

OPEN ENROLLMENT GUIDE



October 18TH - November 3rd 2017



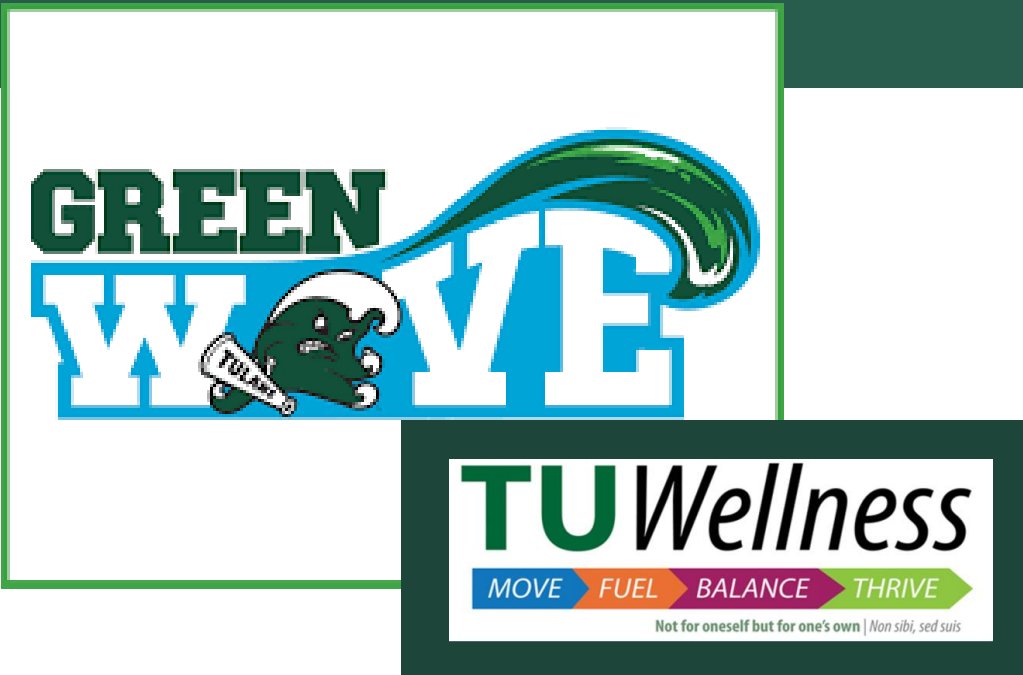
Tulane University

Office of Human Resources

LIVING WELL WITH THE *WAVE*

BENEFITS OPEN ENROLLMENT |

OCTOBER 18TH – NOVEMBER 3RD, 2017



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YOUR BENEFITS CHECKLIST



Make your benefit elections
by

**11:59 P.M. FRIDAY,
NOVEMBER 3RD!**

PREPARE

- Attend one of the *Living Well with the Wave* Benefits Fairs (see page 11 for dates and times).
- Visit GIBSON or www.tulane.edu/hr to learn more about your options.
- If you have questions, call Tulane Benefits Service Center at 1-844-810-4364. You can also email questions to bsc.tulanebenefits@ajg.com
- Gather names, dates of birth, Social Security Numbers for your dependents.

DECIDE

- Review your medical, dental, and/or vision coverage.
- Consider additional life insurance and/ or long term disability coverage.
- Estimate your out-of-pocket costs for medical, dental, and vision care if you want to contribute to the Health FSA.
- Estimate your out-of-pocket costs for daycare, elder care or both for eligible dependents, if you want to contribute to the Dependent FSA.

ACT

- Make any desired changes to your medical, dental, and/or vision care coverage. ****Remember to include dates of birth and Social Security Numbers****
- Enroll in the Health and/or Dependent Care Flexible Spending Account (FSA). You **MUST** re-enroll every year.
- If you're enrolled in the Health FSA, be sure to estimate your expenses carefully – Use It or Lose It (see more details on page 10).

T YOUR BENEFITS OVERVIEW

WHAT'S CHANGING:



- ✓ An updated health reimbursement program for HRA plan participants to enhance coverage for employees.
- ✓ Only the Health Plan rates will increase. All other plan rates will remain the same.



- ✓ Employee Wellness Clinic (Downtown)
 - FREE for all Tulane Health plan participants!
- ✓ Offers no cost, same-day urgent care appointments as well as scheduled health coaching and wellness visits.
- ✓ Call (504) 988-HEAL(4325) or visit www.thelivingwell.com.

- Tulane Benefits Open Enrollment is your opportunity to review and make changes to your health and welfare benefit elections for 2018.
- From medical plans to life insurance or even flexible spending accounts, you can select the benefits that are best for you and your family.
- Please take the time to read through this Open Enrollment Guide to make sure you understand the full spectrum of benefits available to you.

REMEMBER! OPEN ENROLLMENT IS YOUR CHANCE TO:

- Change, elect, or drop medical, dental, and/or vision coverage. (If you decline enrollment for yourself, you must provide proof of other coverage).
- Update your medical, dental, and/or vision coverage to add or remove a dependent.
- Update your personal and contact information for self and dependents (e.g. address, dates of birth, SSNs, etc.).
- Contribute to a Health Care Flexible Spending Account (FSA) and/or Dependent Care Account (DCA).

Note: 2017 FSA elections do not carry over to 2018, so you must re-enroll!

- Supplemental life insurance for you, your spouse, or child, after approval from The Standard (requires evidence of insurability).
- Accidental Death & Dismemberment (AD&D) insurance for you, your spouse, or child.

READY TO MAKE YOUR BENEFIT CHOICES?

- Go to the Benefits Enrollment system (available via GIBSON or www.tulane.edu/hr) from October 18th – November 3rd.
- Once in GIBSON, under Employee Self Service tab, select Benefits.



COMPARE YOUR MEDICAL PLANS

Health Reimbursement Account (HRA) VS. Point of Service (POS)

YOUR MEDICAL PLAN OPTIONS:



Have questions for your health plan?



Tulane Benefits Service Center

1-844-810-4364

or bsc.tulanebenefits@ajg.com

Tulane offers medical coverage from United Health Care (UHC) and prescription coverage through Optum. You may select individual or family coverage from the following types of plans offered by UHC:

- **Point of Service (POS)** – You select a primary care physician (PCP) who coordinates your care and can provide you with referrals to in-network specialists. However, you have the flexibility to use out-of-network providers for services. The POS Plus plan has higher premiums and a higher out-of-pocket maximum in exchange for no required completion of a health survey for in-network services.
- **Health Reimbursement Account (HRA)** – With the same flexibility of choosing a primary care physician (PCP) of your choice, the HRA plan also features lower premiums and higher deductibles than the POS, this plan is offered in conjunction with a deductible incentive to reduce out-of-pocket cost for employees*

** Employees must qualify for HRA funding each year, you must complete a Preventive Care Visit and Rally Health Survey. The Rally Health Survey is required only for new employees, if hired on or after September 1, 2015. Please visit www.myuhc.com for out-of-network covered services and costs.*

COMPARE YOUR MEDICAL PLANS

2018 HEALTH PLANS (HRA and POS) RATES



All medical plans include coverage for prescription

drugs through OptumRx, a pharmacy benefit manager; this coverage is not available separate of enrollment in a medical plan.

Tulane will continue its progressive practice of using salary tiers to make premiums more affordable for those who earn less.

Level of Coverage	Monthly Employee Contributions	
Medical Rates	HRA Plan	POS Plan
Employee Only		
Less than \$35,000	\$51.37	\$110.81
\$35,000 to \$64,999	\$82.50	\$141.29
\$65,000 to \$94,999	\$148.84	\$207.71
\$95,000 & above	\$201.87	\$259.63
Employee + Spouse		
Less than \$35,000	\$389.42	\$498.35
\$35,000 to \$64,999	\$484.16	\$578.38
\$65,000 to \$94,999	\$564.72	\$719.90
\$95,000 & above	\$640.72	\$822.75
Employee + Child (ren)		
Less than \$35,000	\$298.43	\$386.19
\$35,000 to \$64,999	\$419.69	\$510.19
\$65,000 to \$94,999	\$550.16	\$705.80
\$95,000 & above	\$617.68	\$806.62
Employee + Family		
Less than \$35,000	\$435.74	\$655.16
\$35,000 to \$64,999	\$556.98	\$734.32
\$65,000 to \$94,999	\$700.28	\$911.20
\$95,000 & above	\$825.85	\$1,033.72

COMPARE YOUR MEDICAL PLANS

MEDICAL	HRA Plan Employee Pays (In-Network)	POS Plan Employee Pays (In-Network)
Annual Deductible	Single: \$1500 Family \$3000	Single: \$500 Family: \$1000
HRA Funding:		
Once you pay	Single: \$1000 Family: \$2000	N/A
The HRA will pay this portion*	Single: \$500 Family: \$1000	
Net Deductible	Single: \$1000 Family: \$2000	Single: \$500 Family: \$1000
Out of Pocket Max. (including copays, deductibles, and coinsurance)	Single: \$4000 Family: \$8000	Single: \$2500 Family: \$5000
Retail Prescription Drugs	Prescription Drug Deductible: \$100**	
	Tier 1- \$10 copay, Tier 2- \$35 copay, Tier 3- \$60 copay Deductible is per person, three per family must satisfy.	
Mail Order Prescription Drugs	Prescription Drug Deductible: \$100**	
	Tier 1- \$30 copay, Tier 2- \$105 copay, Tier 3- \$180 copay Deductible is per person, three per family must satisfy.	
* Subject to the completion of a Preventive Care Visit and Rally Health Survey. The Rally Health Survey is required only for new employees, if hired on or after September 1, 2017. Please visit www.myuhc.com for out-of-network covered services and costs.		
** There is only one \$100 deductible for the prescription drugs plan.		
Dental		
BENEFITS AND COVERED SERVICES:	Low Plan	High Plan
DEDUCTIBLES:		
Per enrollee per calendar year:	\$50	\$50
Per family per calendar year:	\$150	\$150
MAXIMUM AMOUNTS:		
Per enrollee per calendar year:	\$1,000	\$1,500
Lifetime for orthodontic services per enrollee under age 19:	Not covered	\$1,500
Vision		
VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK REIMBURSEMENT TO MEMBER
Exam with Dilatation as necessary	\$0 Copay	Up to \$40
Retinal Imaging	Up to \$39	N/A
FREQUENCY:		
Eye Exam	Once every 12 months	
Frames	Once every 24 months	
Standard Plastic Lenses or Contact Lenses	Once every 12 months	

GLOSSARY

Here's a quick refresher on commonly used medical/ dental terms:

A **PREMIUM** is the amount you pay for insurance, using pre-tax or post-tax dollars via paycheck deductions. (Note: Tulane pays a portion of the medical premium.)

A **COPAYMENT (COPAY)** is a fixed amount you pay for a healthcare service or prescription drugs.

A **DEDUCTIBLE** is the amount you owe before your insurance begins covering certain services such as hospitalization or outpatient surgery.

COINSURANCE is the amount you pay, as a percentage of the cost of your allowed services, after you reach the deductible until you reach the plan's out-of-pocket maximum.

ALLOWABLE CHARGE is the dollar amount typically considered payment-in-full by an insurance company and an associated network of healthcare providers.

An **OUT-OF-POCKET MAXIMUM** is the most you pay per Plan Year for healthcare expenses, including prescription drugs. Once this limit is met the plan pays 100% for the remainder of the Plan Year.



EVALUATE YOUR OTHER BENEFITS



DENTAL: Delta Dental, Tulane's dental insurance provider, offers in-network and out-of-network coverage for both the High and Low Plan option. For more information on plan coverage please visit <http://tulane.edu/hr>.

Dental Rates	Low Plan	High Plan
Employee Only	\$16.85	\$22.44
Employee + Spouse	\$34.82	\$46.39
Employee + Children	\$37.23	\$49.61
Employee + Family	\$61.17	\$81.51



VISION: Tulane offers a comprehensive vision care plan from EyeMed Vision. It covers vision exams, eyewear, and contact lenses as well as discounts on services like laser surgery. For more information on plan coverage please visit <http://tulane.edu/hr>.



Vision Rates	
Employee Only	\$6.03
Employee + Spouse	\$11.46
Employee + Children	\$12.06
Employee + Family	\$17.73



SUPPLEMENTAL LIFE INSURANCE: Supplemental Life Insurance coverage is available at 1 to 5 times your annual salary (up to a maximum of \$1 million). If you apply or increase your coverage you will need to complete a Evidence of Insurability Form. Final approval comes from The Standard Insurance Company.



EVALUATE YOUR LIFE INSURANCE & LONGTERM DISABILITY BENEFITS

Tulane University offers you a comprehensive life insurance program, including both employer paid plans and voluntary employee paid plans from which you can choose.

LIFE INSURANCE:

- Life insurance and Accidental Death and Dismemberment (AD&D) insurance help provide financial protection in the event of injury or death of you or a spouse or dependent.



LONGTERM DISABILITY:

Faculty & Staff - The Standard*

LTD, through The Standard Insurance Company, is designed to continue a portion of your earnings during extended periods (out of work for ninety days or more) of disability as a result of an illness or an off-the job injury. Your LTD Cost is based on your monthly income.

***LTD participation is mandatory for all benefits eligible employees.**

TUMG (ONLY) - The Hartford

LTD, through The Hartford Insurance Company, is designed to continue a portion of your earnings during extended periods (out of work for ninety days or more) of disability as a result of an illness or an off-the job injury. Your benefit will be based on 60 percent of your pre-disability earnings, which excludes over-time and any other special payments. The maximum monthly benefit is \$15,000.

Additional details can be found at www.tulane.edu/hr.

Basic Employee Life Insurance	1.5X Annual Salary up to \$50,000	Tulane University
Basic Spouse Life Insurance	\$2,000	Tulane University
Basic Child Life Insurance	\$2,000	Tulane University
Supplemental Employee Life Insurance	Your choice of 0.5X, 1X, 1.5X, 2X, 3X, 4X and 5X Annual Salary up to \$1,000,000	You
Supplemental Spouse Life Insurance	Multiples of \$10,000 from \$10,000 up to \$150,000	You
Supplemental Child Life Insurance	\$10,000 or \$20,000	You
Employee Voluntary AD&D Insurance	Multiples of \$10,000 from \$10,000 up to \$500,000	You
Dependent Voluntary AD&D Insurance (Dependents receive a percentage of your AD&D benefit)	Spouse Only: 60% Child Only: 20% Family Coverage: Spouse 50%, Child 15%	You
Tulane Death Benefit	One Month's Gross Salary	Tulane
Business Travel Accident Insurance	5X Annual Salary up to \$500,000	Tulane

TUMG Members

TUMG Members Supplemental Employee Life Insurance	TUMG enroll in increments of \$50,000 to a max of \$2,000,000	TUMG Member
TUMG Supplemental Spouse Life Ins.	Multiples of \$50,000 from \$50,000 to \$1,000,000	TUMG Member
TUMG Supplemental Child Life Ins.	\$10,000	TUMG Member

Medical History Statement (ALL EMPLOYEES):

Unless you are within your first 30 days of employment or newly eligible or have a Qualifying Life Event, you must complete a medical history statement to be considered for new or increased coverage. If you are not approved for the coverage your benefits will default to your prior approved enrollment status or prior guaranteed issues amount, according to the certificate of coverage. Medical History Statements are not needed for increases to AD&D.

CHOOSE FLEXIBLE SPENDING OPTIONS AND **SAVE** ON ELIGIBLE EXPENSES

How FSA Accounts Work?

- Health FSA participants can use a debit card throughout the year for eligible expenses OR
- Both Health FSA and DCA participants can submit a paper claim for reimbursement from your account. You are reimbursed with the money you set aside in your account.
- DCA Tuition for nursery and daycare is covered; once your child is in kindergarten, only before and aftercare school expenses are eligible, summer and holiday camps are eligible until the child is age 13 (not overnight camps).
- Health FSA-Only expenses not covered by insurance are eligible.
- Under the IRS “use it or lose it” rule, Health FSA funds not spent after the end of grace period are forfeited.
- You can read more about the Health Care FSA Plan on the HR website: www.tulane.edu/hr.



WageWorks will continue to administer the Flexible Spending Accounts (FSA). FSAs are designed to give you a tax-free way to pay for eligible health care and day care expenses that you would normally pay for on an after-tax basis.

- **Healthcare FSA** reimburses you for eligible, out-of-pocket medical, dental and vision expenses for you and your qualified dependents up to the amount of your annual contribution.
- **Dependent Care FSA** reimburses you for qualified child and elder day care or custodial elder care expenses incurred so that you (and if married, your spouse) can work.

You must re-enroll in Flexible Spending Account programs each year that you choose to participate.

Remember, unused or unclaimed funds left in your FSA at the end of the Plan Year (March 31, 2019) are forfeited — so be sure to carefully estimate the amount you’d like to put aside.

2018 FSA LIMITS:

Health—\$2,600

- *FSA Debit Card*
- *Grace Period after year end is March 15, 2018*

Dependent Care—\$5,000

- *No grace period*
- *Expenses incurred by December 31st*
- *Expenses must be incurred the same year*
- *Day Care expenses*
- *Elder Day Care or Custodial Elder Care expenses*

ATTEND A *LIVING WELL* FAIR

Learn more about all your benefits and get the details directly from the vendors - when you attend one of our Benefits Fairs at a location near you:

TUESDAY,
OCTOBER 24, 2017
10:00 a.m. – 3:00 p.m.
Primate Research
Center
Auditorium

THURSDAY,
OCTOBER 26, 2017
10:00 a.m. – 3:00 p.m.
Downtown Campus
Tidewater Bldg.
Diboll Auditorium

TUESDAY,
OCTOBER 31, 2017
10:00 a.m. – 3:00 p.m.
Uptown Campus
Lavin-Bernick Center
Qatar Ballroom

You can meet with representatives from The Living Well Clinic, United Health Care, Delta Dental, EyeMed Vision, The Standard, The Hartford, WageWorks, and other providers as well as **Tulane Benefits**. Representatives from many other benefits providers, including Tulane's retirement investment companies, Tulane-Loyola Employee Credit Union, and other services will also be on hand to answer your questions. For the full list, please visit www.tulane.edu/hr.

COVERING YOUR DEPENDENTS

To comply with federal regulations, Tulane will continue to collect Social Security numbers of dependents who are covered by Tulane-provided medical plans.

HAVEN'T SIGNED UP FOR YOUR 2-FACTOR AUTHENTICATION YET?

Contact our Tulane Support Center - Monday through Friday 7AM - 7PM at 504-862-8888 (ext. 8-8888) or visit the website at <https://ts.tulane.edu/services>.

How To Enroll?

Benefits Open Enrollment is available online via **GIBSON** from 12:00 a.m. CST on Wednesday, October 18th through Friday, November 3rd, until 11:59 p.m. CST. (Due to nightly data processing, you may find it easier to make your elections between 6:00 a.m. and 9:00 p.m. CST)



READY TO MAKE YOUR BENEFIT CHOICES?

Go to the Benefits Enrollment system (available via GIBSON or www.tulane.edu/hr). Once in **GIBSON** > choose **Employee Self Service** > select **Benefits** > **Begin Enrollment!**



Tulane University

Office of Human Resources

HAVE QUESTIONS? WE CAN HELP.

Call Tulane Benefits Service Center at
1-844-810-4364 between
8:00 a.m. and 7:00 p.m. CST,
Monday through Friday, or email
bsc.tulanebenefits@ajg.com

Remember: You must make
your benefit elections by

**11:59 P.M. Friday,
NOVEMBER 3rd!**

This enrollment guide has been designed to acquaint you with the features of the 2018 benefit plans and every attempt has been made to summarize these programs accurately. The actual provisions of each plan will govern if there is any inconsistency between this guide and Tulane's formal summary plan descriptions and contracts.