
2019 OPEN ENROLLMENT

Davidson College

10/28/2018

2019 Open Enrollment

Sunday, October 28th through
Monday , November 12th, 5:00 pm

- Current benefit summary on Inside Davidson—link in Open Enrollment letter
- On-line enrollment through SmartBen
- Changes will be effective 1/1/2019

Benefits Fair Wednesday, 10/31, 9:30-3:00

- Lilly Family Gallery
- Vendors on site:
 - United Healthcare (medical)
 - MetLife (dental & legal aid)
 - Ameritas (vision)
 - Express Scripts/Rx Benefits (pharmacy)
 - Prudential (life & disability, and Family Medical Leave administration)
 - Colonial Life (cancer insurance)
 - Flores (FSAs)
 - Benefit Advocate
 - Fidelity
 - TIAA
- Human Resources staff available for Open Enrollment assistance

**Free flu shots for employees
from 10:00 – 3:00, as long as supplies last**

2019 Open Enrollment

- Passive Enrollment process this year
 - If you do not make an enrollment election your current benefits will roll into 2019, except that you will have no Medical and Dependent FSA's
 - You must make an election if you want to change anything
 - You must make an election if you want to enroll in a healthcare or daycare Flexible Spending Account
 - If you do wish to change for HSA contribution for 2019 you can do that during OE or anytime during the year
 - Retirement contributions are not changed in Smartben, they can be changed at www.netbenefits.com/davidson anytime during the year.
- Opportunity to:
 - Add or drop dependents
 - Change/add/drop medical, dental and vision plans and other benefits
 - This year only, increase/decrease supplemental life insurance for employee only
 - One-time opportunity to add up to \$40,000 additional coverage
 - Up to \$200,000 maximum with no proof of health status

Making New Elections During the Year

- **Remember – no changes can be made to your benefits for 2019 after 11/12/18 unless you have an IRS qualified change in status. Please review your confirmation statement and let Rene Baker know by 11/15/2018 if you see a mistake in your OE.**
 - Marriage
 - Divorce
 - Birth/adoption of a child
 - Change in your spouse's employment/benefits status
 - Death of a dependent
 - Loss of dependent status (student and/or age)
 - Change in your employment status (ex: full-time to part-time)

The change to benefits must be consistent with the qualifying event

Change **must be submitted to HR within 30 days of the event**, per IRS

Biggest Changes This Year

- Some increase in health, vision and dental premiums
- All employees will be paid biweekly beginning January, 2019. First payroll for salaried (“exempt”) employees will be January 18, 2019.
- Vision care will be through Ameritas (but will still use the EyeMed network).
- Employee Assistant Program will be through Health Advocate.
- 2019 IRS retirement account contributions limited to \$19,000. If over age 50 may contribute additional \$6,000.
- 2019 IRS HSA account contributions limited to \$3,500 for employee-only and \$7,000 for all other tiers.

Not Changing This Year

- Medical coverage is still through United Healthcare
- Prescription coverage is still through Express Scripts
- Dental Carrier is still through MetLife
- Workout for Wellness
- College's HSA and HRA contributions
- Long-term care insurance through Genworth
- Long-term buy up plan through Unum
- Optional Life through Prudential
- Cancer coverage through Colonial Life
- Virtual Doctor's Visits
- Adjusted Healthcare Premiums for employees with household incomes up to \$45,000. **You must complete a new form for 2019.**⁷

2019 Prescription Coverage

- Deductible waived for preventative generic drugs on HDHP.
- Express Scripts may classify some drugs in different tiers.

2019 Plan Design for HDHP

- Deductible
 - \$2,700 individual
 - \$5,400 two party
 - \$6,500 family
- Out-of-pocket max
 - \$6,000 individual
 - \$12,000 two party
 - \$12,000 family
- Preventive generic drugs 20% deductible will be waived
- Non-preferred drugs decreasing to 30% after deductible
- Specialty drugs changing decreasing to 30 % after deductible

2019 Plan Design Changes –PPO

- Deductible
 - \$1,000 individual
 - \$2,000 two party
 - \$3,000 family
- Out-of-pocket
 - \$3,000 individual
 - \$6,000 two party
 - \$9,000 family
- Generic drugs increasing to \$20
- Preferred Brand increasing to \$35

2019 Health Rates

UHC PPO	<i>Monthly</i>	Bi-Weekly
Employee Only	\$220.79	\$101.90
Employee + Spouse	\$874.31	\$403.53
Employee + Child(ren)	\$695.47	\$320.99
Family	\$1,271.72	\$586.95
UHC HDHP		
Employee Only	\$60.50	\$27.92
Employee + Spouse	\$338.05	\$156.02
Employee + Child(ren)	\$268.91	\$124.11
Family	\$483.29	\$223.06

2019 Health Savings Accounts for HDHP

Davidson HSA Contribution	Max Employee HSA Contribution
\$ 750.00	\$ 2,750.00
\$ 1,500.00	\$ 5,500.00
\$ 1,500.00	\$ 5,500.00
\$ 1,500.00	\$ 5,500.00

2019 Dental

Dentures, crowns bridges, inlays, overlays can be replaced every 7 years.
Orthodontics are only covered on the high plan for dependents age 26 years old
and under

Rates	Low Plan	High Plan
Employee Only	\$10.64	\$18.00
Employee + Spouse	\$23.02	\$37.34
Employee + Child(ren)	\$29.04	\$43.89
Family	\$42.29	\$65.47

2019 Vision

- Moving to Ameritas
- Plan design is staying the same

Rates	
Employee only	\$3.16
Employee + spouse	\$5.98
Employee + child(ren)	\$6.31
Family	\$9.25

In just minutes, you get a preview of your health care costs.

Using your benefit information, myHealthcare Cost Estimator shows you the estimated cost for a treatment or procedure, and how that cost is impacted by your **deductible**, **co-insurance** and **out-of-pocket maximum**. This means that you'll get an estimate of what you'll be responsible for paying out of your pocket, providing you with useful information for planning and budgeting.

KEY TERMS:

Deductible: The amount you owe for health care services before your insurance begins to pay.

Co-insurance: Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay co-insurance plus any deductibles you owe.

Out-of-pocket maximum: The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount.


Did you know that you may pay a different amount for a procedure depending on which provider you select and/or where you have the procedure done?

The more you use myHealthcare Cost Estimator, the more you'll see that not all doctors are the same. Depending on what you're looking for, you could see a wide range of estimates for the same procedure or treatment. You can then use this information to help you decide where to get care, or to start a discussion with your doctor.

You can search by condition or treatment with terms such as:

- Back pain
- MRIs
- Low thyroid
- X-rays
- Bone density study

Just search for the condition (e.g., back pain) or treatment (e.g., physical therapy) you would like an estimate for, and we'll show you doctors and locations that offer those services in your area. You'll also be able to learn about your care options, compare estimated costs, see quality and cost efficiency ratings, and even map out where you'll be going. Most importantly, you'll be able to make a more informed decision about what option is best for you.



The screenshot shows the myHealthcare Cost Estimator interface. At the top, it displays the UnitedHealthcare logo and the user's remaining deductible: Individual \$1,650 Family \$3,300. The main heading is "myHealthcare Cost Estimator" with navigation links for "Start over", "Prescription estimates", "What is it?", and "How it works". The current search is for "MRI Scan Without Dye - Knee". It shows the user's out-of-pocket based on their plan as \$290 and the in-network cost market average as \$649. Below this is a table titled "Treatment Estimate: Knee MRI" comparing costs for three providers (A, B, and C) against a local average.

	Provider A	Provider B	Provider C
Compared to Local Average	Meets Average Cost	Below Average Cost	Above Average Cost
Total Cost	\$675	\$450	\$1,075
Your Total Out-of-Pocket Cost	\$295	\$250	\$375

Final Notes

- Information about the move to one employee payroll is on the HR section of the college website
- Meetings to help prepare for the payroll change will be held after open enrollment
- Remember that open enrollment confirmations will come from SmartBen, not from HR
- Benefit Summaries are always available for your to view in Smartben throughout the year

Where to find answers

- Plan Comparison Power Point is available in SmartBen and on Davidson HR website
- 2019 Benefit Guide is in SmartBen and on Davidson HR website
- How to find if doctor is in-network: www.myuhc.com
 - Click on “Find a Doctor” and select “Choice Plus”
- Benefit Fair Wednesday, October 31, 2018
- Call Rene Baker or Kim Ball in HR
- Benefit Advocates, 1-800-344-5677
- Employee Assistance Program

McLaughlin Young 800-633-3353 through 12/31/2018

Health Advocate 866-799-2728 beginning 1/1/2019