

# Flexible Benefits 2017

Fall 2016

# 2017 Changes

- Healthcare plan changes – Year 1 of a multi-year plan to revise healthcare coverage
- Dental premium increase
- Debit cards for flexible spending accounts
- New voluntary benefits
- New open enrollment system
- Active enrollment required

# Healthcare Plans for 2017

- Comprehensive Major Medical – eliminated

## Available Choices

- PPO-80
- PPO-100
- Keystone Health Plan Central HMO
- **\*\*NEW\*\* High Deductible Health Plan (HDHP) with Health Savings Account (HSA)**

# 2017 Coverage Enhancement Applies to All Plans

Coverage will be available for gender confirmation surgery and related healthcare expenses.

# Change to Existing Plan Limits

Total out-of-pocket maximums reduced from

- \$6,850 to \$6,550 per person
- \$13,700 to \$13,100 per family

Will be managed as a single plan level maximum rather than separate limits for healthcare and pharmacy

Does **not** include the cost for out-of-network care or vision costs.

# New Plan - HDHP

		In Network	Out of Network
Preventive Care		No Charge	30%
Deductible	Individual	\$1,300	\$2,500
	Family	\$2,600	\$5,000
Coinsurance for most services		20%	30%
Coinsurance for Generic Rx		10%	
Out-of-Pocket Maximum	Individual	\$6,550	No Maximum
	Family	\$13,100	No Maximum

Note: The deductible applies to all services and products except preventive care.

# Deductibles in an HDHP

\*\*\*\* IMPORTANT \*\*\*\*

If your coverage is anything other than individual coverage – **the family deductible must be met before any claims are paid.**

The deductible applies to all medical and pharmacy claims except for preventive care.

# New Savings Accounts

Health Savings Account (HSA)

Administered by HealthEquity

Limited Purpose Flexible Spending Account (LPFSA)

Administered by WageWorks

**These accounts will only be available to individuals enrolled in the HDHP.**



# Comparison of HSA to FSA

- Advantages:
  - Tax free contributions at a higher level than FSA
  - Tax free earnings on the accumulated funds
  - No “Use-It or Lose-It” rules
  - It belongs to you and is not tied to your employment at Lehigh
  - Can be used to pay medical costs after retirement
- Disadvantage:
  - Can only withdraw funds that have already been contributed to the account

# What is a Limited Purpose FSA?

- Can be used in conjunction with an HSA
- Works just like a full purpose FSA except that it is available to reimburse qualified dental and vision expenses **only**
- Maximizes tax savings when combined with the HSA

# Health Savings Account

	Employee Only Coverage in HDHP	All Other Coverage Levels in HDHP
Maximum Contribution	\$3,400	\$6,750
Make Up Contribution For those age 55+	\$1,000	\$1,000
Lehigh's Contribution	\$50/month (up to \$600/year)	\$100/month (up to \$1,200/year)
Your Contribution (under 55)	Up to \$2,800	Up to \$5,550
Your Contribution (age 55+)	Up to \$3,800	Up to \$6,550
<b>You can change your contribution amount during the plan year to fit your needs.</b>		

Note: Reimbursements are limited to the actual contribution balance in the account.

# HSA Limitations

The tax advantages of HSA participation are not available if:

- You have coverage under a non-HDHP plan
- You are enrolled in Medicare
- You are enrolled in Tricare
- You are claimed as someone's tax dependent

# HSA Complications

- Joint limits for spouses with HSAs
- 3 month rule for individuals using veterans benefits
- Possible tax consequences for excess contributions if not a participant for the full year
- Additional tax reporting requirements

# Learn More – Go to HR Home Page

**Introducing the benefits of the HDHP**  
Get the most out of the High Deductible Health Plan



-  **ABOUT THE HDHP >**
-  **PRESCRIPTION DRUG COVERAGE >**
-  **HEALTH SAVINGS ACCOUNT >**
-  **IMPORTANT TAX INFORMATION >**
-  **RESOURCES AND CONTACTS >**

# 2017 Health Care Plan Monthly Premiums

	Employee Only	Employee + Spouse/Ptnr	Employee + Child(ren)	Employee + Family
HDHP	\$28	\$107	\$91	\$158
Keystone HMO	\$92	\$257	\$226	\$374
PPO-80	\$190	\$471	\$419	\$684
PPO-100	\$242	\$584	\$521	\$847

# 2017 Dental Premiums

- Increased by 5.89%
  - Employee Only \$33.27/month
  - Employee + One \$66.54/month
  - Employee + Two or More \$86.04/month



# No 2017 Changes

- Employee Assistance Plan
- Wellness Benefits
- Life Insurance
- Supplemental Life Insurance
- Voluntary Spousal Life Insurance
- Voluntary Child Life Insurance
- Long Term Disability Insurance

# New Voluntary Benefits



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# Welcome Aflac!



Continental American Insurance Company (CAIC), a proud member of the Aflac family of Insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. Continental American Insurance Company • Columbia, South Carolina

# What is Voluntary Insurance?

- Voluntary insurance plans are not designed to replace insurance you already have.
- Voluntary insurance enhances your existing benefits package.
- Benefits can be used to help pay expenses that other insurance plans don't cover.



# Group Accident Insurance

- Helps pay for out-of-pocket costs that arise when you have a covered accident such as fractures, dislocations, and lacerations.
- More than 50 benefits are payable including:
  - Emergency Treatment
  - Hospital Admission
  - Intensive Care Unit
  - Ambulance Transportation
- Plan provides 24 hour coverage.



# Group Critical Illness Insurance

- Provides cash benefits if you are diagnosed with or treated for a covered critical illness such as cancer, a heart attack, or a stroke.
- Plan helps you focus on recuperation instead of the distraction and stress over the costs of medical and personal bills.
- This plan provides a health screening benefit.



# Features of Aflac Plans

- Fast Claims Payment – Most claims are processed in about four days.
- Unlimited Claims – There is no limit on the number of claims a certificate holder can file.
- Payroll Deduction – Premiums are paid by convenient payroll deduction.
- Portable Coverage – If you leave Lehigh, you can continue coverage through bank draft or direct billing as long as Lehigh's master policy is in force.



# New Open Enrollment Process and Tools

Active Enrollment Required



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# New Platform for Lehigh Benefits

- **Benefitfocus** – a new system to support enrollment in Lehigh's Flexible Benefits Plan and new Voluntary Benefits
- Easy to use – Point and click to select benefits
- Optimized for use on mobile devices
- Can be accessed throughout the year
- Service center support available

# Benefits Portal




## LEHIGH UNIVERSITY


[HOME](#) | [HEALTH BENEFITS](#) | [MAYO CLINIC WELLNESS RESOURCES](#) | [FINANCIAL WELLNESS](#) | [VIDEOS](#) |

### QuickLinks

- [Benefits Eligibility](#)
- [Qualifying Life Events](#)

## Welcome Hillary!





Protectfocus HR InTouch

Welcome to Lehigh's new benefits portal. This site gives you easy access to information about your employee benefits. Bookmark this site and check here first when you have need benefits information.

### To Do List

➔ [Your To Do List is currently complete](#)

### Enroll Now!

[Click Here to View Your Benefits](#)

### The Latest from Work/Life Lehigh

#### LUHousing

RT  
@WorkLifeLehigh:  
Don't be "that" co-worker. Protect yourself and your colleagues.  
<https://t.co/0GCTiswEI>  
@October 18, 2016 | 10:04 am

#### WorkLifeLehigh

LEHIGH WORK/LIFE RT  
@WorkLifeLehigh:  
Don't be "that" co-worker. Protect yourself and your colleagues.

# Lehigh University Benefits Center

- Assistance with the on-line open enrollment process
- Access to telephonic enrollment
- Questions about your flexible benefits eligibility and coverage
- Staffed by Certified Employee Benefits Specialists (CEBS)

# Lehigh University Benefits Center

Available Monday through Friday (except holidays) – 8:00 am until 8:00 pm

Toll Free Phone Number: 844-342-4002

Email: [LehighBenefits@benefitfocus.com](mailto:LehighBenefits@benefitfocus.com)

# Tools to Help You Choose

New tools available to help answer the questions “How do I know which plan is right for me?”

## Compare plans using:

- Average claims of the Lehigh community
- Your own claims history
- National average claims experience
- Custom modeling

# Lehigh's Average User

Not filtered by family size or age

Browser address bar: <https://demo2.benefitfocus.com/member/control/dependentInformationAction>

Page header: TEST Version 152809, 2016.3.rel-112, 2016-10-15 18:49

LEHIGH UNIVERSITY logo

User profile: Toni Lee Febbo

Navigation: Profile | Shop for benefits | Confirm & Finish

## Choose your Medical plan.

If you elect to cover your spouse/partner under a University medical plan, a \$100 monthly spouse/partner surcharge will be added to your medical insurance premium each month. Your waiver to be excluded from this surcharge is not automatic; you must request it each year. Details about the spouse/partner surcharge can be found in the Flexible Benefits Enrollment and Reference Guide under Benefits on the Human Resources home page.

Covered persons:  Joseph Lehigh [+ Add Dependent](#)

Medical Resources:  
[Medical Coverage Reference Guide](#)  
[Medical Plan Comparison Chart](#)  
[Medical Policy Information](#)  
[Telehealth FAQ](#)  
[Telehealth Availability Map](#)

Compare plans & estimate your cost 0

### Personalize your estimated cost

Your estimated annual cost is based on the details below. Personalize for a more accurate cost estimation.

Costs based on [Group Average Claims Data](#) Tax Savings [+ Add Contribution](#)

### Tell us about your expected healthcare usage

Choose from one of our pre-defined usage scenarios or personalize your usage for the upcoming plan year and we will estimate how much each plan will cost you.

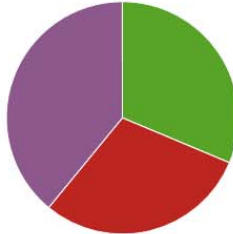
**Group Average Claims Data**

Note: Number of uses and costs are based on family claims averages for your company over the previous year.

<u>0</u>	Emergency Room Visit	\$0.00
<u>3</u>	Outpatient Procedure	\$769.16
<u>0</u>	Inpatient Hospital Procedure	\$0.00
<u>9</u>	Doctor Office Visits	\$728.55
<u>10</u>	Prescription Drugs <a href="#">?</a>	\$958.51
<b>Total Usage Cost</b>		<b>\$2,456.22</b>

[National Average Year](#) [Customize Usage](#)

[Done](#)



# Lehigh's Average User

Not filtered by family size or age

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Toni Lee Febbo

Compare plans & estimate your cost 0

Done

Plan Name	Account Type	Semi-Monthly Cost	Estimated Annual Cost	FSA Tax Savings
2017 HDHP Plan	HSA	\$14.00	\$1,171.39	Add Contribution
2017 Keystone Health Plan Central (KHPC)	FSA	\$46.00	\$1,379.85	Add Contribution
2017 PPO-80 Plan	FSA	\$95.00	\$2,869.68	Add Contribution
2017 PPO-100 Plan	FSA	\$121.00	\$3,179.85	Add Contribution
2017 Medical Waive	FSA	\$0.00	\$0.00	Add Contribution

Each plan card includes a 'Compare' checkbox, 'Plan details' button, and 'Select plan' button.

# National Average User

Matches the Demographic Data

TEST Version 152809, 2016.3.rel-112, 2016-10-15 18:49

LEHIGH UNIVERSITY Toni Lee Febbo

Profile Shop for benefits Confirm & Finish

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Compare plans & estimate your cost 0

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Costs based on [National Average Year](#) Tax Savings [+ Add Contribution](#)

### Tell us about your expected healthcare usage

Choose from one of our pre-defined usage scenarios or personalize your usage for the upcoming plan year and we will estimate how much each plan will cost you.

[Group Average Claims Data](#)

**National Average Year**

[Customize Usage](#)

Note: Number of uses and costs are based on national claims averages for persons with similar age, gender, and regional demographics as you and your dependents.

<u>0</u>	Emergency Room Visit	\$0.00
<u>0</u>	Outpatient Procedure	\$0.00
<u>0</u>	Inpatient Hospital Procedure	\$0.00
<u>3</u>	Doctor Office Visits	\$619.53
<u>7</u>	Prescription Drugs <span>?</span>	\$600.31
<b>Total Usage Cost</b>		<b>\$1,219.84</b>

[Done](#)



# National Average User

Matches the Demographic Data

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Compare plans & estimate your cost 0

Plan Name	Account Type	Semi-Monthly Cost	Estimated Annual Cost	FSA Tax Savings
2017 HDHP Plan	HSA	\$14.00	\$955.84	Add Contribution
2017 Keystone Health Plan Central (KHPC)	FSA	\$46.00	\$1,224.03	Add Contribution
2017 PPO-80 Plan	FSA	\$95.00	\$2,600.03	Add Contribution
2017 PPO-100 Plan	FSA	\$121.00	\$3,024.03	Add Contribution
2017 Medical Waive	FSA	\$0.00	\$0.00	Add Contribution

Each plan card includes a 'Plan details' button and a 'Select plan' button.

# Customized Data Entered

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Profile | Shop for benefits | Confirm & Finish

## Choose your Medical plan.

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Compare plans & estimate your cost 0

### Personalize your estimated cost

Your estimated annual cost is based on the details below. Personalize for a more accurate cost estimation.

Costs based on [Customize Usage](#) | Tax Savings [+ Add Contribution](#)

### Tell us about your expected healthcare usage

Choose from one of our pre-defined usage scenarios or personalize your usage for the upcoming plan year and we will estimate how much each plan will cost you.

[Group Average Claims Data](#) | [National Average Year](#) | **Customize Usage**

<u>0</u>	Emergency Room Visit	\$0.00
<u>2</u>	Outpatient Procedure	\$4,478.01
<u>1</u>	Inpatient Hospital Procedure	\$11,068.81
<u>10</u>	Doctor Office Visits	\$2,065.10
<u>13</u>	Prescription Drugs ?	\$1,114.85
<b>Total Usage Cost</b>		<b>\$18,726.77</b>

Done

# Customized Data Entered

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Compare plans & estimate your cost 0

Compare

2017 HDHP Plan

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HSA **\$14.00**  
*Semi-Monthly Cost*

---

**Estimated Annual Cost**  
\$4,409.87  
[How was this calculated?](#)  
**HSA Tax Savings**  
[Add Contribution](#)

---

Plan details

Select plan

Compare

2017 Keystone Health Plan Central (KHPC)

---

FSA **\$46.00**  
*Semi-Monthly Cost*

---

**Estimated Annual Cost**  
\$1,415.49  
[How was this calculated?](#)  
**FSA Tax Savings**  
[Add Contribution](#)

---

Plan details

Select plan

Compare

2017 PPO-80 Plan

---

FSA **\$95.00**  
*Semi-Monthly Cost*

---

**Estimated Annual Cost**  
\$5,860.85  
[How was this calculated?](#)  
**FSA Tax Savings**  
[Add Contribution](#)

---

Plan details

Select plan

Compare

2017 PPO-100 Plan

---

FSA **\$121.00**  
*Semi-Monthly Cost*

---

**Estimated Annual Cost**  
\$3,215.49  
[How was this calculated?](#)  
**FSA Tax Savings**  
[Add Contribution](#)

---

Plan details

Select plan

Compare

2017 Medical Waive

---

FSA **\$0.00**  
*Semi-Monthly Cost*

---

**Estimated Annual Cost**  
\$0.00  
[How was this calculated?](#)  
**FSA Tax Savings**  
[Add Contribution](#)

---

Plan details

Select plan

# Compare Plans

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[Return to Medical plan shopping](#)

	2017 HDHP Plan	2017 PPO-80 Plan	2017 PPO-100 Plan
	<b>\$14.00</b> <i>Semi-Monthly Cost</i>	<b>\$95.00</b> <i>Semi-Monthly Cost</i>	<b>\$121.00</b> <i>Semi-Monthly Cost</i>
	Employer HSA Contribution <b>\$600.00</b>	Employer Contribution <b>\$0.00</b>	Employer Contribution <b>\$0.00</b>
	Select plan	Select plan	Select plan
<b>In-Network</b>			
Individual Deductible	\$1,300	\$200	None
Family Deductible	\$2,600	\$600	None
Coinsurance	20% for all services other than preventive care	20%	None
Individual Out of Pocket Maximum	\$6,550	\$6,550	\$6,550
Family Out of Pocket Maximum	\$13,100	\$13,100	\$13,100
Doctor's Office Visit	20% for all services other than preventive care	\$20 per visit	\$20 per visit
Inpatient Hospital Services	20% for all services other than preventive care	20% coinsurance	No cost
Outpatient Hospital Services	20% for all services other than preventive care	20% coinsurance	No cost
Emergency Room Visit	20% for all services other than preventive care	20% coinsurance	\$35
Prescription Drugs	10% generic, 20% brand-name	10% generic, 20% brand-name	10% generic, 20% brand-name
Coinsurance (Doctor's Office Visit)	20% for all services other than preventive care	\$20 copay	\$20 copay
Coinsurance (Inpatient)	20% for all services other than preventive care	20%	No cost
Coinsurance (Outpatient)	20% for all services other than preventive care	20%	No cost
Coinsurance (Emergency Room)	20% for all services other than preventive care	20%	No cost
Coinsurance (Prescription Drugs)	10% generic, 20% brand-name	10% generic, 20% brand-name	10% generic, 20% brand-name
Is there a separate deductible for Prescription Drug?	No	No	No
Is there a separate out of pocket maximum for Prescription Drug?	No	No	No

# Other Value Added Features

- Takes you through each of the benefits available in the Flexible Benefits plan
- One site for information about the plans
- Beneficiary management for life insurance

# Additional Benefit News

# Long Term Care Insurance

Genworth is conducting an open enrollment period for the updated Lehigh University Long Term Care policy beginning November 14.

Look for mailings to home and office.

Open Meetings will be held November 30 and December 1.

# Retirement Plan for 2017

Last steps in the transition to the new plan:

Contributions for those over age 30 who were employed before 1/1/14 will be reduced from 8.5% to 8.0%

LU match increase from 2.5% when you contribute 5% to 3% when you contribute 6%.



# Questions?



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