Benefits Update for 2015

Plenary Senate Session

October 24, 2014
Today’s Discussion

- Benefits Open Enrollment
- What’s New in 2015
- Medical Plan Costs
Benefits Open Enrollment

• Open Enrollment runs from November 3rd – November 21st
• Open Enrollment Guide mailed October 23rd
• Benefits Highlights (*flip book*) posted online October 26th
• Video postcard emailed October 27th
Expos, Screenings, Info Sessions

• Benefit Expos & Biometric Screenings
  – CUMC: November 6\(^{th}\) and 12\(^{th}\)
  – Morningside: November 5\(^{th}\) and 13\(^{th}\)
  – LDEO: November 10\(^{th}\) (no screenings)

• Informational Sessions
  – CUMC: October 30\(^{th}\), 4 to 5 pm; November 11\(^{th}\) 12 to 1 pm
  – Morningside: October 28\(^{th}\) 9 to 10 am; November 14\(^{th}\), 9 to 10 am
  – LDEO: November 10\(^{th}\), 10 to 11 am
  – Studebaker: November 3\(^{rd}\), 2 to 3 pm
What’s New in 2015?

• UHC Choice Plus plans 100, 90 and 80
• Health Savings Plan (replacing Aetna HDHP), with Health Savings Account
• You must take action to enroll otherwise defaulted to Health Savings Plan
• Vision benefits aligned
• Autism exclusion removed
• Out-of-pocket limits increased (in and out-of-network)
• UHC (replacing EBPA) to administer the Healthcare and Dependent Care FSAs
• Child Care benefit increases from $1,500 to $2,000
• Surrogacy benefit of $30,000 per lifetime
Out of pocket limits: Choice Plus Plans

- All plans currently include an in-network out-of-pocket (OOP) maximum, as required by ACA

- Rx copays in addition to medical copays now count towards the in-network OOP maximum on all medical plans
  - Choice Plus 100: $4,000/individual and $8,000/family
  - Choice Plus 90: $2,500/individual and $5,000/family
  - Choice Plus 80: $3,000/individual and $6,000/family

- Consequently, the out-of-network OOP maximums have increased to $4,500 individual/$9,000 family
Out-of-pocket/other limits: HSP

- Health Savings Plan (HSP)
  - Annual deductible increases to $1,300/individual and $2,600/family
  - Annual in-network out-of-pocket maximum increases to $2,800/individual and $5,600/family
  - Annual out-of-network out-of-pocket maximum remains at $6,000/individual and $12,000/family

- Health Savings Account
  - Contribution limits increase to $3,350/individual and $6,650/family
    (*remember*: triple-tax free and last year’s balance rolls over)
Medical Plan Costs

- Some contributions have been adjusted to align the relationships between the coverage tiers and between the salary bands.
- The Choice Plus 90 plan contributions are aligned to the lowest cost POS 90 plan in 2014 (Aetna).
- Minor increases for some in the Choice Plus 80 plan; decreases for others.
- Choice Plus 100 plan contributions aligned to the UHC POS 100 2014 contributions plus an increase.
- Salary-based contribution structure unchanged.
- Compare out-of-pocket costs between plans.
  - Estimate My Medical Costs for In-Network Services.
## Monthly Contributions

Example: Single coverage, salary of $40,000

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>2014</th>
<th>2015</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSP</td>
<td>$3</td>
<td>$3</td>
<td>$0</td>
</tr>
<tr>
<td>Choice Plus 80</td>
<td>$15</td>
<td>$15</td>
<td>$0</td>
</tr>
<tr>
<td>Choice Plus 100</td>
<td>$73-$120 [Cigna-UHC]</td>
<td>$73</td>
<td>$0-($47) [Cigna-UHC]</td>
</tr>
</tbody>
</table>
# Monthly Contributions

Example: Yourself + spouse/SSDP, salary $70,000

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>2014</th>
<th>2015</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSP</td>
<td>$94</td>
<td>$39</td>
<td>$(55)</td>
</tr>
<tr>
<td>Choice Plus 80</td>
<td>$179</td>
<td>$187</td>
<td>$8</td>
</tr>
<tr>
<td>Choice Plus 90</td>
<td>$231-$350-$435 [Aetna-Cigna-UHC]</td>
<td>$269</td>
<td>$38-($81)-($166) [Aetna-Cigna-UHC]</td>
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<tr>
<td>Choice Plus 100</td>
<td>$494-$665 [Cigna-UHC]</td>
<td>$755</td>
<td>$261-$90 [Cigna-UHC]</td>
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</table>
### Monthly Contributions

**Example: Family, salary $90,000**

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>2014</th>
<th>2015</th>
<th>Change</th>
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</thead>
<tbody>
<tr>
<td>HSP</td>
<td>$127</td>
<td>$52</td>
<td>($75)</td>
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<tr>
<td>Choice Plus 80</td>
<td>$265</td>
<td>$249</td>
<td>($16)</td>
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<tr>
<td>Choice Plus 100</td>
<td>$811-$1,074 [Cigna-UHC]</td>
<td>$1,055</td>
<td>$244-($19) [Cigna-UHC]</td>
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</table>
## Monthly Contributions

**Example: Family, salary $150,000**

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>2014</th>
<th>2015</th>
<th>Increase/(decrease)</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSP</td>
<td>$133</td>
<td>$54</td>
<td>($79)</td>
</tr>
<tr>
<td>Choice Plus 80</td>
<td>$278</td>
<td>$262</td>
<td>($16)</td>
</tr>
<tr>
<td>Choice Plus 100</td>
<td>$852-$1,127 [Cigna-UHC]</td>
<td>$1,107</td>
<td>$255-(20) [Cigna-UHC]</td>
</tr>
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