2016 Annual Benefits Open Enrollment
2016 Insurance Highlights

- Medical coverage will continue with UnitedHealthcare
  - No premium increase
  - Cafeteria Plan funding levels will remain the same
  - The Base Plan family premium supplement will increase to $325/month
  - 3D Mammography will become a covered benefit under United Healthcare preventive care benefits for dates of service January 1, 2016, and after.
  - If a spouse is added during open enrollment to any of our insurance plans, then a copy of the marriage certificate must be submitted to the HR department.
2016 Insurance Highlights

• Vision insurance
  - VSP (Vision Service Plan)
    - No change in coverage or premiums
• Dental Insurance
  - Delta Dental of MO
    - No change in coverage or premiums
• Flexible Spending Accounts (MRA and Dependent Care Assistance)
  - HealthSMART Benefit Solutions
2016 Medical Insurance

• **Base Plan**
  – Employee premium 100% paid by University
  – $750 in cafeteria plan funding
  – Rx Copays - after $1,500 deductible
    • $10/$35/$60 retail pharmacy
    • $25/$87.50/$150 mail order pharmacy
  – University-paid supplement for dependent premiums
    • Spouse = $125/month supplement
    • Child(ren) = $175/month supplement
    • Family = $325/month supplement
  – Health Savings Account (HSA) option available
    • Family members required to meet family deductible
  – Medical Reimbursement Account (MRA) option available
    • Family members can meet individual deductible
2016 Medical Insurance

• **Accelerated Plan**
  – Employee contribution to employee only premium based on 2014 calendar year reported Form W-2 Medicare wages (box 5)
  – $250 cafeteria plan funding
  – Rx copays - not subject to deductible or cost share
    • $10/$35/$60 retail pharmacy
    • $25/$87.50/$150 mail order pharmacy
  – Medical Reimbursement Account (MRA) - only option available

<table>
<thead>
<tr>
<th></th>
<th>&lt;$27,000</th>
<th>$27,000 - $44,999</th>
<th>$45,000 - $69,999</th>
<th>$70,000 +</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium</td>
<td>$22/month</td>
<td>$45/month</td>
<td>$67/month</td>
<td>$90/month</td>
</tr>
</tbody>
</table>

|$22/month $45/month $67/month $90/month
## 2016 Medical Insurance
### Employee Monthly Premiums

<table>
<thead>
<tr>
<th>UnitedHealthcare Base Plan</th>
<th>UnitedHealthcare Accelerated Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><em><em>Monthly Premium (net of dependent supplement</em>)</em>*</td>
<td><strong>Monthly Premium</strong></td>
</tr>
<tr>
<td>Employee: $0*</td>
<td>Employee: $22- $90**</td>
</tr>
<tr>
<td>Spouse: $332.31</td>
<td>Spouse: $572.01</td>
</tr>
<tr>
<td>Child(ren): $199.16</td>
<td>Child(ren): $468.00</td>
</tr>
<tr>
<td>Family: $464.89</td>
<td>Family: $988.01</td>
</tr>
</tbody>
</table>

*100% Paid by University

**based on Medicare wages
2016 Medical Insurance
Cafeteria Plan Funding

• Base Plan - $750
  – Will apply funding to: employee portion of medical premiums (part-time employees only), health savings account (HSA), dependent medical premiums, vision and dental premiums, and dependent care assistance and medical reimbursement account

• Accelerated Plan - $250
  – Will apply funding to: employee’s portion of medical premium

• Prorated funding for part-time employees
Health Savings Account (HSA)

- Available with Base Medical Plan coverage
- OptumHealth Bank (www.optumhealthbank.com)
- Account features:
  - Balances roll over year after year
  - Interest-bearing
  - Portable
- Use to pay for qualified medical expenses
Health Savings Account (HSA)

• **IRS Eligibility Rules** -
  – Covered by a high deductible health plan
  – Cannot be covered by any other health plan that is a low deductible health plan (individual deductible must be at least $1,300)
  – Cannot be drawing Medicare benefits
  – Cannot be claimed as a dependent on someone else’s tax return
  – Employees who have received VA benefits in past three months (some exceptions)
Health Savings Account (HSA)

• **Contributions**
  – Both employer and employee contributions are permissible
  – Employer contribution via Cafeteria Plan funding
    • ½ of annual employer-funded amount contributed in January with remaining ½ contributed February - December
  – 2016 maximum contribution levels:
    • Single Coverage = $3,350
    • Family Coverage = $6,750
  – 2016 Age 55+ Catch Up: Additional $1,000
Health Savings Account (HSA)

• **Distributions**
  – Tax-free if used to pay for qualified medical expenses
  – Monies must be available in account at time of distribution
  – Use for qualified expenses incurred on or after account is opened
  – Can apply qualified medical expenses of spouse and children, even if not covered by your medical insurance
Health Savings Account (HSA)

• **Distributions**
  – Qualified Medical Expenses:
    • Deductibles
    • Cost Shares
    • Out of pocket costs on medical claims
    • Over-the-counter medical items
    • Medicare insurance premiums
    • COBRA premiums
    • Long Term Care insurance premiums (based on federal tax deductible limits)

• **Patient Protection and Affordable Care Act legislation** – Requires a doctor’s prescription for over-the-counter medical items. Keep copies for your records.
**Health Savings Account (HSA)**

- Serviced through OptumHealth Bank
- If electing HSA for first time:
  - Activate your account via portal login
  - After activation, Welcome Kits will be mailed to members
- For current OptumHealth Bank HSA holders:
  - Existing bank account will continue to be used
- Optional mutual fund investment
  - Account balance threshold - $2,000
  - To waive investment fee charges, enroll in the eSaver product by calling 1-800-791-9361, option 0
- All set up and monthly fees paid by University while having Base Plan medical coverage
- OptumHealth Bank: 1-800-791-9361 or 1-866-234-8913
2016 Flexible Spending Accounts
(MRA and Dependent Care Assistance)

• Medical Reimbursement Account (MRA)
  – Available for both Base Plan and Accelerated Plan
  – Monies can be claimed immediately
  – “Use or Lose” feature, no roll over
• Dependent Care Assistance Account
  – Available for both Base Plan and Accelerated Plan
  – Monies must be available in the account in order to claim reimbursement
  – “Use or Lose” feature, no roll over
• 2016 Annual Contribution Maximums:
  – MRA - $2,550
  – Dependent Care Assistance - $5,000
HealthSMART

Website – www.maa-tpa.com

Contact Information:
– Phone: 1-800-824-5034
– Fax: 1-866-513-9681
– Email: April.tennell@healthsmart.com
2016 Flexible Spending Accounts (MRA and Dependent Care Assistance)

- **Remember:** File claims using UHC insurance card **before** using MRA debit card!

- Can apply qualified medical expenses of spouse and children, even if not covered by your medical insurance

- Direct Deposit available – HealthSMART Direct Deposit Authorization form on HR website

- Substantiation of claims may be required per IRS guidelines

- **Patient Protection and Affordable Care Act legislation** – will require a doctor’s prescription to accompany a reimbursement claim for some over-the-counter medical items, typically “medication” items
## 2016 Dental and Vision Insurance
### Monthly Premiums

**Dental Insurance** – Delta Dental of Missouri

<table>
<thead>
<tr>
<th>Plan A-Low Option</th>
<th>Plan B-High Option</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td><strong>Employee</strong></td>
</tr>
<tr>
<td>$13.18</td>
<td>$30.46</td>
</tr>
<tr>
<td><strong>Employee + Spouse</strong></td>
<td><strong>Employee + Spouse</strong></td>
</tr>
<tr>
<td>$28.26</td>
<td>$60.12</td>
</tr>
<tr>
<td><strong>Employee + Children</strong></td>
<td><strong>Employee + Children</strong></td>
</tr>
<tr>
<td>$43.88</td>
<td>$76.22</td>
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<tr>
<td><strong>Employee + Family</strong></td>
<td><strong>Employee + Family</strong></td>
</tr>
<tr>
<td>$58.10</td>
<td>$109.80</td>
</tr>
</tbody>
</table>

**Vision Insurance** – Vision Service Plan (VSP)

<table>
<thead>
<tr>
<th>Plan A-Exam Plus</th>
<th>Plan B-Signature Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td><strong>Employee</strong></td>
</tr>
<tr>
<td>$3.05</td>
<td>$11.44</td>
</tr>
<tr>
<td><strong>Employee + Spouse</strong></td>
<td><strong>Employee + Spouse</strong></td>
</tr>
<tr>
<td>$4.30</td>
<td>$18.35</td>
</tr>
<tr>
<td><strong>Employee + Children</strong></td>
<td><strong>Employee + Children</strong></td>
</tr>
<tr>
<td>$4.37</td>
<td>$18.73</td>
</tr>
<tr>
<td><strong>Employee + Family</strong></td>
<td><strong>Employee + Family</strong></td>
</tr>
<tr>
<td>$6.46</td>
<td>$30.22</td>
</tr>
</tbody>
</table>
2016 Open Enrollment
Processing your enrollment

- October 19–30, 2015
- Full-time and part-time (50% assignment or greater) employees will once again use Employee Self Service to process open enrollment elections
- Part-time (<100% assignment) employees medical premium contribution based on percentage of assignment
- Dually employed spouse employees enrollment
  - Definition: Both spouses employed by Southeast with children coverage and can take advantage of the family deductible requirement
  - Will receive enrollment forms via email for completion and return to HR by October 30
<table>
<thead>
<tr>
<th>Date</th>
<th>Times</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday, October 19, 2015</td>
<td>1:00pm – 3:00pm</td>
<td>Dempster 003</td>
</tr>
<tr>
<td>Wednesday, October 21, 2015</td>
<td>12:00pm – 2:00pm</td>
<td>Dempster 003</td>
</tr>
<tr>
<td>Friday, October 23, 2015</td>
<td>2:00pm – 4:00pm</td>
<td>Dempster 003</td>
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<tr>
<td>Tuesday, October 27, 2015</td>
<td>9:00am – 11:00am</td>
<td>Dempster 003</td>
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<tr>
<td>Wednesday, October 28, 2015</td>
<td>1:00am – 3:00pm</td>
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<td>Thursday, October 29, 2015</td>
<td>11:00am – 1:00pm</td>
<td>Dempster 003</td>
</tr>
</tbody>
</table>
Human Resources
Contact Information

Location: Academic Hall 012

Melissia Coffee, HR Specialist: x2080
Dana Seabaugh, HR Specialist: x5096
Daphine Buerck, HR Specialist: x7365

http://www.semo.edu/hr/benefits

Chat with an HR representative:
http://www.semo.edu/mibew