	\$45.00

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

Vision Insurance

Davis Vision will be continuing as the College's vision provider.

Rates for 2020 are as follows :

Employee Monthly Cost

Single	\$6.74
Two Person	\$12.12
Family	\$18.86

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 **Thursday, November 28, 2019.**

Flexible Spending

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 \$2700. 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)

The 2020 levels are:

- Individuals under 50 may contribute up to **\$19,000** per year.
- Individuals over 50 may contribute a “catch-up” amount of \$6,000.

Voluntary Insurances

- Voluntary Term Life Insurance provided by UNUM
- Voluntary Accidental Death and Dismemberment Coverage provided by Prudential

Open Enrollment is the time to add or make changes to these voluntary insurances. Please make an appointment with Jillian Szeliga, Benefits Coordinator at jmszelig@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 2019, 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 Jillian Szeliga, Benefits Coordinator at 315-792-3063 or jmszelig@utica.edu.