

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



- 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> 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> 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

- 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	Dates & Times
<p>MORNINGSIDE: Alfred Lerner Hall Roone Arledge Auditorium 2920 Broadway (at 115th Street) New York, NY 10027</p>	<p>Wednesday, November 1 10:00 a.m. - 4:00 p.m.</p> <p>Preventive Health Screenings: 9:00 a.m. - 3:00 p.m.</p> <p>Flu vaccinations 9:30 a.m. - 4:00 p.m.</p>
<p>LAMONT-DOHERTY EARTH OBSERVATORY FORUM: Monell Building, Lobby 61 Route 9W Palisades, NY 10964</p>	<p>Monday, November 6 10:00 a.m. - 12:00 p.m.</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 9 10:00 a.m. - 4:00 p.m.</p> <p>Preventive Health Screenings: 9:00 a.m. - 3:00 p.m.</p>



Questions?