
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 6th and 12th
 - Morningside: November 5th and 13th
 - LDEO: November 10th (no screenings)
- Informational Sessions
 - CUMC: October 30th, 4 to 5 pm; November 11th 12 to 1 pm
 - Morningside: October 28th 9 to 10 am; November 14th, 9 to 10 am
 - LDEO: November 10th, 10 to 11 am
 - Studebaker: November 3rd, 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

Health Plan	2014	2015	Change
HSP	\$3	\$3	\$0
Choice Plus 80	\$15	\$15	\$0
Choice Plus 90	\$20-\$34-\$60 [Aetna-Cigna-UHC]	\$21	\$1-(\$13)-(\$39) [Aetna-Cigna-UHC]
Choice Plus 100	\$73-\$120 [Cigna-UHC]	\$73	\$0-(\$47) [Cigna-UHC]

Monthly Contributions

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

Health Plan	2014	2015	Change
HSP	\$94	\$39	(\$55)
Choice Plus 80	\$179	\$187	\$8
Choice Plus 90	\$231-\$350-\$435 [Aetna-Cigna-UHC]	\$269	\$38-(\$81)-(\$166) [Aetna-Cigna-UHC]
Choice Plus 100	\$494-\$665 [Cigna-UHC]	\$755	\$261-\$90 [Cigna-UHC]

Monthly Contributions

Example: Family, salary \$90,000

Health Plan	2014	2015	Change
HSP	\$127	\$52	(\$75)
Choice Plus 80	\$265	\$249	(\$16)
Choice Plus 90	\$346-\$571-\$714 [Aetna-Cigna-UHC]	\$360	\$14-(\$211)-(\$354) [Aetna-Cigna-UHC]
Choice Plus 100	\$811-\$1,074 [Cigna-UHC]	\$1,055	\$244-(\$19) [Cigna-UHC]

Monthly Contributions

Example: Family, salary \$150,000

Health Plan	2014	2015	Increase/(decrease)
HSP	\$133	\$54	(\$79)
Choice Plus 80	\$278	\$262	(\$16)
Choice Plus 90	\$364-\$581-\$750 [Aetna-Cigna-UHC]	\$378	\$14-(\$203)-(\$372) [Aetna-Cigna-UHC]
Choice Plus 100	\$852-\$1,127 [Cigna-UHC]	\$1,107	\$255-(\$20) [Cigna-UHC]