



BENEFITS ENROLLMENT 2021

June 1, 2021 – May 31, 2022

Lawley

WHAT TO EXPECT FOR 2021

MEDICAL COVERAGE

Daemen College will continue to provide medical insurance through Univera for the 2021 plan year.

- Signature Copay 1
- Signature Deductible 3

HEALTH SAVINGS ACCOUNT (HSA)

Administered by LakeShore Savings Bank.

- Daemen College will offer a quarterly employer contribution to employees enrolled in the Signature Deductible 3 plan.
- There has been an increase in the single and family maximum contribution limits.

FLEXIBLE SPENDING ACCOUNT (FSA)

Administered by Pro-Flex

- Health Care and Dependent Care options.
- There is no increase to the maximum contribution limits for 2021.

ADDITIONAL COVERAGE

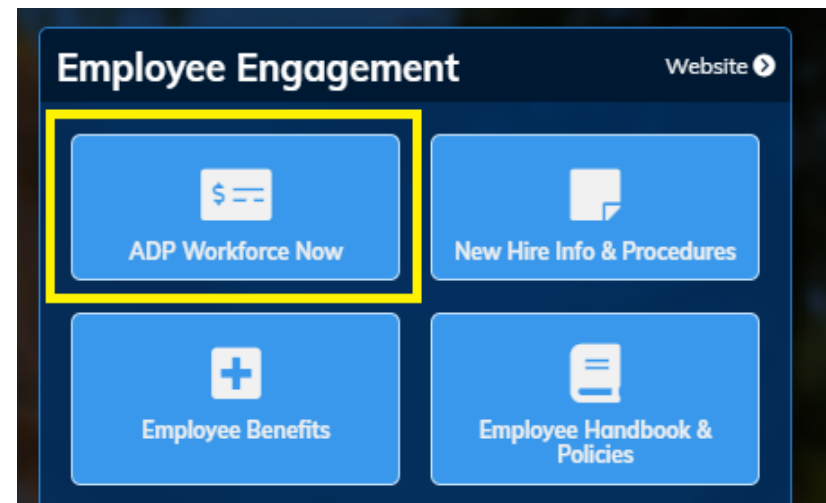
- Lincoln Financial will be the provider for: Life/AD&D, Voluntary Life, LTD, NYS DBL
- MetLife will be the provider for: Dental
- Guardian will be the provider for: Vision



What's New?

Electronic Open Enrollment

- Elections for medical, dental, vision and life insurance will be completed through ADP's electronic enrollment.
- The election timeframe will be April 12th, 2021 through April 30th, 2021.
- ADP Workforce Now can be accessed directly on the 'MyDaemen' homepage through single sign on.
- HSA, FSA/DCA elections will require a paper application to be submitted through the secure Open Enrollment portal.



Signature Copay 1



| Benefit Summary | In-Network | Out-of-Network |
|----------------------------------|---|---|
| Deductible (embedded) | N/A | Individual: \$1,000 Family: \$2,000 |
| Coinsurance | N/A | 20% coinsurance after deductible |
| Out-of-Pocket Maximum (embedded) | Individual: \$6,350 Family: \$12,700 | Individual: \$5,000 Family: \$10,000 |
| In-Network Services | | |
| Prescription Coverage | \$10 / \$50 / \$100 | |
| Primary Office Visit | \$25 copay | |
| Specialist Office Visit | \$25 copay | |
| Inpatient Hospitalization | \$500 copay | |
| Outpatient Surgery (facility) | \$75 copay | |
| Emergency Room | \$50 copay | |
| Urgent Care | \$35 copay | |
| Dependent Coverage | To age 26 | |

Signature Deductible 3



| Benefit Summary | In-Network | Out-of-Network |
|----------------------------------|--|---|
| Deductible (true family) | Individual: \$1,500 Family: \$3,000 | Individual: \$1,500 Family: \$3,000 |
| Coinsurance | 20% coinsurance after deductible | 40% coinsurance after deductible |
| Out-of-Pocket Maximum (embedded) | Individual: \$4,000 Family: \$8,000 | Individual: \$5,000 Family: \$10,000 |
| In-Network Services | | |
| Prescription Coverage | \$10 / \$50 / \$100 after deductible | |
| Primary Office Visit | 20% coinsurance after deductible | |
| Specialist Office Visit | 20% coinsurance after deductible | |
| Inpatient Hospitalization | 20% coinsurance after deductible | |
| Outpatient Surgery (facility) | 20% coinsurance after deductible | |
| Emergency Room | 20% coinsurance after deductible | |
| Urgent Care | 20% coinsurance after deductible | |
| Dependent Coverage | To age 26 | |

Requirements for enrolling in Signature Deductible 3 plan

- All employees who enroll in the Signature Deductible 3 plan are required to open a Health Savings Account (HSA) with Lakeshore Savings.
- For those employees who enroll in the HDHP and open an HSA with Lakeshore Savings, Daemen College will fund **100%** of the deductible amount (\$1,500 for single / \$3,000 for family). The employer contribution will be funded quarterly.
- Employees who want to contribute their own pre-tax money to an HSA through payroll deductions, must have an HSA account set up with Lakeshore Savings. Employee contributions will be funded with each pay period.

Free Preventive Health Services



Take control of your health, and work to improve it too.

- Annual Routine Checkup
 - Cholesterol Screening
 - Colonoscopy Screening
 - Diabetes Screening
 - High Blood Pressure Screening
 - Immunizations
 - Mammography Screening
 - Prostate Testing
 - Well-Child Visit
 - Well-Woman Visit
-



MDLIVE – TELEMEDICINE BENEFIT



Telemedicine for Medical and Behavioral Health Care

The Comfort of Care Available Anytime, Anywhere

- All you need to do is activate it through your online member account and download the MDLIVE app.

When Do You Use Telemedicine?

- Instead of going to urgent care or the emergency room for minor and non-life-threatening conditions
- Whenever your primary care doctor is not available
- If you live in a rural area and don't have access to nearby care
- When you're traveling for work or on vacation

Telemedicine Is Covered Just Like a Trip to the Doctor

| If your doctor's office visit is... | Then your medical and behavioral health telemedicine program benefit cost share is... |
|-------------------------------------|---|
| Covered with a copay | Covered in full. |
| Covered with copay/deductible | Covered in full once deductible is met.* |
| Covered deductible/covered in full | Covered in full once deductible is met.* |
| Covered with deductible/coinsurance | Covered in full once deductible is met.* |
| Covered with coinsurance only | Covered in full once deductible is met.* |

*If you haven't met your deductible, you'll pay the allowable charge of \$40. The \$40 allowable charge does not apply to Behavioral Health services. The allowable costs for the Behavioral Health services vary but do not exceed \$150. This means a member who has not met their deductible will not pay more than \$150.

Nationwide Coverage (outside 39 county local network)

- Univera Healthcare offers access to more than 876,000 practitioners.
- 5,000 acute care facilities through the PHCS/MultiPlan system.
- Members get the same in-network benefit when they receive care from a PHCS/MultiPlan participating provider throughout the United States.


PRESCRIPTION HOME DELIVERY



HOME DELIVERY

- Pay only 2.5 copays for a 90 day supply with Prescription Home Delivery.
- The service is free to you and allows you to receive up to a 90 day supply by mail on time, every time.
- You can easily place your order online, by phone, or by mail.

MAIL ORDER OPTIONS

- Wegmans 
- Express Scripts
- Your Medication will arrive to the address of your choice discretely packaged and appropriately packaged so your medication arrives safely and unaltered in any way.



WELLNESS REWARDS



With Wellness Rewards members can receive up to \$250/\$500* annually to be used on programs and services to help keep their family healthy

Whether saving time through...

- healthy food home delivery services,
- taking advantage of the 24/7 convenience of online fitness classes,
- simply making sure the kids always have a fresh toothbrush,
 - help pay for things like youth sports fees,
- gym memberships,

...members can use their Wellness Rewards in whatever way best fits their family's needs and lifestyle.

***Only members with a spouse or domestic partner enrolled on their medical coverage will be eligible for the full \$500 reward.**

Claiming rewards is easy

Wellness Rewards provides each family with up to \$500* annually as a reward, just for **being members**. Members simply register online, submit upload proof of purchase for programs or services, and their Wellness Rewards debit card will be sent to them in the mail. The debit cards can be used anywhere, which gives members the flexibility of choosing the healthy programs that are right for them.

Wellness Rewards is included in all Univera Access medical plans.



UNIVERA MOBILE APP



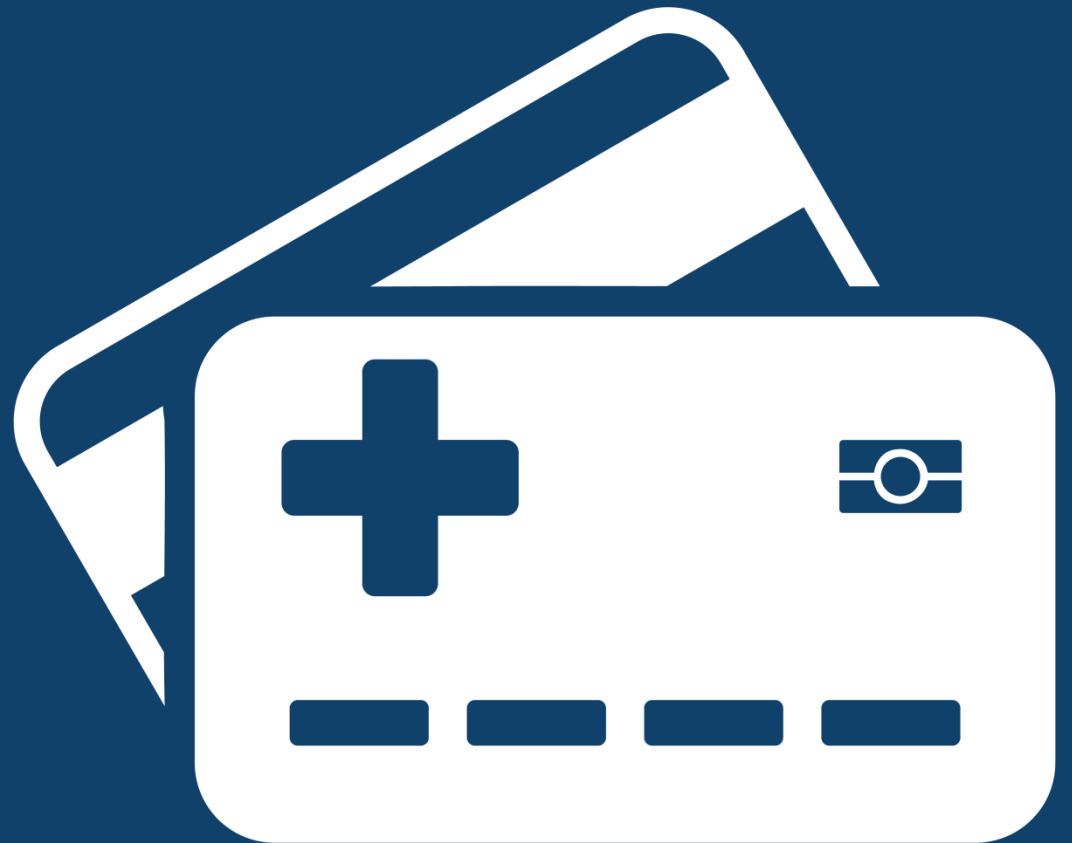
Get the Univera Mobile App

With your free Univera Mobile App you can now take your health plan with you for 24/7 access wherever you go.

- View your member card
- Track deductibles and out-of-pocket spending
- Find a provider or medical facility
- Access your benefits and claims information



Health Savings Account



WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

Health savings accounts (HSAs) are a great way to save money and efficiently pay for medical expenses. HSAs are tax-advantaged savings accounts that accompany high deductible health plans (HDHPs).

HSA ADVANTAGES



Ownership

Funds remain in the account from year to year



Affordability

Lower health insurance premiums



Control

You decide how to utilize your account

Security

Protect against high or unexpected medical bills

Flexibility

Pay for medical expenses or save for future needs

Portability

Your HSA is completely portable

TRIPLE TAX HSA SAVINGS

Pre-Tax

Funds are not subject to income tax (including FICA)

Tax-Deferred

Money grows without being taxed

Tax-Free

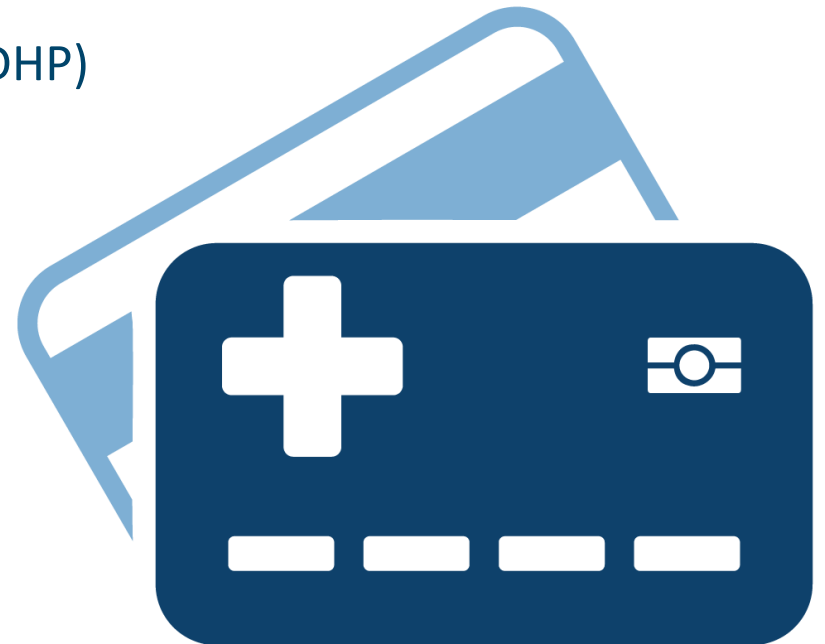
Withdrawals for qualified medical expenses

WHO IS ELIGIBLE FOR A HEALTH SAVINGS ACCOUNT (HSA)?

ANYONE WHO IS:

- **COVERED BY** a High-Deductible-Health-Plan (HDHP)
- **NOT** enrolled in Medicare
- **NOT** covered under other health insurance*
- **NOT** claimed as a dependent on another person's tax return

**other health insurance does not include: specific disease or illness insurance, accident, disability, dental care, vision care and long-term care insurance*



CONTRIBUTING TO A HEALTH SAVINGS ACCOUNT (HSA)

You, your employer or a family member may **contribute money** to the HSA (either a lump sum payment or through payroll deductions).

SINGLE CONTRIBUTION

\$3,600

FAMILY CONTRIBUTION

\$7,200

“CATCH-UP” CONTRIBUTION



\$1,000

Individuals who are age 55 and older can contribute an additional contribution annually



HSA YEAR END REPORTING

HSA Bank Statement

Includes contributions, payments to providers, interest earned, and fees.

8889 Tax Form

Needs to be completed with your year end tax return.

HEALTH SAVINGS ACCOUNT (HSA)



You can use money in your HSA to pay for any qualified medical expense. A full list is available on the IRS website, www.irs.gov in [IRS Publication 502](#)

QUALIFIED HSA EXPENSES



Copays or Deductibles



Select Insurance Premiums



Dental Care, Braces, Dentures



Vision Care, Glasses, Contacts



Diagnostic Tests & Devices



Medical Equipment



Doctor and Hospital Visits



Prescriptions

NON-QUALIFIED MEDICAL EXPENSES

You will be required to pay income tax on the withdrawal, and you may also be required to pay another 20 percent tax, unless you make the withdrawal after you reach age 65, become disabled or after your death.



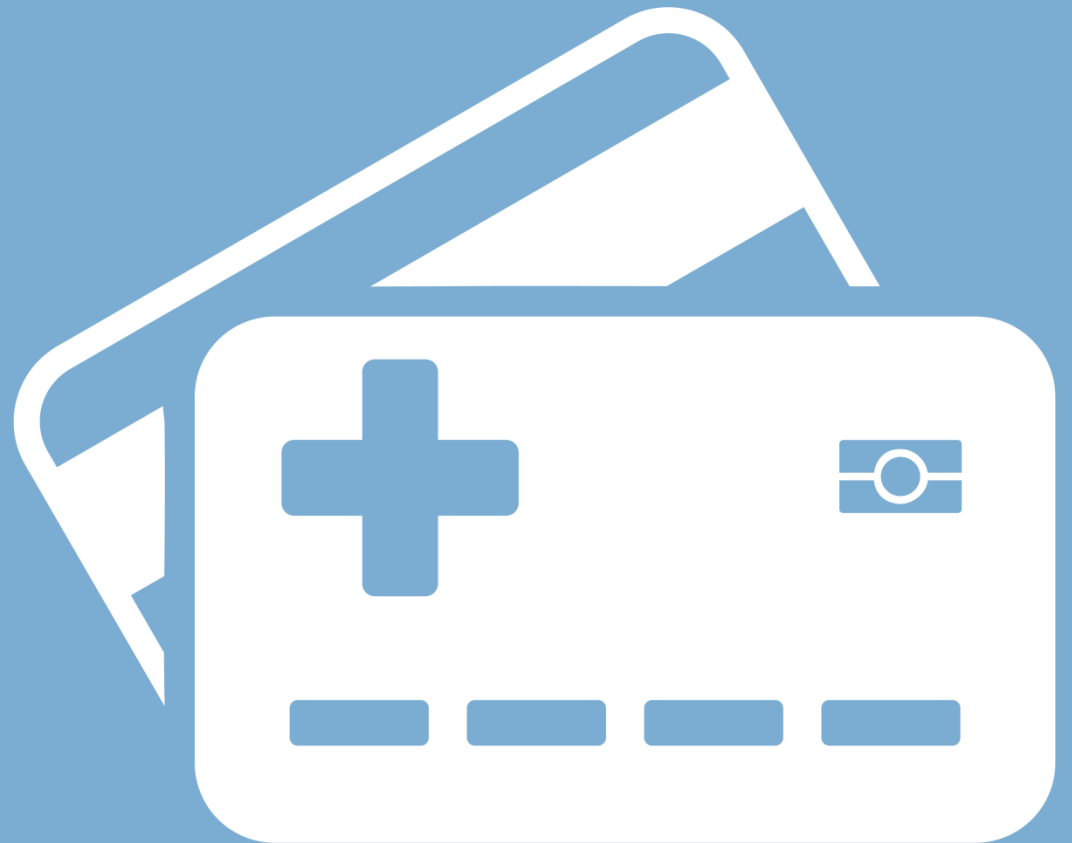
HEALTH SAVINGS ACCOUNT (HSA) BREAKDOWN

Employees who participate in the HSA will receive the following contribution from **Daemen College**. Employer contributions are funded quarterly.

2021 HSA CONTRIBUTIONS

| Type of Coverage | Company HSA Annual Contribution | Employee HSA Contribution Limit | Combined Total Maximum Contribution |
|--|---|---------------------------------|-------------------------------------|
| Single | \$1,500 (\$375 / Quarter) Jun * Sep * Dec * Mar | Can elect up to \$2,100 | \$3,600 |
| Employee/Spouse Employee/Child(ren) Family | \$3,000 (\$750 / Quarter) Jun * Sep * Dec * Mar | Can elect up to \$4,200 | \$7,200 |

FLEXIBLE SPENDING ACCOUNT



WHAT IS A FLEXIBLE SPENDING ACCOUNT (FSA)?

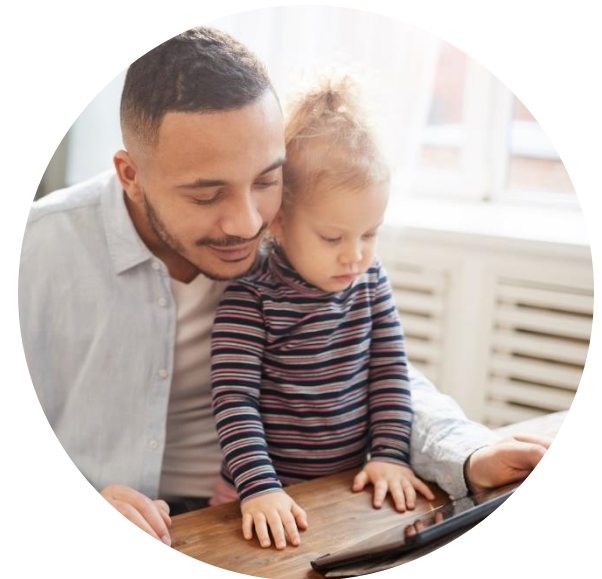
Flexible spending accounts (FSAs) offers a convenient way to **set aside pre-tax dollars** to pay for qualified health care and dependent care expenses.

HEALTH CARE (FSA)

- FSAs can be offered with any type of health plan and you can have an FSA regardless of whether you are covered by your employer's medical plan.
- You can begin using your FSA money on the first day of the plan year, even if the amount has not yet been deposited into the account.
- The amount you contribute to a health FSA is not subject to federal income tax or social security (FICA) tax.

DEPENDENT CARE (FSA)

- You can use dependent care funds on any child under the age of 13 or any dependent who is physically or mentally unable to care for themselves.
- To be eligible both you and your spouse (if applicable) must work/be looking for work or be a full-time students.
- Services must be for the physical care of the child, not for education, meals, etc.



FLEXIBLE SPENDING ACCOUNT (FSA)



A full list is available on the IRS website, www.irs.gov in IRS Publication 502

QUALIFIED FSA EXPENSES

HEALTH CARE (FSA)

- Copays or Deductibles
- Dental Care, Braces, Dentures
- Diagnostic Tests & Devices
- Doctor and Hospital Visits
- Medical Equipment
- Prescriptions
- Surgery
- Vision Care, Glasses, Contacts

DEPENDENT CARE (FSA)

- Daycare, Nursery School, & Preschool
- Summer Day Camp
- Care by a licensed provider for your spouse or a relative who is physically or mentally incapable of self-care and lives in your home.
- Before & After School Programs
- Licensed Child Care Provider

FSA

RECORDKEEPING

Always keep a copy of the Explanation of Benefits (EOB) and itemized medical and pharmacy receipts, as the FSA administrator reserves the right to substantiate expenses as well as the IRS.

FLEXIBLE SPENDING ACCOUNT (FSA) ANNUAL LIMITS

HEALTH CARE / LIMITED PURPOSE (FSA) LIMITS

MINIMUM CONTRIBUTION

\$400

MAXIMUM CONTRIBUTION

\$2,750

ROLLOVER

\$500

“USE-IT OR LOSE-IT RULE”

It is important to plan carefully because if you don't use your FSA money by the end of the plan year, you will lose it.

DEPENDENT CARE (FSA) LIMITS

\$5,000 (\$2,500 if you are married
and file separate returns)

DENTAL INSURANCE DENTAL NETWORK



Allows you to visit any dentist of your choice but you pay less out-of-pocket when you choose a participating in-network dentist.

A SAMPLE OF COVERED SERVICES

| | | |
|--|---------------------------|--------------------------|
| Preventive Care (100% covered) | ▪ Oral Exams | ▪ Fluoride Treatments |
| | ▪ Cleanings | ▪ X-rays |
| | ▪ Sealants | |
| Basic Care (80% covered) | ▪ General Anesthesia* | ▪ Scaling & Root Planing |
| | ▪ Fillings | ▪ Simple Extractions |
| | ▪ Perio Maintenance | |
| Major Care (60% covered) | ▪ Bridges & Dentures | ▪ Perio Surgery |
| | ▪ Dental Implants | ▪ Root Canal |
| | ▪ Inlays, Onlays, Veneers | ▪ Surgical Extractions |

DENTAL INSURANCE

DENTAL NETWORK



Allows you to visit any dentist of your choice but you pay less out-of-pocket when you choose a participating in-network dentist.

| Benefit Summary | In-Network | Out-of-Network |
|---------------------------|------------------------------------|----------------|
| Who Pays for Coverage | Daemen College and Employee | |
| Preventive Services | 100% covered | 100% covered |
| Basic Services | 80% covered | 70% covered |
| Major Services | 60% covered | 50% covered |
| Orthodontia Services | 50% covered | 50% covered |
| Deductible | None | |
| Annual Maximum | \$1,000 | |
| Claim Payment Basis | Negotiated fee schedule | |
| Ortho Lifetime Maximum | \$900 (Child Ortho Only to Age 19) | |
| Dependent Age Limit | To age 26 | |
| Payroll Deductions | | |
| Employee | \$4.00 | |
| Family | \$10.00 | |

VISION INSURANCE

VSP SIGNATURE FULL FEATURE



| Benefit Summary | In-Network | Out-of-Network |
|------------------------------|-----------------------------------|--------------------------|
| Who Pays for Coverage | Employee | |
| Vision Network | VSP | |
| Eye Exam | \$10 copay | \$50 allowance |
| Provider Frames | \$130 allowance + 20% off balance | \$48 allowance |
| Standard Vision Lenses | \$25 copay | Allowance amount varies* |
| Elective Contacts | \$130 allowance | \$120 allowance |
| Medically Necessary Contacts | Covered in full after copay | \$210 allowance |
| Dependent Age Limit | To age 26 | |
| Vision Frequency | | |
| ▪ Eye Exam | Once every 12 months | |
| ▪ Frames | Once every 24 months | |
| ▪ Lenses or Contact Lenses** | Once every 12 months | |
| Payroll Deductions | | |
| Employee | \$5.13 | |
| Family | \$11.04 | |

*Allowance amount based off lens type

**Benefit includes coverage for glasses or contact lenses, not both

VISION INSURANCE

DAVIS SIGNATURE FULL FEATURE



| Benefit Summary | In-Network | Out-of-Network |
|------------------------------|---|--------------------------|
| Who Pays for Coverage | Employee | |
| Vision Network | Davis | |
| Eye Exam | \$10 copay | \$50 allowance |
| Provider Frames | \$135 allowance + 20% off balance | \$48 allowance |
| Standard Vision Lenses | \$25 copay | Allowance amount varies* |
| Elective Contacts | \$135 allowance + 15% off balance | \$120 allowance |
| Medically Necessary Contacts | Covered in full with prior approval copay does not apply | \$210 allowance |
| Dependent Age Limit | To age 26 | |
| Vision Frequency | | |
| ▪ Eye Exam | Once every 12 months | |
| ▪ Frames | Once every 24 months | |
| ▪ Lenses or Contact Lenses** | Once every 12 months | |
| Payroll Deductions | | |
| Employee | \$3.66 | |
| Family | \$7.87 | |

*Allowance amount based off lens type

**Benefit includes coverage for glasses or contact lenses, not both

VISION INSURANCE



IN-NETWORK COVERAGE COMPARISON

| Network Summary | VSP | Davis |
|------------------------------|-----------------------------------|---|
| Eye Exam | \$10 copay | |
| Provider Frames | \$130 allowance + 20% off balance | \$135 allowance + 20% off balance |
| Standard Vision Lenses | \$25 copay | |
| Elective Contacts | \$130 allowance | \$135 allowance + 15% off balance |
| Medically Necessary Contacts | Covered in full after copay | Covered in full with prior approval copay does not apply |
| Dependent Age Limit | To age 26 | |
| Vision Frequency | | |
| ▪ Eye Exam | Once every 12 months | |
| ▪ Frames | Once every 24 months | |
| ▪ Lenses or Contact Lenses** | Once every 12 months | |
| Payroll Deductions | | |
| Employee | \$5.13 | \$3.66 |
| Family | \$11.04 | \$7.87 |

*Allowance amount based off lens type

**Benefit includes coverage for glasses or contact lenses, not both

BASIC LIFE INSURANCE

BASIC LIFE PLAN

Life insurance provides your family with a variety of support services designed to help them cope with both emotional and financial issues, even if you cannot be there.

BASIC LIFE BENEFIT SUMMARY

Who Pays for Coverage › Daemen College

Benefit Amount › Flat benefit of \$50,000

Guarantee Issue › \$50,000

Benefit Age Reduction › 35% at age 65
› 50% at age 70

Additional Benefits › Waiver of Premium › Accelerated Benefit
› Portability › Conversion



LIFE INSURANCE DEFINITIONS



Waiver of Premium – helps employees keep their life coverage if they're disabled and unable to work for more than six months in a row.

Accelerated Death Benefit – enables the insured to receive a percentage of their death benefit when diagnosed as terminally ill, reducing the total death benefit by the amount received.

Portability – lets employees maintain their coverage, even if they leave their company.

Conversion – allows employees to convert all or part of their coverage to a permanent individual life policy if they leave their company, without Evidence of Insurability (EOI).

VOLUNTARY LIFE INSURANCE

VOLUNTARY LIFE PLAN



Life insurance provides your family with a variety of support services designed to help them cope with both emotional and financial issues, even if you cannot be there.

VOLUNTARY LIFE BENEFIT SUMMARY

| | |
|-----------------------|---|
| Who Pays for Coverage | › Employee |
| Employee | |
| ▪ Benefit Amount | › Increments of \$10,000 up to 5x salary to a maximum of \$250,000 |
| ▪ Guarantee Issue | › \$150,000 |
| Spouse* | |
| ▪ Benefit Amount | › Increments of \$5,000 up to 2.5x of the employee's salary to a maximum of \$125,000 |
| ▪ Guarantee Issue | › \$10,000 |
| Child(ren)* | |
| ▪ Benefit Amount | › Birth to 14 days: No benefit, 14 days to 6 months: \$1,000; 6 months to 19/25: \$10,000 |
| ▪ Guarantee Issue | › As Issued |
| Benefit Age Reduction | › 35% at age 65; 50% at age 70 |
| Additional Benefits | › Waiver of Premium, Portability, Accelerated Benefit, Conversion |

**In order to purchase life coverage for your spouse and/or child(ren), you must purchase life coverage for yourself*

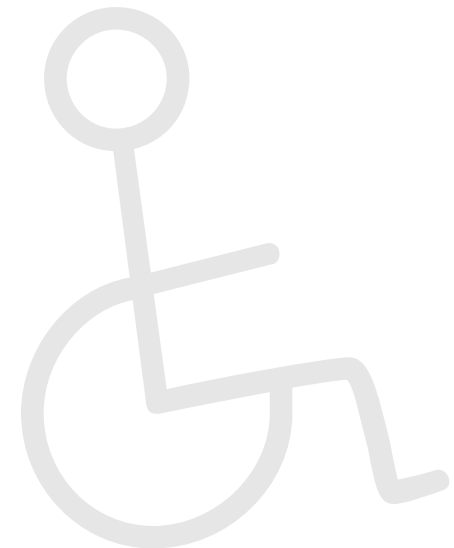
LONG TERM DISABILITY (STD) INSURANCE

LONG TERM DISABILITY (LTD) PLAN

Long Term Disability (LTD) coverage can help replace a portion of your income during the initial weeks of a disability to help you pay your bills and maintain your current lifestyle.

LONG TERM DISABILITY (LTD) BENEFIT SUMMARY

| | |
|--------------------------------|---|
| Who Pays for Coverage | › Daemen College |
| Maximum Percentage | › 66.67% of weekly earnings |
| Waiting Period | › 90 days |
| Maximum Duration | › Later of age 65 Social Security Normal Retirement Age (SSNRA) |
| Pre-Existing Limitation | › 3 months look-back; 12 months covered |
| Disability Definition | › 2 year own occupation |



OPEN ENROLLMENT NEXT STEPS

1. REVIEW YOUR BENEFIT MATERIALS

Benefit summaries are available for all plans offered. Review the summaries before finalizing your plan choices. <https://www.daemen.edu/about/working-daemen/employee-benefit-and-contact-information>

2. ENROLL IN MEDICAL, DENTAL, VISION AND/OR LIFE INSURANCE VIA ADP OPEN ENROLLMENT PORTAL

Employees must electronically elect and/or confirm current elections through the ADP enrollment portal.

3. COMPLETE PRO-FLEX PAPER APPLICATION TO ENROLL IN FSA/DCA (FLEXIBLE SPENDING ACCOUNT AND/OR DEPENDENT CARE ACCOUNT)

Employees newly electing, changing or keeping their current elections must confirm their annual election amount by completing the Pro-Flex Application.

[FSA ProFlex Enrollment Form \(Fillable PDF\)](#)

Upload ProFlex Enrollment Form to the Secure Form Portal:

https://my.daemen.edu/forms/secure_upload/form.php?group_id=17

ALL ELECTIONS MUST BE MADE IN ADP BY: Friday, April 30th

OPEN ENROLLMENT NEXT STEPS

4. COMPLETE LAKESHORE SAVINGS HSA (HEALTH SAVINGS ACCOUNT) PAPER APPLICATION ONLY IF YOU ARE **NEWLY ENROLLING IN THE SIGNATURE 3 DEDUCTIBLE PLAN (HDP)**

Newly enrolled employees in the Signature Deductible 3 Plan must complete required documents to open a LakeShore Savings Bank application in order to receive the Daemen contribution or make their own contributions through payroll deduction into their HSA account

Documents required to open an H.S.A. account with Lakeshore Savings Bank:

- [HSA Customer Verification Form](#) (Fillable PDF)
- [W-9 Form \(TIN Certification for HSA\)](#) (Fillable PDF)
- [ATM - Debit Card Request \(HSA\)](#) (Fillable PDF)
- Copy of non-expired State's Driver's License or US Passport

Upload all completed forms and copy of photo ID (Driver's License/Passport) to the Secure Form Portal:

https://my.daemen.edu/forms/secure_upload/form.php?group_id=17

ALL ELECTIONS MUST BE MADE IN ADP BY: Friday, April 30th



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