

EMPLOYEE BENEFITS OPEN ENROLLMENT 2023

Effective: 7/1/23 - 6/30/24

Medical/RX, Dental, Vision, Healthcare Savings Account & Flexible Spending Accounts



Andrews  University

Seek Knowledge. Affirm Faith. Change the World.

Effective July 1st:

- Our Vision plan benefit will increase to \$350
- The IRS indexed the requirement on the HDHP plan deductible to \$1,500 single/ \$3,000 Family
- No changes to our employee contributions
- Samaritan Fund Program
- Please note - all employees will be receiving new ID cards in the month of April. You will need to present the new card to fill your prescriptions



WHAT'S NEW FOR THE 2023 PLAN YEAR?









THE PEACE OF MIND TO HEAL



A serious medical diagnosis brings worry and anxiety. Unfortunately, much of that anxiety stems from the high cost of quality medical care. The Samaritan Fund Program exists to lift the financial burden of medical costs while you navigate a difficult journey. If you qualify, you will receive a plan from a top carrier, funds for premiums and out of pocket expenses, and *the peace of mind to heal.*

How it Works:

-  Complete a HIPAA Authorization Form. This ensures that your private information is kept confidential.
-  A representative from the Samaritan Fund Program will reach out to discuss the program and help you select an individual medical insurance plan that meets your needs.
-  Once an acceptable plan is found, a formal application is submitted to participate in the Samaritan Fund Program.
-  After you are accepted, we help you obtain your new insurance plan and set up the Samaritan Fund Program to take care of the expenses associated with your medical care.
-  The plan will be reassessed annually for eligibility.
-  Be at peace and heal.



AUTHORIZATION TO DISCLOSE HEALTH INFORMATION

Applicant Name: _____ Employee Name (if different): _____
Date of Birth: _____ Social Security Number: _____
Phone: _____ Email: _____
Address: _____ County: _____
Employer: _____ Do you have Medicare? Yes No

- 1) I authorize the use or disclosure of the above-named individual's health information as described below.
 - 2) The following individual or organization is authorized to make the disclosure:

 - 3) The type and amount of information to be used or disclosed is as follows:
A true and complete copy of all medical records including, but not limited to, all emergency room records, in-patient records, out-patient records, medical reports, narratives, history and physical reports, discharge summaries, x-ray reports, x-ray and imaging study films, diagnostic test results and reports, laboratory test results and reports, medication administration records, billing records and invoices concerning treatment and/or care of said patient, operative reports, pathology reports and records, cytology reports and records, doctors' notes, nurses' notes, consultants' reports, consent forms; any attachments to the jackets containing the medical records of said Patient; a copy of any information related in any way to the Patient which you have transmitted to any company, public or private agency, or person; any other documents in your possession relating to examinations, hospital admissions, and diagnostic testing.
 - 4) I understand that the information in my health record may contain information relating to sexually transmitted disease, and/or information about behavioural or mental health services, and treatment for alcohol and drug abuse.
 - 5) This information may be disclosed to and used by Samaritan Fund Program, LLC.
 - 6) I understand I have the right to revoke this authorization at any time. I understand that if I revoke this authorization, I must do so in writing and present my written revocation to the health management department. I understand that revocation will not apply to information that has already been released in response to this authorization. I understand that the revocation will not apply to my insurance company, when the law provides my insurer with the right to contest a claim under my policy. Unless otherwise revoked, this authorization will expire at the conclusion of legal representation.
 - 7) I understand that authorizing the disclosure of this health information is voluntary. I can refuse to sign this authorization. I need not sign this form as a condition to enrollment or eligibility for benefits. I understand I may inspect or copy the information to be used or disclosed, as provided in CFR 164.524.
 - 8) I understand any disclosure of information carries with it the potential for an unauthorized re-disclosure and the information may not be protected by federal confidentiality rules.
 - 9) A photostatic copy of this authorization shall serve in its stead.
- I, _____, declare under penalty of perjury that all statements contained in this request and any accompanying documents are true and correct.

Date

Signature

****Please submit completed form to: service@samaritanfundprogram.com****

WHAT DO I NEED TO KNOW ABOUT THE SFP?

- 100% voluntary
- Intended for those of us struggling with serious health conditions
- Apply with an open mind – you may/may not qualify but there is no harm in applying!

To Apply:

Simply complete the one-page authorization form and email to
The Samaritan Fund Program at:

- service@samaritanfundprogram.com
- Tip: your name goes in question #2



MEDICAL BENEFITS



Plan	Premier Plan	Standard Plan	QHDHP
In-Network Deductible	\$500/\$1,000	\$650/\$1,300	\$1,500/\$3,000
Co-Insurance	90%	80%	80%
Co-Insurance Maximum	\$2,850/\$5,700	\$3,700/\$7,400	N/A
Office Visit Co-Pay	\$20	\$30	Ded, 80%/20%
Virtual Healthcare	\$0	\$0	\$45
Urgent Care	\$75	\$75	Ded, 80%/20%
Generic RX (Preferred/non-preferred)	\$10 / \$20	\$10 / \$20	Ded, 80%/20%
Brand RX (Preferred/non-preferred)	\$50 / \$70	\$60 / \$80	Ded, 80%/20%
Specialty RX (Preferred/non-preferred)	1,000/\$1,500	\$1,000/\$1,500	Ded, 80%/20%
Mail-Order	2.5 X Retail	2.5 X Retail	Ded, 80%/20%

Preventive services are covered at 100% on all 3 plans

New IRS minimum deductible for 2023



PRESCRIPTION DRUGS

- You can check your prescriptions to make sure you are accessing the appropriate lowest cost drug when you:
 - Go to priorityhealth.com/formulary
 1. Click on the tile for “**Employer Group & Employee**”
 2. It then asks “**Do you have an Optimized Rx Plan**” for which you click the “**No**” tile
 3. You will be taken to a list of drugs that can easily be searched
 4. HDHP participants - you will find the **IRS-allowed Chronic Condition Enhanced Prescription Drug rider** [Download list](#) at the lower right-hand corner of the screen
 - Call Priority Health Customer Service



PHARMACY SAVINGS PROGRAM

This program is available to employees and dependents enrolled in our medical plans.

- All members with prescription drugs that have a retail cost of \$400 or more AND have a manufacturer assistance coupon available (a “program-eligible drug”) will automatically be included in the program.

Here's how it works:

- If you or one of your dependents are taking a program-eligible drug, Health Plan Advocate, or HPA will contact you to assist you with program enrollment. For those who respond to HPA, your final cost for your program-eligible drug(s) will be \$0. (A small “point-of-sale” co-pay might apply, but this will be reimbursed to you by the plan).
- If you choose not to respond to HPA, a co-pay of up to 50% will apply for program-eligible drug(s).





WHAT DO YOU NEED TO KNOW ABOUT THE HDHP PLAN AND HSAS

- All services must apply to annual deductible prior to insurance payments
- Family deductible - one deductible covers all members of a family and must be met before the plan pays
- The Max OOP is “Embedded” or per individual, not combined or family
- HDHP is now a “qualified RX plan” for purposes of Medicare Part D
 - You can no longer contribute to an HSA once you become Medicare enrolled (including Part A)

Preventive Prescriptions:

- 80% coinsurance coverage for a specific list of preventive medications that are not subject to the deductible.
 - you will find the **IRS-allowed Chronic Condition Enhanced Prescription Drug rider** on the Priority Health Member website or download the list by clicking here: [Download list](#)



- Employee must be enrolled in the HDHP plan option to open an HSA
- “Tax favored” plan - eligible distributions are always tax free
- HSA Funds can roll-over year-to-year and earn interest
- HSA Funds can be in an interest-bearing account
- 2023 Calendar Year Healthcare Savings Account maximum contribution:
 - \$3,850 if enrolled as a single
 - \$7,750 if enrolled as an employee plus one or more
- If you are age 55 or older, you may make an additional “catch-up” contribution of \$1,000



WHAT DO YOU NEED TO KNOW ABOUT HEALTHCARE SAVINGS ACCOUNTS “HSAs”

Your coverage under Priority Health provides access to a wealth of unique, affordable health services.

What follows are just a few ways you can get the most out of your health plan through Priority Health programs.



PriorityHealth 

Care Management

Our care management program puts your care front and center by pairing you with a professional who's trained and ready to help you manage your health. Our care managers are:

- Licensed nurses and social workers who offer guidance and support to members with chronic conditions like diabetes, asthma and hypertension
- Learn more at priorityhealth.com/caremanagement



Diabetes Prevention

Members who are at risk of or diagnosed with prediabetes may be eligible to participate in our Diabetes Prevention Program. This program offers:

- Tools and resources you need to prevent diabetes through in-person sessions or a virtual experience with a lifestyle coach
- Go to priorityhealth.com/prevent-diabetes/find-a-program to learn more and find a class near you



Medication Therapy Management

- If you take several medications for multiple chronic conditions, PH can help you manage your prescription regimen. This program includes a 30-minute face-to-face meeting with a pharmacist to help you understand your medications and discuss ways you can simplify your regimen, maximize your results and potentially save money.
- Learn more at priorityhealth.com/member/managing-your-health/medication-therapy-management



TruHearing

- We have access to discounts on hearing exams and hearing aids through a partnership with TruHearing
- Learn more about the hearing discount program at
- priorityhealth.com/truhearing



Behavior Health

- Mental health is just as important as physical health. Whether you're looking for a referral to a specialist, advice on your situation or support related to substance use and mental health, our licensed social workers are available 24 hours a day, seven days a week.
- Call 800.673.8043 for more information



PriorityMOM

- Maternity Offering for Members (MOM), is designed to help navigate health care costs and coverage throughout pregnancy and beyond
- The goal is to offer helpful information on ways to stay happy and healthy through the pregnancy
- If you qualify for this program, we'll contact you to opt in.





Benefithub

- As a Priority Health member, you can find deals on travel, restaurants, shopping, family care, car rentals and more through an easy-to-use online marketplace called BenefitHub.
- With exclusive offers, cash back and discounted gift cards to businesses near you, it's easy to start saving.
- Learn more at: priorityhealth.com/member/plan-features/benefithub

Priority Health Connect

- An online resource that helps connect individuals living in the state of Michigan with free or reduced-cost programs and critical social services. The service is included in your health plan at no cost to you. Learn more or get started by going to priorityhealth.com/connect

Priority Health Member Website and App

Member Website

- Formulary (approved list of drugs)
- Benefits
- Find a Doctor
- Cost Estimator
- Prescription pricing comparison
- Real time data

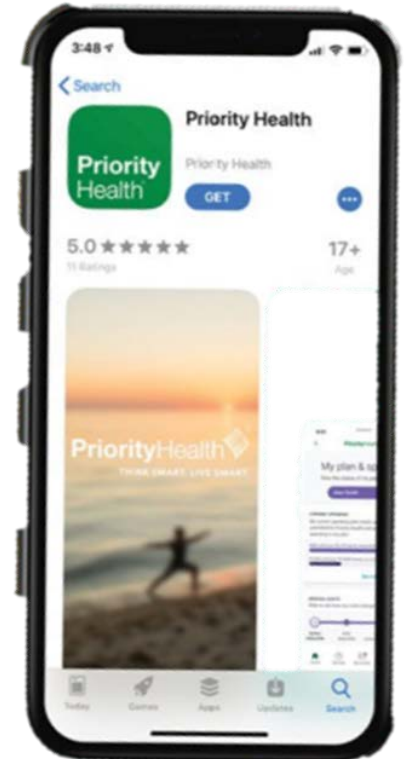
Customer Service

- # on ID Card

Visit [priorityhealth.Com](https://priorityhealth.com)

Spectrum Health Now App

- Track spending balances
- Search claims
- Compare costs of medical procedures
- Compare costs of prescription drugs
- Find in-network providers
- View plan ID info
- Set-up a video chat for healthcare services



SPECTRUM HEALTH NOW VIRTUAL CARE

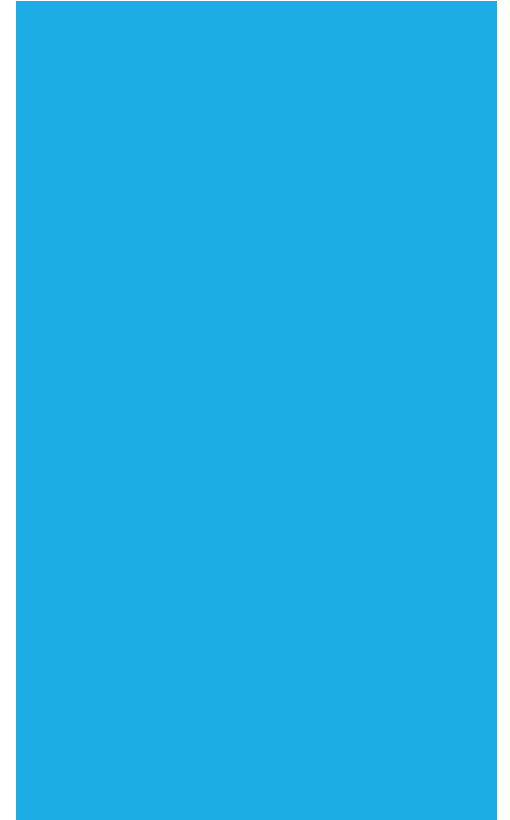
Coverage for healthcare on your phone, computer or tablet with 24/7 access to services

- Great when:
 - Your doctor's office is closed
 - You feel too sick to leave the house
 - You are traveling
- Seek treatment for common conditions :
 - Cough, cold, allergy, flu, sinusitis, migraines, sore throat, fever, ear pain, UTIs, burns, rashes and more!
- Copay is \$0 for the Premier & Standard Plan, **\$45 charge** for the HDHP



24/7 ONLINE HEALTHCARE

- To get started:
 1. Log into your member account at member.priorityhealth.com
 2. Select “virtual care”
 3. Click “get started with the Spectrum Health app”.
 4. Select “download the Spectrum Health app” or visit mychart.spectrumhealth.org
 5. Log in or create an account and select “on-demand video visit”
 6. You’ll be asked a few health questions including a brief description of your current symptoms. Complete the eCheck-in process before beginning your visit.
 7. Select “begin video visit” to be connected with a provider.





You will receive a wellness reward reducing your health employee contributions when you submit the on-line attestation between:

- March 1st and the 23rd



BENEFITS WELLNESS REWARD!!!

DENTAL & VISION BENEFITS

Dental Benefits:

- 100% preventive
- 75% restorative
 - Deductible of \$25/member up to \$75/family
 - \$1,100/member/plan year benefit max
- 50% orthodontia
 - \$1,760 Ortho lifetime max benefit
- **Use DenteMax Participating providers to reduce out-of-pocket expenses, stretch your annual maximums and receive discounts on services event after your annual maximum is reached.**

Vision Benefit

- \$15 Co-pay for routine exams
- 100% - **\$350/participant/plan year**





2023/24 EMPLOYEE CONTRIBUTIONS

<i>Employee Contribution</i>	<i>Premier</i>	<i>Standard</i>	<i>QHDHP</i>	<i>Dental & Vision</i>
Employee Only	\$97 /\$202	\$72 /\$177	\$31 /\$58	\$15
Employee + One	\$144 /\$249	\$109 /\$214	\$53 /\$158	\$30
Employee + Two or More	\$192 /\$297	\$144 /\$249	\$67 /\$172	\$44

The bolded number indicates wellness requirements have been met.

Bi-Weekly deductions (24)

JUST A REMINDER...

AU offers hearing benefits

- Hearing exam
 - Paid the same as any other office visit
- Hearing testing
 - Subject to deductible and coinsurance
- Hearing aids
 - 75% coverage subject to deductible
- **Maximum paid for hearing aids is \$2,500 in any two benefit year periods**



SPOUSAL ACCESS PROVISION



Employee's spouse will not be eligible if:

- The spouse is eligible for coverage under his/her own employer's group health plan because they are a full-time employee
- This provision does not apply to spouses who are part-time employees
 - Applies to Medical & RX but not dental or vision

AUTO RELATED CLAIMS



What do I need to know if I am a Michigan licensed driver?

- Our Medical plan excludes all healthcare claims related to an automobile accident for Michigan licensed drivers
- Our medical plan will exclude the first \$20,000 /driver/accident in eligible charges related to a motorcycle injury
- Please be sure to consult your auto insurance agent to make sure you are properly insured.

MEDICAL CLAIMS COVERAGE WHILE TRAVELING OUTSIDE THE US



Andrews University's medical plans cover **emergency and urgent care services** outside of the U.S.

Members will likely be asked to pay for services up front and then submit claims to the Priority Health customer service team for reasonable and customary processing.



FLEXIBLE SPENDING ACCOUNTS

Voluntary Pre-tax deduction

- Healthcare Reimbursement maximum = \$3,050
 - 2 Plans, Traditional FSA and Limited Purpose FSA
- Daycare Reimbursement - \$5,000/household

FSA debit card for the Traditional FSA plan only

Only use your debit card for eligible expenses

OTC are now covered without a prescription

FSA Contributions are payroll deducted

“Post Deductible” medical expenses for HSA participants only
Dental, vision, hearing, etc.

IRS may require a proof of expense – save your receipts



KNOW THE RULES!



FLEXIBLE SPENDING ACCOUNTS

Careful planning – review prior & expected expenses

No change until next open enrollment or change in status

“Use-it-or-lose-it” rule

Health Care FSA – advance reimbursement

Dependent Care FSA – no advance reimbursement

Grace period (up to September 15th) to incur eligible expense for those covered under the plan on the last day of the plan year

You must re-enroll every year



Employee Benefits Open Enrollment 2023

Effective 7/1/2023-6/30/2024

Life, Disability, Supplemental Life, AD&D and Voluntary Plans

Andrews  University

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LIFE AND DISABILITY

Provided by Andrews

Basic Life

- Employee - \$100,000
- Spouse - \$50,000
- Dependents - \$10,000

Long Term Disability

- 66 2/3% of monthly earnings
- \$6,000 maximum monthly benefit
- 90 Day elimination period





SUPPLEMENTAL LIFE & ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE



Employee

- \$10K Increments to \$750,000 not to exceed 7 X annual income

Spouse

- \$5K Increments up to \$250,000 not to exceed 100% of employee election

Dependent Children

- \$5,000 increments not to exceed \$25,000
- Benefits start reducing at age 65 and cease at retirement
- Coverage for dependents ends at age 19 or 26 for full-time students

Additional coverage may require medical underwriting



SUPPLEMENTAL LIFE GUARANTEE ISSUE

- Employee Guarantee Issue:
 - \$250,000 (or 3X earnings) for all employees
 - If you currently have elected at least \$10K in coverage, you will not be subject to evidence of insurability for additional coverage up to \$250,000



VALUE-ADDED SERVICES

Travel Assistance

- For those traveling more than 100 miles away from home
- Examples of services include, language translation, legal services, baggage recovery, document replacement and emergency evacuation services

Employee Assistance Program

1. Medical Bill Savers – assisting with balance bills of \$400 or more
2. Counseling - confidential, free, short-term counseling for you and your family members
3. Legal, financial and referral services





*Voluntary
Benefits*



**UNUM VOLUNTARY
BENEFITS**

Unum provides additional voluntary products to our membership. During open enrollment, you will have the opportunity to apply for the following voluntary products:

- Short term disability
- Critical illness plan
- Accident plan
- Whole life policy

Unum Voluntary Benefits

Short Term Disability

- Design your benefit to fit your budget/insurance needs

Critical Illness

- Provides a benefit payout for critical illnesses such as heart attack, blindness, major organ failure, kidney failure, benign brain tumor, stroke, coma, cancer
 - Sample Rate = a 40 year-old with \$5,000 benefit is \$1.90/week
 - \$50 health screening benefit



UNUM VOLUNTARY BENEFITS



Accident Plan

Pays benefits based on the injury you receive and the treatment you need, including: an inpatient hospitalization, surgery, X-rays or emergency room care

- Wellness benefit pays \$50 per insured per plan year
- You can also purchase a Sickness Hospital Confinement rider

Whole Life

Is an individually owned policy with Level premiums and a level death benefit

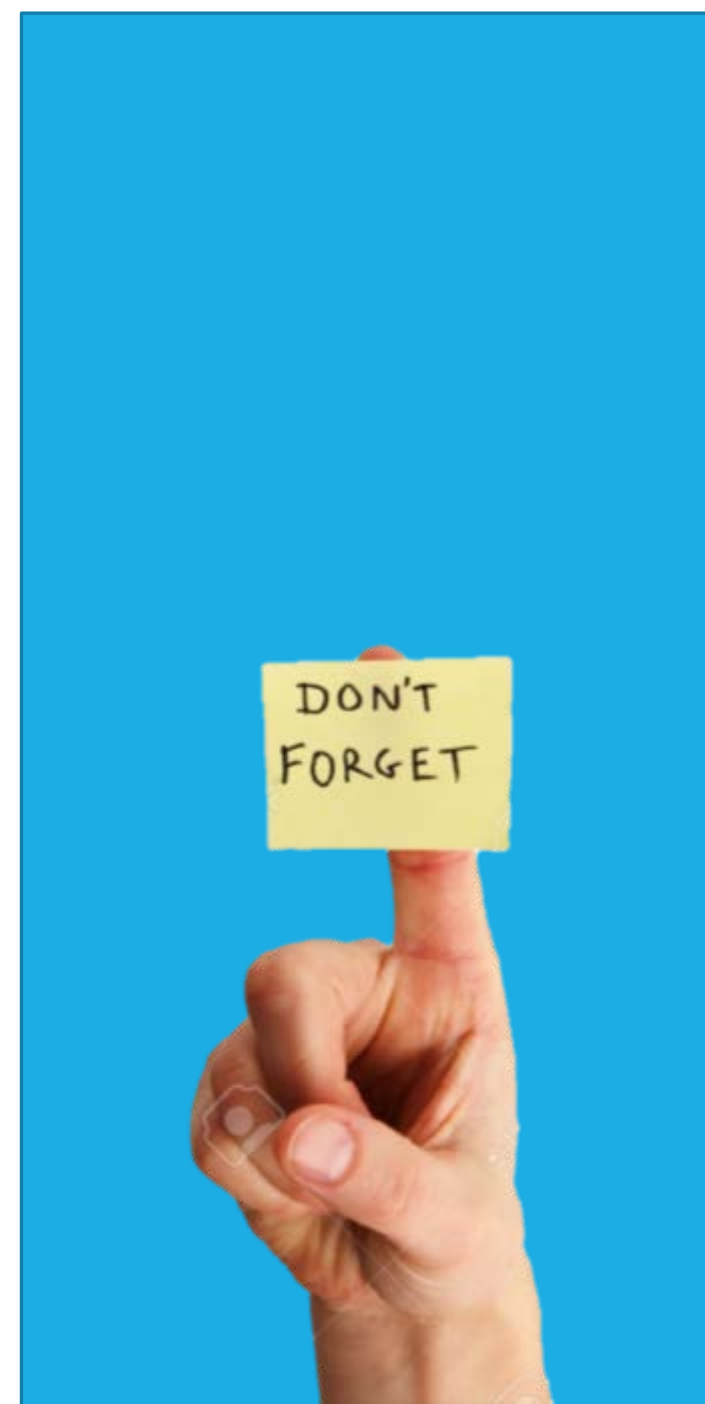
- Grows a cash value with 4.5% guaranteed interest rate
- The death benefit can be used for Long Term Care services



REMINDER...

By law, all participants have 30 days after a qualifying event to make a corresponding change to your enrollment status

- Marriage or divorce
- Birth or adoption
- Death of a child or spouse
- Employment change/loss of other coverage
- Etc. (See SPD & Amendments)



OPEN ENROLLMENT

Powered by:

The logo for bswift, featuring a lowercase "b" in orange and "swift" in a grey, serif font.



www.andrews.edu/hr

- Human Resources
- Job Seekers
- New Employees
- Current Employees
- Students
- Managers/Supervisors Tools
- Training and Development
- Information & Resources
- Wellness
- About HR
- Employee Awards Event
- Gallup Engagement Survey



Office of Human Resources

On behalf of the entire team at Andrews University's Office of Human Resources, we welcome you to explore the many tools and resources available on our website. At Andrews University, we acknowledge that people are our greatest resources. In Christian love and compassion, our mission is to support Andrews University by serving the faculty, staff and students of Andrews with their employment, benefits and development needs.

If you are seeking employment, we are delighted that you are considering Andrews University as the next step in your career. Please visit our [jobs@Andrews](#) section to create a profile and view our current position openings.

AU Employee Engagement Survey (Gallup)

- Click [HERE](#)
- Enter your employee ID number in the survey code

Benefits Open Enrollment 2023 click [HERE](#).

Helpful Links

- [jobs@Andrews](#)
- [Employee Values](#)
- [Find an HR Document](#)
- [Current Benefits Info](#)
- [Staff Reviews](#)
- [Bswift \(BMS\)](#)
- [See Timesheet Record](#)
- [View Online Paystub](#)
- [Payroll & Holiday Schedule](#)



OPEN ENROLLMENT CHECKLIST

To review your elections, or make changes:

- ✓ Login onto andrews.edu/go/mybenefits
- ✓ Begin enrollment by clicking “start my enrollment ”
- ✓ Once enrollment is complete – review your elections and email and print your confirmation statement for your records
- ✓ Open enrollment opens on April 2nd and closes on April 13th

Remember to **COMPLETE** your enrollment and review your confirmation statement!!!!!!





Do you have questions or need assistance?

- Contact Diane Carter from Coldbrook Insurance with your benefit questions related to our medical, dental, vision or flexible spending account plans:
 - Email: Dianec@coldbrookins.com or Phone: 616.446.7275
- Contact Elizabeth Howard concerning our Unum or Unum Voluntary products at:
 - Email: ehoward@unum.com
- For other benefit questions, reach out to Human Resources at
 - Email: benefits@andrews.edu



DO YOU NEED HELP???

RETIREMENT PLAN



Auto-Escalation: If your employee voluntary contribution level is under 7%, it will be increased by 1% each July 1, until your contribution reaches 7%.

You may choose a different level or notify Empower Retirement that you want to opt out of the Plan's automatic escalation feature. This must be done each year.



Coldbrook Insurance Group provides a broad spectrum of Insurance and Risk Management services with a focus in Group Life & Employee Benefits and Commercial Property & Casualty Insurance. Our agents and counselors serve commercial, public sector and personal clients.

Grand Rapids, MI 49505

www.coldbrookins.com

