
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

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

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 <= \$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