# Daemen College 2017-2018 Open Enrollment

M&T Insurance Agency, Inc.

**April 12, 2017**

# Daemen College Open Enrollment Agenda

- Blue Cross Blue Shield of WNY – Denise Northrop
  - 2017-2018 Medical Plans
  - Good Life Program

- Guardian Insurance Company
  - Dental
  - Long Term Disability
  - Voluntary Vision
  - Voluntary Term Life Insurance

- M&T Insurance Agency- 2017-2018 Spending Accounts
  - Health Savings Account (HSA)
  - Medical Spending Account (FSA)
  - Dependent Care Spending Account (FSA)

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# BlueCross BlueShield of Western New York

## Daemen College

## June 2017 Open Enrollment

BlueCross BlueShield
of Western New York

# Your 2017 Plan Choices

- Plan Options – All have Good Life & Wellness Card
- No Referrals
- No Pre-existing conditions
- POS (Point of Service) plans
  - PCP required
  - In & Out of Network Benefits
  - Lab Services at Quest
  - Dependents to age 26 – birth date
- GoodLife
  - Premium Differential
  - Employee only
  - Wellness Card

# More than 50 free check-ups and preventive health services

Take control of your health, and work to improve it too. Free services include:

- Adult and child Immunizations
- Well child visits
- Routine physical
- Routine OB/GYN visit
- Pap smear
- Prostate-specific antigen (PSA) test
- Mammogram
- Routine vision exam

For a complete list of preventive services, visit bcbswny.com/preventive.

# Traditional Blue POS 206 with Good Life & wellness card

| Plan | |
|---|---|
| In-Network Deductible | N/A |
| Primary Care Copay | $25 |
| Specialist Copay | $25 |
| Emergency Room | $50 |
| Urgent Care Center | $35 |
| Ambulance | $50 |
| Inpatient Hospital – maternity covered in full | $500/$1,000 |
| Outpatient Surgery | $75 |
| Prescription Drugs | $10/$50/$100 |
| Mail Order | 2.5 Copays per 90 days |
| Dependent Coverage | To Age 26 |
| Out Of Pocket Maximum | $6,350/$12,700 |

# POS 8200 with Good Life & Wellness Card

| Plan | |
|---|---|
| Primary Care Physician | 20% after deductible |
| Specialist | 20% after deductible |
| Inpatient Hospitalization | 20% after deductible |
| Outpatient Surgery | 20% after deductible |
| Emergency Room | 20% after deductible |
| Urgent Care | 20% after deductible |
| Prescription Drugs | $10/$50/$100 after deductible |
| **In Network** | |
| Deductible – True family | $1,500/$3,000 |
| Coinsurance | 20% |
| Out of Pocket Maximum - Embedded | $4,000/$8,000 |

## Preventive

Member receives care

Claim sent to BCBS

Member pays $0 before deductible

## Doctors/Hospital

Member receives care

Claim sent to BCBS

Process claim, issue EOB

Member pays doctor directly

## Rx

Pharmacy

Claim processed at pharmacy

Member pays full cost of prescription

# Understanding your EOB

## EXPLANATION OF BENEFITS

| | | | |
|---|---|---|---|
| Patient Name: | Mary J. Smith | Provider's Name: | Dr. Doe |
| Claim No: | 00000000 | Address: | 1212 Main Street |
| Identification No: | 00000000 | | Anywhere, USA |
| Group No: | 005555555 | | |
| Claim Received: | 12/12/2009 | | |
| Statement Date: | 12/19/2009 | Medical Record No: | 000000000 |

| Serivce Dates | | Description of Services | Amount Billed | Contract Allowance | Patient Responsibility | | | Amount Paid | Ex Code |
|---|---|---|---|---|---|---|---|---|---|
| From | To | | | | Deductible | Coinsurance | Other | | |
| 05/01/10 | 05/01/10 | Radiology | 295.00 | 187.00 | 187.00 | 0.00 | 0.00 | 0.00 | |
| Claim Total | | | | | | | | | |

By Provider to BlueCross BlueShield

The negotiated rate between the Provider and BlueCross BlueShield for that service

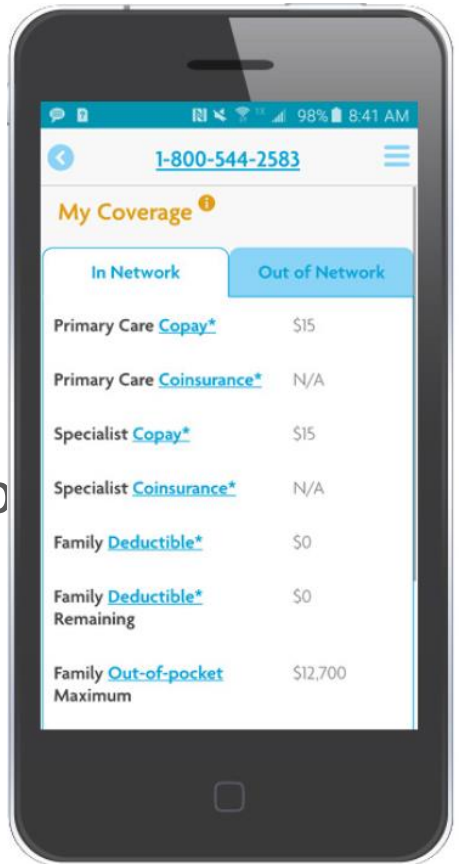
The amount you owe for any remaining contractual responsibility

# $250 wellness card (reloads 6/1/17)

As part of your plan, you can enjoy the freedom of health and wellness with your wellness card. You can use your wellness card for:

- Gym memberships, fitness classes, personal training sessions
- Weight Watchers®
- Sports programs, camps, and lessons
- Races, fun walks, and runs (5Ks, 10Ks, marathons, triathlons, etc.)
- Acupuncture treatments
- Massage therapy
- Chiropractic visits
- And more

# Enhanced mobile app

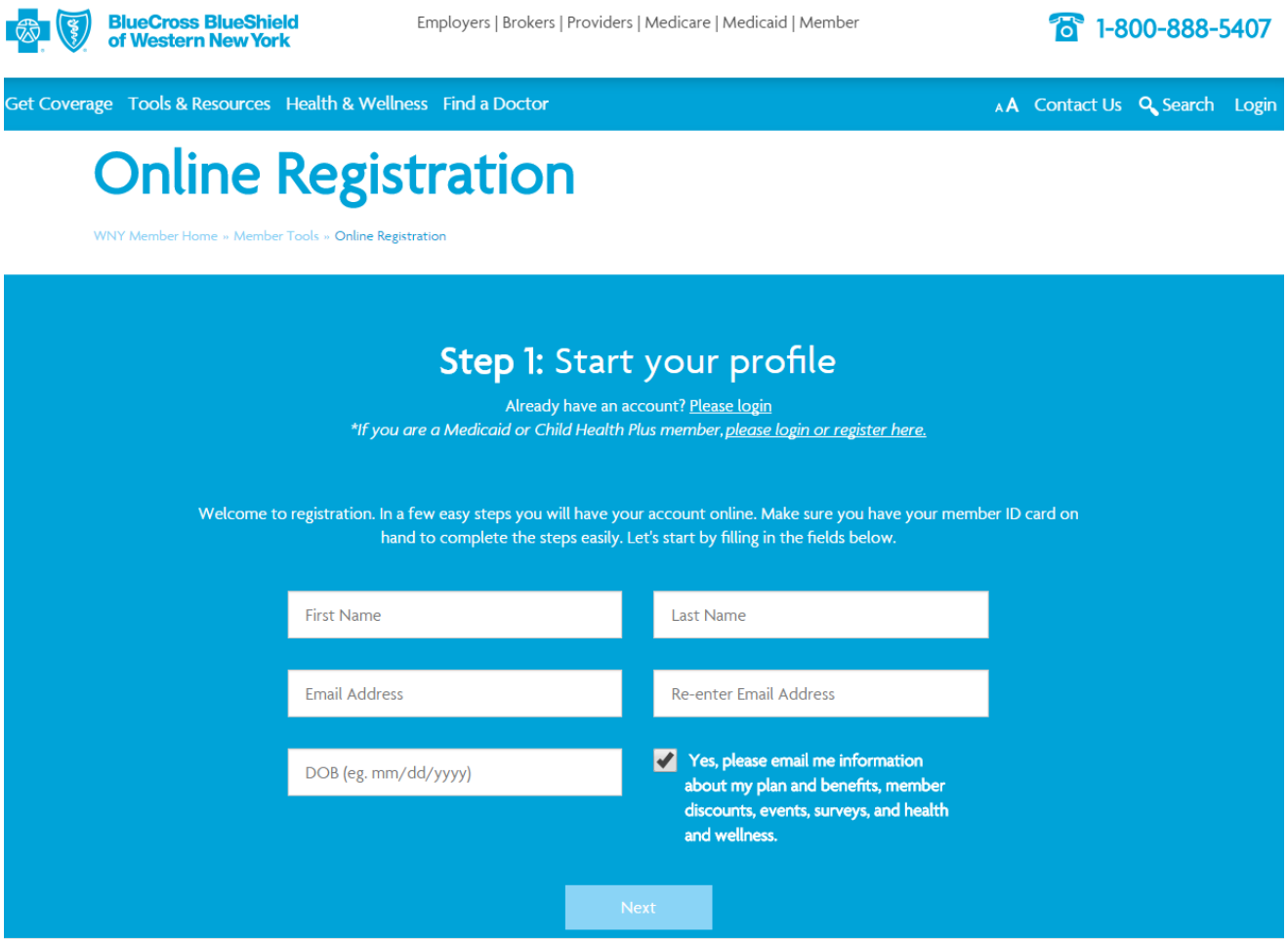



Our redesigned mobile app allows you to:

- Find in-network doctors, specialists, and facilities near you
- View your coverage and benefits, including memb discounts
- Check deductible and out-of-pocket balances
- Review recent claims and download your Explanation of Benefits
- Access a glossary of common health insurance terms

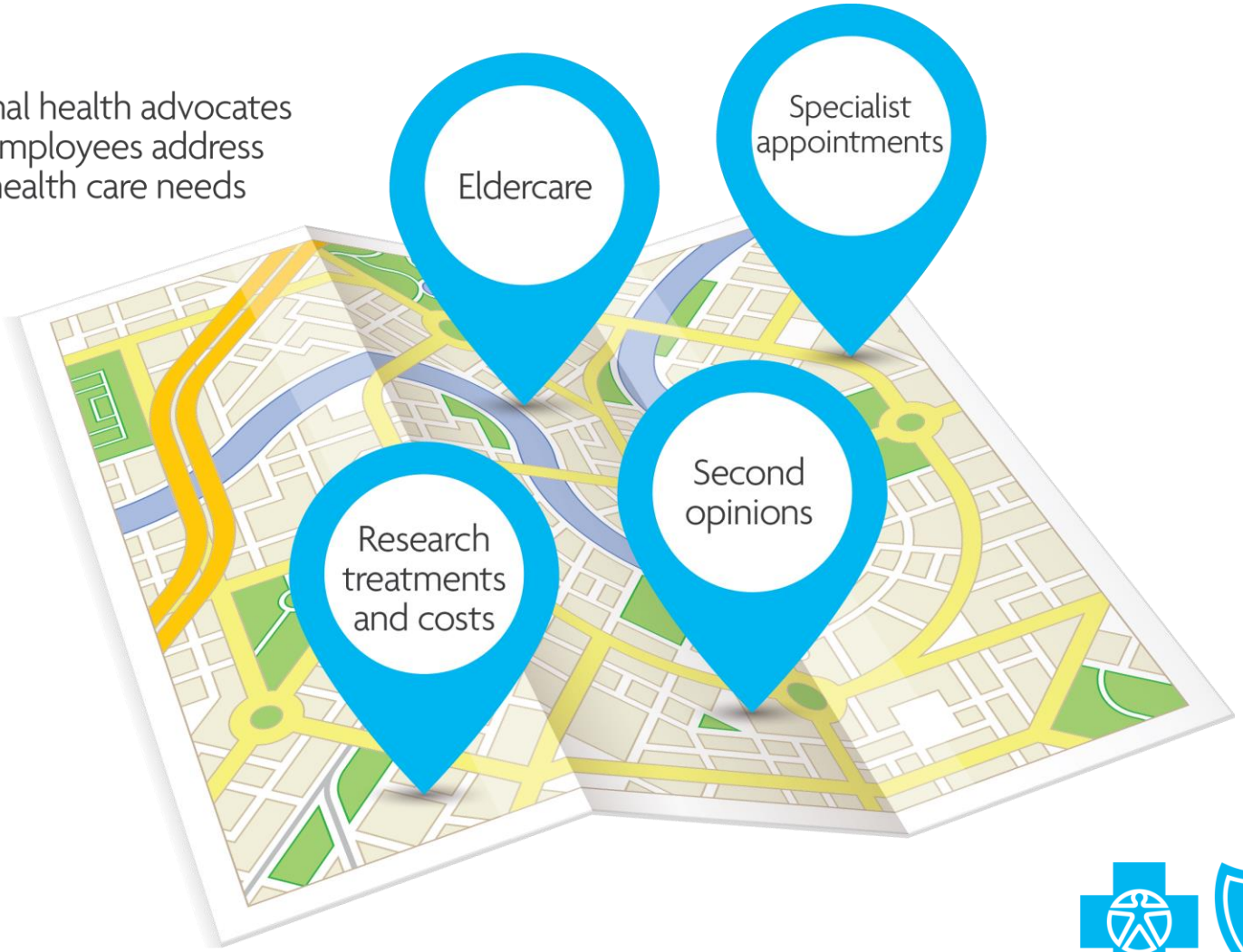
For more information, visit bcbswny.com/mobileapp

# Register online at bcbswny.com/register



# Extra help when you need it most

Personal health advocates help employees address their health care needs



# Program basics

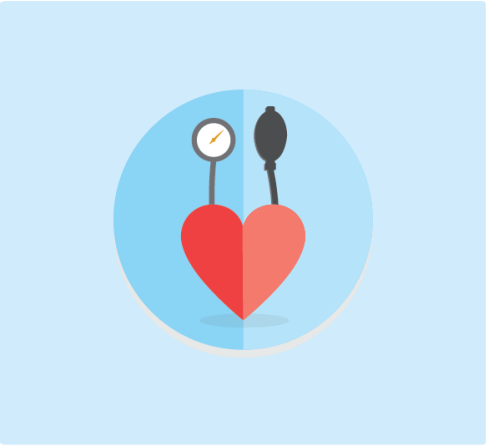
- The Good Life is employee-specific; your health information is kept private
- Participation-based, not outcome-based
- Participation is optional, but your premium contribution will change if you choose to not participate
  - Single increase per month - $50 starts 11/1 or 2/1
  - Family increase per month $100 starts 11/1 or 2/1
- Eligible for the program on an annual basis

# Good Life timeline

**STEP 1** → **STEP 2** → **STEP 3**

**Months 1 - 4**

Health screening



**Months 1 - 4**

Health assessment

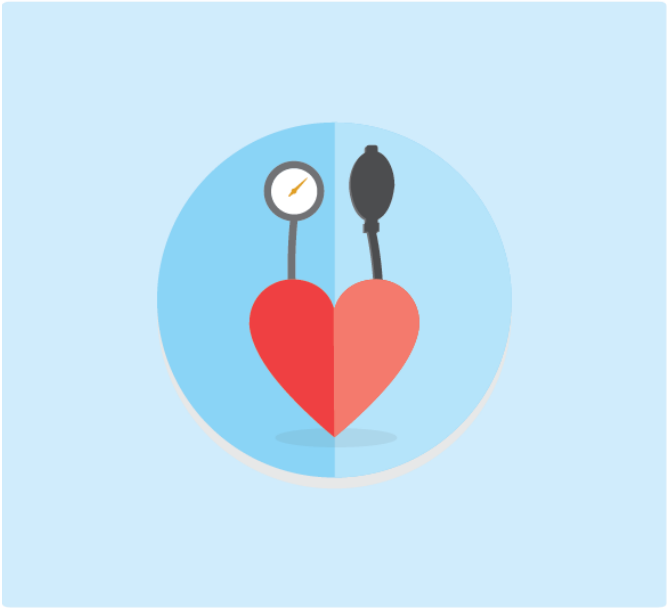
**Months 5 - 7**

Health coaching

# STEP 1

## Months 1 - 4

Health screening



## Complete a health screening by, September 30, 2017

- Blood pressure, blood sugar, and cholesterol checks
- Weight and height measurements

## Two options to complete

- Worksite screening
- Physician Verification Form

# STEP 2

## Months 1 - 4

## Health assessment

## Complete the health assessment by September 30, 2017

- Complete Step 1, the health screening, before beginning Step 2
- Go online to **bcbswny.com/member** to complete (you must be registered as a member)
- Your health assessment is confidential

# STEP 3

## Months 5 - 7

## Health coaching

**If applicable, engage in health coaching by December 31, 2017**

Based on the results of your health screening and health assessment you may need to complete telephonic health coaching.

**A health coach can assist you with:**

- Reducing lifestyle-related risks such as obesity, smoking cessation, high cholesterol, or hypertension.

- Management of chronic conditions such as asthma, cardiac disease, diabetes, etc.

# Scenarios

# Good Life Scenario 1:

## Employee completes all steps

| Phase | Date | Status | Plan impact |
|---|---|---|---|
| Step 1: Health screening | June 1-Sept 30, 2017 | | Members who complete the program see no employer contribution change. |
| Step 2: Health assessment | June1 – Sept 30, 2017 | | |
| Step 3: Health coaching (if applicable) | Oct 1- Dec 31, 2017 | | |

# Good Life Scenario 2:

## Employee does not complete steps 1 but not 2

| Phase | Date | Status | Plan impact |
|---|---|---|---|
| Step 1: Health screening | June 1-Sept 30, 2017 | | Members who complete the program see no employer contribution change. |
| Step 2: Health assessment | June 1-Sept 30, 2017 | | Members who do not complete the program will see their employer contribution decrease. |
| Step 3: Health coaching (if applicable) | Not applicable | Not applicable | Not applicable |

# Good Life Scenario 3:

## Employee completes steps 1 and 2, but not step 3

| Phase | Date | Status | Plan impact |
|---|---|---|---|
| Step 1: Health screening | June 1- Sept 30, 2017 | | Members who complete the program see no employer contribution change. |
| Step 2: Health assessment | June 1 – Sept 30, 2017 | | Members who complete the program see no employer contribution change. |
| Step 3: Health coaching (if applicable) | Oct 1- Dec 31, 2017 | | Members who do not complete the program will see their employer contribution decrease. |

# Extra support

BlueCross BlueShield
of Western New York

# Extra support

- Track your progress online
  - MyHealth personal member website
- Helpful reminders
  - Flyers and additional communication will frequently be distributed as a reminder to complete the steps
- Health coaching by phone

# The Good Life onsite screenings

- Considerations for employees
  - Employees should fast for eight hours prior to the screening. Water can be consumed.
  - Please tell employees to bring their BlueCross BlueShield of Western New York member ID card. If they do not have their ID card, they can bring valid photo ID.
  - The following biometric measurements will be collected: height, weight, blood pressure, total cholesterol, LDL, HDL, triglycerides, and blood glucose.
  - Screenings take approximately 10-15 minutes.

Employees can use the Physician Verification Form (PVF) instead of participating in the onsite biometric screening.

# Guardian Insurance Company

No Changes have been made to any of the Guardian benefits for 2017-2018 Plan Year

- Employer Paid Dental Insurance
- Employer Paid Long Term Disability Insurance
- Voluntary Vision Insurance
- Voluntary Term Life Insurance
  - Employee
  - Spouse
  - Children

If you have any questions about your current coverage or are interested in any additional benefit offerings, a Guardian Representative is available to discuss

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# 2017-2018 Health Savings Accounts (HSA)

- If you enroll in the BCBS HDHP POS 8200, Daemen College provides you with an annual HSA contribution. The entire contribution will be deposited annually on June 1st.

| POS 8200 |
| --- |
| Single: $750 |
| Family: $1,500 |

- A Health Savings Account is an individually owned bank account that allows both an employer and an employee to deposit funds pre-tax into the account. It is accessed through a debit card
- Funds are to be used for IRS allowable expenses such as Medical, Dental or Vision out of pocket expenses. Ineligible transactions will be subject to penalty (20%) and taxes per the IRS.
  - Eligible Examples: Physician, prescription drug, radiology and lab cost shares, prescription glasses, dental and orthodontia services.
  - Non Eligible Examples: Teeth Whitening, Cosmetic Surgery, Over the Counter medication without a physician note of necessity
- Funds may be used for eligible tax dependents only.
- Annual Tax reporting is required by the account holder.
- You may make pre-tax payroll deposits into the HSA Account. The IRS allowable annual maximum deposits for 2017 are for Single - $3,400 and Family- $6,750. If you are over 55, the IRS allows an additional $1,000 annual contribution.
- If you enroll into the High Deductible Health Plan, Daemen College will automatically establish a HSA account for you

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# 2017-2018 Medical Flexible Spending Account (FSA)

If you are enrolled in the POS206 medical plan, a FSA is a convenient way to plan ahead for medical, dental and vision expenses on a pre-tax basis. If you anticipate any of these expenses for you and/or your tax qualified dependents that you do not feel your HRA (if applicable) will cover you may want to consider this benefit option.

- Use Pre-Tax dollars to pay for qualified Medical Expenses such as co-pays, prescriptions, glasses, and dental work
- 2017-2018 Annual Maximum Contribution is $2,600 (Min. $400) which is pre-tax deducted equally each paydate
- Your full annual election is available to you June 1st.
- You must fill out a new form if you want to enroll or re-enroll for 17-18 plan year. Election amounts must be determined during Open Enrollment and cannot be changes during the plan year unless you have a coinciding qualifying event.
- If you currently have a FSA Debit card, it will be re-loaded with your 17-18 election amount
- While it is difficult to anticipate all annual expenses, be sure to only fund the account with the amount you know you will use. Any unused funds will be forfeited at the end of each plan year. USE IT OR LOSE IT!
- Convenient Online Account Access is available to check balance, status of claims etc.
- If you enroll in the POS8200 (HDHP Plan) or already have a Health Savings Account (HSA), you are not eligible (per IRS) to enroll in the FSA.

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# 2017-2018 Dependent Care Spending Account

This account allows you to have childcare expenses deducted pre-tax through payroll. The amount can be adjusted during the plan year if your daycare needs change (ie. After School Program vs Summer Camp)

- 2017-2018 Annual Maximum Contribution is $5,000 (Married and filing a joint return) which is pre-tax deducted equally each paydate
- Funds are used to pay for qualified day-care/child care expenses (under age 13) such as before and after school programs, summer camp, and day care centers. Overnight Camps not allowable
- Dependent Care funds are “pay as you go” which means they are available as you have them payroll deducted each pay.
- Expenses are only allowable pre-tax  if the provider is also claiming the services on their taxes.
- Any expenses processed through a Dependent Care FSA cannot be deducted on your personal income tax return.
- Dependent Care FSA dollars DO NOT roll over.  They must be used for services incurred during the plan year and submitted within 60 days of the end of the plan year. USE IT OR LOSE IT!
- Dependent care FSA dollars are for services rendered during the current plan year and must be submitted within 60 days of the end of the plan year.  Use it or lose it.

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# Key Points – FSA vs HSA

- Health Savings Accounts (HSA) are for anyone enrolled in the POS8200 High Deductible Health Plan and the Flexible Spending Accounts (FSA) are for anyone enrolled in the POS206 Copay Plan
- Both accounts are to be used for any medical, dental or vision out of pocket expense for yourself and any eligible tax dependents.
- The HSA is funded with 50% of your deductible amount June 1st by Daemen College and allows for additional pre-tax payroll deposits by you. Any unused funds remain in the account with you. You do not lose them
- The FSA is only funded by you through pre-tax payroll contributions. Any unused funds are lost at the end of the plan year if you do not use them. Your annual election for the medical FSA is available to you June 1st.
- FSA dollars DO NOT roll over. They must be used for services incurred during the plan year and submitted within 60 days of the end of the plan year. **Use it or lose it.**
- ANY pre-tax funds may only be used for eligible dependents. An eligible dependent is someone that you claim on your taxes.
- Please remember that you also have the Wellness Card through BCBS. To recap, this benefit is for eligible gym memberships, fitness classes, sports programs, message therapy an acupuncture (as examples). You may not submit for these expenses through your HSA/FSA if they were paid through the Wellness Card.

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