Benefits Update for 2016

Plenary Senate Session

October 23, 2015
Today’s Discussion

• Benefits Open Enrollment
• Benefits Roll Over
• What’s New in 2016
• What’s Not Changing in 2016
• Deductibles and Out-of-Pocket Limits
Benefits Open Enrollment

• Open Enrollment is Monday, November 2 through Friday, November 20, 2015

• Open Enrollment packets mailed October 19

• Benefits Highlights and Brochures posted online in late October
# Benefits Expos and Preventive Health Screenings

<table>
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<tr>
<th>Benefits Expo Locations</th>
<th>Dates and Times</th>
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| **MORNINGSIDE:**  
  Alfred Lerner Hall  
  Roone Arledge Auditorium  
  2920 Broadway (at 115th Street)  
  New York, NY 10027 | Wednesday, November 4  
  10:00 a.m. – 3:00 p.m.  
  Tuesday, November 10  
  10:00 a.m. – 3:00 p.m.  
  Preventive Health Screenings:  
  9:00 a.m. – 3:00 p.m. on both dates  
  Flu Vaccines: 11:00 a.m. – 2:00 p.m. on both dates |
| **CUMC:**  
  Armand Hammer Health Sciences Center  
  Teaching and Learning Center (lower level)  
  701 West 168th Street (at Ft. Washington Ave.)  
  New York, NY 10032 | Thursday, November 5  
  11:00 a.m. – 4:00 p.m.  
  Monday, November 9  
  11:00 a.m. – 4:00 p.m.  
  Preventive Health Screenings:  
  4th Floor, River View Lounge  
  9:00 a.m. – 3:00 p.m. on both dates |
| **LAMONT-DOHERTY EARTH OBSERVATORY:**  
  Monell Building  
  Lobby  
  61 Route 9W  
  Palisades, NY 10964 | Thursday, November 12  
  10:00 a.m. – 2:00 p.m. |
Officer Information Sessions

- CUMC, Russ Berrie Pavilion
  - Wednesday, October 21, 2:00 p.m. – 3:00 p.m.
  - Thursday, October 29, 11:00 a.m. – 12:00 p.m.

- Morningside Campus, Uris Hall
  - Thursday, October 22, 9:00 a.m. – 10:00 a.m., Room 326
  - Tuesday, October 27, 2:00 p.m. – 3:00 p.m., Room 307

- Studebaker
  - Monday, October 26, 10:00 a.m. to 11:00 a.m., Room 469

- Lamont – Doherty Earth Observatory, Monell Auditorium
  - November 12, 10:00 a.m. to 11:00 a.m.
Benefits Roll Over

• **2015 benefits that automatically roll over:**
  – Medical, Vision and Prescription coverage
  – Dental coverage
  – Life Insurance benefits
  – Long-Term Disability benefits
  – Transit/Parking Reimbursement (T/PRP) elections (new for OE 2016)
  – Voluntary Retirement Savings Plan

• **2015 benefits that do not automatically roll over (you must enroll annually):**
  – Flexible Spending Account (FSA)
  – Child Care Benefit
  – Health Savings Account (HSA)
What’s New in 2016

- HSA family maximum contribution:
  - $6,750/Family (increased by $100) ($3,350/Individual contribution maximum unchanged)

- Medical Plan employee contributions increased moderately for Health Savings Plan (HSP) and Choice Plus 80 and 90 plans

- Choice Plus 100 Plan employee contributions increased at a higher rate than other plans

- In-network pre-certified Applied Behavior Analysis (ABA) therapy for Autism will be covered in all Columbia medical plans

- Aetna Dental employee contributions:
  - $25/Individual, $64/Employee plus 1, $105/family
What’s Unchanged in 2016

- Medical, Vision and Prescription copays, deductibles, out-of-pocket maximums, coinsurance
- Aetna Dental Plan
- FSA Contribution Limits:* $2,550 Healthcare/$5,000 Dependent Care
- Child Care Benefit: $2,000 contribution to Dependent Care FSA, if you meet the eligibility requirements (2016 Annual Benefits Salary \(\leq\) $120K)
- T/PRP Limits*:$130 Transit/$250 Parking
- Life Insurance benefits provisions and premiums
- Long-Term Disability benefits provisions and premiums
- Voluntary Retirement Savings Plan contribution limits*: $18,000/$6,000  age 50+ catch up

*Limits are subject to change by the IRS
Choice Plus Plans: Deductibles and Out-of-Pocket Limits - Unchanged

**In-network**: Prescription and Medical copays count toward out-of-pocket (OOP) maximums, but not deductibles. Out-of-network deductibles and coinsurance count toward in-network deductibles and OOP maximums.

- **Choice Plus 100**: No Deductibles
  - OOP Maximums: $4,000/Individual; $8,000/Family

- **Choice Plus 90**: Deductibles – $200 per person:
  - OOP Maximums: $2,500/Individual; $5,000/Family

- **Choice Plus 80**: Deductibles – $400 per person:
  - OOP Maximums: $3,000/Individual and $6,000/Family

**Out-of-network**: Deductible – $600 per person; OOP Maximums: $4,500 Individual/ $9,000 Family (applies to 100, 90 and 80 plans)
Health Savings Plan (HSP): Deductibles and Out-of-Pocket Limits - Unchanged

- Annual **In-Network** Deductible: $1,300/Individual; $2,600/Family
- Annual **In-Network** Out-of-Pocket Maximum: $2,800/Individual; $5,600/Family
- Annual **Out-of-Network** Deductible: $2,500 per person
- Annual **Out-of-Network** Out-of-Pocket Maximum: $6,000/Individual; $12,000/Family
- There is no individual deductible or out-of-pocket maximum when you elect to cover more than one person
- **Out-of-Network** deductibles and coinsurance do NOT count toward **in-network** deductibles and out-of-pocket maximums
- You pay the full discounted Express Scripts prescription cost for non-preventive prescriptions and the full UnitedHealthcare **in-network** discounted rate for non-preventive care until you meet the deductible