2018 Open Enrollment Benefits Update
• What’s New for 2018

• Details on the 2018 Changes

• What’s Not Changing in 2018

• 2018 Benefits Expos and Forums

• Open Enrollment
What’s New in 2018

- New Medical contribution rates across all plans and salary tiers
- Long-Term Care (LTC) changes
- Expanded Travel Vaccination Coverage
- New programs available:
  - Health Advocate
  - Identity Theft Program
  - Online Will Preparation Services
- Special enrollment opportunities for Optional Life and Optional Long-Term Disability Insurance
- Health Savings Plan (HSP) renamed the High Deductible Health Plan (HDHP)
- New Health Savings Account (HSA) maximum contributions: $3,450/Individual; $6,900/Family contribution and $1,000 additional catch-up contribution for individuals age 55 and older (unchanged)
• Effective January 1, 2018, Genworth will reduce Long-Term Care (LTC) benefits and increase costs

• All current and former Columbia Officers and family members participating in Genworth Long-Term Care (LTC) Insurance prior to January 1, 2018 will be grandfathered into the current program

• Current Columbia Officers should sign up now for LTC Insurance if they want to take advantage of the current benefits and rates

• All current Columbia Officers, except new employees hired in 2017, must submit evidence of insurability to Genworth

• Long-Term Care Insurance enrollment is completely independent of Open Enrollment window

• To learn more, go to www.genworth.com or call 800-416-3624
• Effective January 1, 2018, travel vaccinations will be considered non-preventive covered expenses under the medical plans
  • In-network preventive expenses covered at 100%

• Travel Vaccination expenses will be subject to the deductible and coinsurance provisions
• Get 24/7 access to nurses with more than 10 years of clinical care and case management experience

• Speak with a representative to obtain support, advice and coordination to:
  • Resolve medical claim issues
  • Transition to Medicare with a Medicare Supplement Plan
  • Negotiate unpaid out-of-pocket medical and/or dental costs of over $400
  • Transfer X-rays and scans to different providers
  • Help you consider treatment options

• For more information, go to http://hr.columbia.edu/health-advocate or to get started call 1-866-799-2725
The following programs are available to you through Cigna:

- **Identity Theft Program**: Helps resolve identity theft issues and gives assistance with credit card fraud and financial and medical identity theft.
  - For more details, go to [http://hr.columbia.edu/identify-theft-program](http://hr.columbia.edu/identify-theft-program) or to get started, call 1-888-226-4567

- **Online Will Preparation Services**: Cigna’s Will Center is available to you and your covered spouse or same-sex domestic partner every day of the week to help you plan for your family’s financial future.
  - To learn more, go to [http://hr.columbia.edu/will-preparation-services](http://hr.columbia.edu/will-preparation-services) or to get started, go to CignaWillCenter.com or call 1-800-901-7534
Optional Life Insurance. If you currently have:

- No Optional Life Insurance coverage – you can elect additional amounts up to 6x your Annual Benefits Salary up to a maximum of $1,700,000 of Optional Life with simplified EOI*

- Existing Optional Life Insurance Coverage – you can increase your current Life Insurance coverage from:
  - 3x up to a maximum of 6x your Annual Benefits Salary with a simplified EOI,* or
  - 1x up to 2x or 2x to 3x your Annual Benefits Salary up to $1,000,000, without having to provide EOI*

* Shortened enrollment form
• 2018 is your one-time opportunity to elect Optional Long Term Disability (LTD) without providing Evidence of Insurability.

• If you canceled or were previously declined coverage for Optional Life Insurance or Optional LTD, you can still take advantage of this special enrollment opportunity.
New name for Health Savings Plan: **High Deductible Health Plan (HDHP)**

HDHP has the lowest pre-tax medical contributions, but the highest costs when utilizing the plan

- With employee plus one or employee plus family coverage, the in-network deductible is $3,000 and the out-of-pocket maximum is $7,100
- Only preventive prescription drugs have copays; before deductible is met you pay full discounted price for office visits, tests and prescription drugs
- Out-of-network deductible is $2,900 per person vs. $850 per person for the Choice Plus Plans
What’s Not Changing in 2018

- Medical, Vision and Prescription Drug deductibles, copays, coinsurance and out-of-pocket maximums
- Aetna Columbia Dental Plan coverage and contributions
- Flexible Spending Account (FSA) Limits: $2,600* Healthcare FSA, $5,000* Dependent Care FSA
- Child Care Benefit: $2,000 contribution to Dependent Care FSA, if you meet the eligibility requirements
- Transit/Parking Reimbursement Program limits remain $255* a month
- Voluntary Retirement Savings Plan contribution limit: $18,000*; if you are age 50 and over, you can contribute an additional $6,000* in catch-up contributions

* Subject to change by the IRS
## Benefits Expo Locations

### MORNINGSIDE:
Alfred Lerner Hall  
Roone Arledge Auditorium  
2920 Broadway (at 115th Street)  
New York, NY 10027

**Dates & Times**

**Wednesday, November 1**  
10:00 a.m. - 4:00 p.m.  
Preventive Health Screenings:  
9:00 a.m. - 3:00 p.m.  
Flu vaccinations  
9:30 a.m. - 4:00 p.m.

### LAMONT-DOHERTY EARTH OBSERVATORY FORUM:
Monell Building, Lobby  
61 Route 9W  
Palisades, NY 10964

**Dates & Times**

**Monday, November 6**  
10:00 a.m. - 12:00 p.m.

### CUMC:
Armand Hammer Health Sciences Center  
Teaching and Learning Center (lower level)  
701 West 168th Street (at Ft. Washington Ave.)  
New York, NY 10032

**Dates & Times**

**Thursday, November 9**  
10:00 a.m. - 4:00 p.m.  
Preventive Health Screenings:  
9:00 a.m. - 3:00 p.m.
Questions?