

# 2019 BENEFITS

*Exempt*



# Agenda

- Annual Benefit Enrollment
- What's New in 2019?
- Next Steps
- Questions?

# Annual Benefit Enrollment

- Annual Enrollment is the time of the year to:
  - Review benefit plan options
  - Change benefit plan choices
  - Add or delete dependents

- Our Annual Enrollment is:

**November 26 – December 7, 2018**

- Choices are effective January 1 - December 31, 2019 unless you have a qualified change in status (e.g. birth, marriage, divorce, spouse loses other coverage)
  - You have 30 days from the date of the event to request the change
  - Change must be consistent with the status event

# 2019 Benefits

- Goal of Henry Ford College is to provide a quality and comprehensive benefit package to its employees in a cost effective manner
- Public Act (PA) 152 restricts the amount of money that Henry Ford College can contribute towards the cost of the medical plan premiums that we share with our employees
- Increases to medical plan costs
- Employee segments chose medical plan designs for 2019

# 2019 Benefits

- No changes to Medical plan designs
- Changes to employee contributions
- ***New!*** Worksite Voluntary Benefits through CIGNA
  - Accident, Critical Illness, & Hospital Indemnity
  - Will cease to support payroll deductions for AFLAC coverage
- IRS Change to HSA Maximums
- No changes to other benefits

# 2019 Benefits

*See your  
Benefit Guide  
for more details!*

Plan	Benefit
Medical	3 Options – BCBSM PPO, BCN HMO, & HAP HMO or Medical Waiver Program (Opt-out)
Health Savings Account	Long-Term Tax-Favored Medical Savings Account
Health Advocate	Personal Health Advocates to resolve healthcare & benefits issues – No cost to you!
Worksite Voluntary Benefits	<b>New in 2019!</b> Accident, Critical Illness & Hospital Indemnity Plans
Voluntary Consumerism Card	Available to purchase and covers you, your spouse and your dependent children – includes Teladoc & Discounts
Dental	Delta Dental of MI PPO – See any provider, save money in network!
Vision	Superior Vision – See any provider, save money in network!
Basic Life & AD&D	2 x Earnings – No cost to you!
Optional Life	Available to purchase for you, your spouse or your dependent children
Long Term Care	Long Term Care Facility and Professional Home Care benefits – No cost to you! Additional benefits available for purchase.
Short & Long Term Disability	70% of Covered Earnings – No cost to you!
Employee Assistance Program (EAP)	Unlimited access to consultants and up to 3 face-to-face visits – No cost to you!
Flexible Spending Accounts	Annual Tax-Favored Medical & Dependent Care Expense Account

# Medical Plan Review

- No Coverage – Annual opt out amounts:
  - 2 Person: \$1,600
  - Family: \$ 2,000
- Three Medical Plan Options:
  - BCBSM PPO High Deductible Health Plan (HDHP)
  - BCN HMO
  - HAP HMO
- All medical plan options cover same medically necessary services
- Differ in two main ways - Networks and Cost

# Medical Plan Review

In-Network	BCBSM PPO HDHP	BCN HMO	HAP HMO
<b>CALENDAR-YEAR DEDUCTIBLE</b>	\$2,000 Single / \$4,000 Family  The full family deductible must be met under a 2-person or family contract before benefits are paid for any person on the contract.	\$250 Single/ \$500 Family	None
<b>COINSURANCE %</b>	100% Coverage	100% Coverage	100% Coverage
<b>CALENDAR-YEAR OUT-OF-POCKET MAXIMUM (Includes deductible, coinsurance &amp; copays)</b>	\$3,000 Single / \$6,000 Family	\$6,350 Single / \$12,700 Family	\$6,600 Single / \$13,200 Family
Preventative Services	100% Coverage	100% Coverage	100% Coverage
PCP Office Visit	100% after deductible	\$30 Copay	\$20 Copay
Specialist Office Visit	100% after deductible	\$40 Copay after deductible	\$40 Copay
Chiropractic Office Visit	100% after deductible	\$40 Copay after deductible	Not Covered
Urgent Care Facility	100% after deductible	\$50 Copay	\$50 Copay
Emergency Room	100% after deductible	\$200 Copay after ded.	\$150 Copay
<b>PRESCRIPTION DRUGS</b>			
Retail	\$5 Copay Generic \$25 Copay Preferred Brand \$50 Non-Preferred Brand	\$20 Copay Generic \$60 Copay Brand	\$10 Copay Generic \$40 Copay Brand
Mail Order	2 X Retail Copay	2 X Retail Copay	2 X Retail Copay



# Premium Contributions

- Monthly pre-tax premium contributions effective January 1 - December 31, 2019

Tier	BCBSM HDHP PPO	BCN HMO	HAP HMO
1 Person	\$85.75	\$74.03	\$150.36
2 Person	\$205.82	\$170.27	\$345.83
Family	\$257.28	\$192.46	\$390.92

# *New!* Worksite Voluntary Benefits

- Offered through CIGNA
- Accident, Critical Illness, & Hospital Indemnity plans
- Premiums are payroll-deducted post-tax
- May purchase coverage on yourself, your spouse, and your dependent children
- Benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care!
- Coverage is portable (may take with you if you ever change employers)

# *New!* Worksite Voluntary Benefits

- Enrollment for these plans will be conducted through BenXpress
- Same group rates for all employees (Critical Illness & Hospital Indemnity rates are age-banded)
- All plans are Health Savings Account (HSA) compatible
- Will cease payroll deductions for AFLAC coverage effective January 1, 2019
  - You may maintain AFLAC coverage if you choose
  - Send premium payments directly to AFLAC in 2019

# Accident Plan

- Pays a specified amount for specific injuries resulting from a covered accident (On/Off Job)

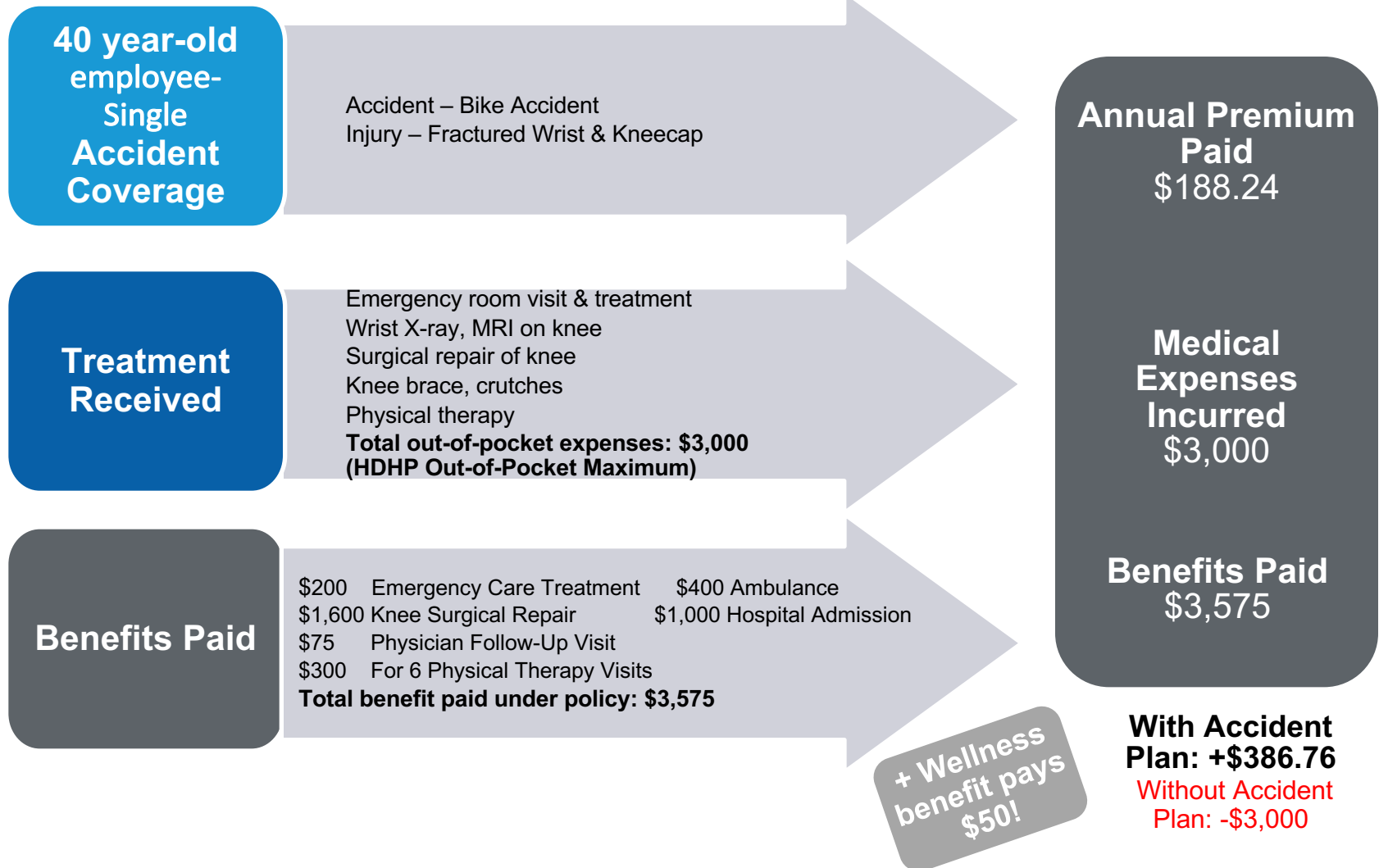
**Available Coverage:** This Accidental Injury plan provides 24 hour coverage.

The benefit amounts shown in this summary will be paid regardless of the actual expenses incurred. Benefits are only payable when all policy terms and conditions are met. Please read all the information in this summary to understand terms, conditions, state variations, exclusions and limitations applicable to these benefits. See your Certificate of Insurance for more information.

<b>Initial &amp; Emergency Care</b>	<b>Plan 1</b>
Ground Ambulance/Air Ambulance	\$400/\$1,600
Emergency Care Treatment	\$200
Diagnostic Exam (x-ray or lab)	\$50
Physician Office Visit	\$100
<b>Hospitalization Benefits</b>	<b>Plan 1</b>
Hospital Admission	\$1,000
Hospital Stay (per day)	\$200
Intensive Care Unit Stay (per day)	\$400
<b>Fractures and Dislocations</b>	<b>Plan 1</b>
Per covered surgically-repaired fracture	\$200-\$8,000
Per covered non-surgically-repaired fracture	\$100-\$4,000
Chip Fracture (percent of fracture benefit)	25%
Per covered surgically-repaired dislocation	\$200-\$6,000
Per covered non-surgically-repaired dislocation	\$100-\$3,000
<b>Follow-Up Care</b>	<b>Plan 1</b>
Follow-up visit to the doctor	\$75
Follow-up physical therapy visits	\$50

- Guaranteed issue – no health questions
- No Pre-Existing Condition
- \$50 Wellness Benefit

# Accident Plan - Example



# Critical Illness Plan

- Pays a lump-sum cash benefit at time of diagnosis
  - Invasive Cancer, Heart Attack, Stroke, Brain Tumor, Paralysis
- Benefit options:

	<b>Benefit Amount</b>
Employee	\$5,000, \$10,000, \$20,000
Spouse	\$5,000, \$10,000
Children	\$2,500, \$5,000

- Guaranteed issue – no health questions
- No Pre-Existing Condition
- \$50 Wellness Benefit

# Hospital Indemnity Plan

- Pays a lump-sum cash benefit when admitted to the hospital for a covered accident or illness

<b>Hospitalization Benefits</b>	<b>Plan 1</b>
<b>Hospital Admission</b> No Elimination Period. Limited to 1 day, 1 benefit(s) every 90 days.	\$1,000 per day
<b>Hospital Chronic Condition Admission</b> No Elimination Period. Limited to 1 day, 1 benefit(s) every 90 days.	\$50 per day
<b>Hospital Stay</b> No Elimination Period. Limited to 30 days, 1 benefit(s) every 90 days.	\$100 per day
<b>Hospital Intensive Care Unit (ICU) Stay</b> No Elimination Period. Limited to 30 days, 1 benefit(s) every 90 days.	\$200 per day
<b>Hospital Observation Stay</b> 1 hour Elimination Period. Limited to 72 hours.	\$100 per 24-hour period

- Guaranteed issue – no health questions
- 6/12 Pre-Existing Condition
- \$50 Wellness Benefit

# Reminder! Health Advocate

- Health Advocate benefit is offered at no cost
- Personal Health Advocates work one-on-one with you to help resolve a wide range of healthcare and insurance-related issues that can be challenging to you as well as HR staff
- Covers eligible employees, their spouses, dependent children, parents and parents-in-law
- Health Advocate can help:
  - Find the right doctors
  - Schedule appointments
  - Resolve insurance claims and billing issues
  - Help with enrolling and choosing Medicare plans



# 2019 HSA Maximums

- 2019 HSA Maximums:
  - \$3,500 Single
  - \$7,000 Family
  - Age 55+ catch-up contribution is \$1,000

# Next Steps

- Review the 2019 Benefit Guide posted on the Human Resources website
- This is an Active Enrollment:
  - **All employees must enroll to have benefits in 2019!**
- Enroll online via BenXpress
  - No paper forms!
  - Instructions in the Benefit Guide
- BenXpress is open for enrollment between November 26 – December 7

# Next Steps

- Have the following information handy:
  - Dates of births and SSNs for your covered dependents
- Review your life insurance beneficiary designations!
- Save your Confirmation Statement for your records

**Thank You!**

Questions?