



University of Toledo Health Care Open Enrollment

(coverage and/or changes will be effective 1/1/2011)



Health Care Reform



- Requires health care plans to provide dependent coverage for children up to age 26, as long as they are not employed by an employer that offers any health benefit under which the child is eligible for coverage. (can stay on the plan until the end of the year in which they turn 26)
- State of Ohio requires health care plans to provide dependent coverage for children age 26 to 28 as long as they are not employed by an employer that offers any health benefit under which the child is eligible for coverage. (can stay on the plan until the end of the month in which they turn 28)
- Prohibits health care plans from establishing lifetime limits and restricts annual limits on the dollar value of essential benefits
- Prohibits over-the-counter medicine purchases with FSA or HSA funds unless prescribed by a physician
- Increases penalties on non-medical HSA distributions from 10% to 20%



Health Care Reform

- Employers will be required to disclose the total annual cost of the benefits (health, dental & vision) provided by the employer for each employee's health insurance coverage on the employee's annual Form W-2 beginning with the W2 issued for 2012 wages (no tax consequences for employees)



Health Care Reform

The University of Toledo believes this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.



Benefit Summary

- You may review your current benefits summary by:
 - Clicking on myUT at the top of the www.utoledo.edu homepage
 - Sign in to myUT
 - Click on Benefit Summary in the left-hand column of the Employee tab
 - Then click the select button



Open Enrollment

- This year's Open Enrollment will **not** be a full re-enrollment
- You **do** need to complete the following forms **annually** (if applicable):
 - Spousal
 - Dependent
 - Flexible Spending
 - Health Savings Account



Open Enrollment Website

- No packets will be mailed – post card notification only
- <http://hr.utoledo.edu>
- Click on Open Enrollment Option
- Read general directions
- Click on either Main Campus, Health Science Campus Non-Union or AFSCME
- Click each needed form and type in the information, then print the form and go on to the next form to complete
- Turn in all completed forms at one time as one packet to Human Resources
- HR is located on the Main Campus in the Transportation Center and is open M-F 8:30 AM to 5:00 PM

Main Campus

Health Insurance Choices...

- Ohio Benefit Administrators/FrontPath PPO
 - 90/10 FrontPath & PHCS networks – (Promedica & Mercy)
 - 70/30 Out-of-network
- Paramount Employer Select (effective 1-1-11 will include chiropractic coverage)
 - 100 UTMC, UTP, UT community faculty
 - The following teaching facilities: Defiance, Flower, Fostoria, Lima, Toledo Hospital & Toledo Children's Hospital for inpatient services and outpatient surgeries
 - Tier 1 list is available on the <http://hr.utoledo.edu> website
 - 90/10 Paramount & PHCS networks
 - 70/30 Out-of-network
- Medical Mutual of Ohio CDHP (SuperMed Plus Network)
 - 100 UTMC & UTP
 - Tier 1 list is available on the <http://hr.utoledo.edu> website
 - 90/10 MMO (Mercy & Promedica) & PHCS (and Cofinity for Michigan) networks
 - 70/30 Out-of-network



Health Science Campus Health Insurance Choices...

- Paramount Employer Select (effective 1-1-11 will include chiropractic coverage)
 - 100 UTMC, UTP, UT community faculty
 - The following teaching facilities: Defiance, Flower, Fostoria, Lima, Toledo Hospital & Toledo Children's Hospital for inpatient services and outpatient surgeries
 - Tier 1 list is available on the <http://hr.utoledo.edu> website
 - 90/10 Paramount & PHCS networks
 - 70/30 Out-of-network
- Medical Mutual of Ohio CDHP
 - 100 UTMC & UTP
 - Tier 1 list is available on the <http://hr.utoledo.edu> website
 - 90/10 MMO (Mercy & Promedica) & PHCS (and Cofinity for Michigan) networks
 - 70/30 Out-of-network

Main Campus OBA/FrontPath

OBA/FrontPath Plan Design	In-Network FrontPath Providers	Out of Network (may be balanced billed)
Deductible	\$100 Single \$200 Single + 1 \$300 Family	\$300 Single \$600 Single + 1 \$900 Family
Out-of-Pocket Maximum (Includes Deductible)	\$1,100 Single \$2,200 Single + 1 \$3,300 Family	\$4,300 Single \$6,600 Single + 1 \$8,900 Family
Coinsurance <i>Subject to deductible</i>	90% / 10%	70% / 30%
Office Visit Co-Pay	\$15	70% / 30%
Specialist Co-Pay	\$30	70% / 30%

Main & Health Science Campus Paramount Employer Select

Paramount ES Plan Design	Tier 1 University Medical Center	Tier 2 Paramount Network Providers	Tier 3 Out of Network (may be balanced billed)
Deductible	Deductible Waived	\$100 Single \$150 Single + 1 \$200 Family	\$500 Single \$750 Single + 1 \$1,000 Family
Out-of-Pocket Maximum (Includes Deductible)	\$1,000 Single \$1,500 Single + 1 \$2,000 Family	\$2,000 Single \$3,000 Single + 1 \$4,000 Family	\$4,000 Single \$6,000 Single + 1 \$8,000 Family
Coinsurance <i>Subject to deductible</i>	100%	90% / 10%	70% / 30%
Office Visit Co-Pay	\$10	\$20	70% / 30%
Specialist Co-Pay	\$10	\$20	70% / 30%

Main & Health Science Campus Medical Mutual of Ohio CDHP

Medical Mutual Plan Design	Tier 1 University Medical Center	Tier 2 MMO Network Providers	Tier 3 Out of Network (may be balanced billed)
UT HSA Contribution	\$800 Single \$1,600 Family		
Employee HSA Contribution	\$2,250 Single \$4,550 Family		
Deductible	\$1,200 Single \$2,400 Family		
Out-of-Pocket Maximum (Includes Deductible)	\$2,000 Single \$4,000 Family		
Coinsurance (<i>Most Services</i>) Subject to deductible	100%	90% / 10%	70% / 30%
Preventive Care <i>Not subject to deductible</i>	100%	90% / 10%	70% / 30%



What is a Consumer Directed Health Plan?

Consumer Directed Health Plans (CDHPs) are made up of these elements:

1. A health plan
2. A fund or account that you can use to help pay for qualified, out-of-pocket medical expenses (known as a Health Savings Account or HSA)

Cannot be enrolled in another health plan as secondary unless it is also a high deductible health plan. No one enrolled in the CDHP may be covered by Medicare or Tricare.



CDHP Highlights

- Meet the plan deductible then pay coinsurance
- Prescription drug co-insurance counts towards deductible & out-of-pocket maximum
- Out-of-pocket maximum limits amount you pay annually
- Preventive care not subject to the deductible and covered at 100% with UTMC providers, 90% with MMO Providers



CDHP Prescription Drug Coverage

When you fill prescriptions you pay the cost of the prescription until the deductible has been met except for Preventive Drugs. Once the deductible has been met you pay the co-pay or coinsurance detailed below:

	<u>UT Pharmacies</u>	<u>Retail</u>
30 Day Supply	After combined medical/Rx plan deductible, then: * \$5 copay for generic drugs * 10% copay for formulary brand-name drugs (\$40 Max per prescription) * 20% copay for non-formulary brand-name drugs	After combined medical/Rx plan deductible, then: * \$10 copay for generic drugs * 20% copay for formulary brand-name drugs (\$80 Max per prescription) * 30% copay for non-formulary brand-name drugs
90 Day Supply	After combined medical/Rx plan deductible, then: * \$10 copay for generic drugs * 10% copay for formulary brand-name drugs (\$100 Max per prescription) * 20% copay for non-formulary brand-name drugs	After combined medical/Rx plan deductible, then: * \$15 copay for generic drugs * 20% copay for formulary brand-name drugs (\$200 Max per prescription) * 30% copay for non-formulary brand-name drugs

Once the out-of-pocket maximum has been met, all prescriptions are covered at 100%.



Preventive Drugs (partial listing)

not subject to CDHP deductible

Antiasthmastics drugs & supplies

Antidiabetic drugs & supplies

Antiemetics/antivertigo agents

Antiestrogens

Anti-infectives

Antimalarials

Anti-ulcer agents

Antivirals

Blood Thinning Agents

Contraceptives, oral

Estrogen replacement products

Gout

High Cholesterol drugs

Hypertension drugs

Osteoporosis drugs

Prenatal vitamins

Prescription vitamins

Smoking Cessation medications

What is an HSA?

- A Health Savings Account (HSA) is a tax-advantaged personal savings account that works with an HSA-compatible health plan.



INVESTMENT PRODUCTS: NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

What is an HSA?

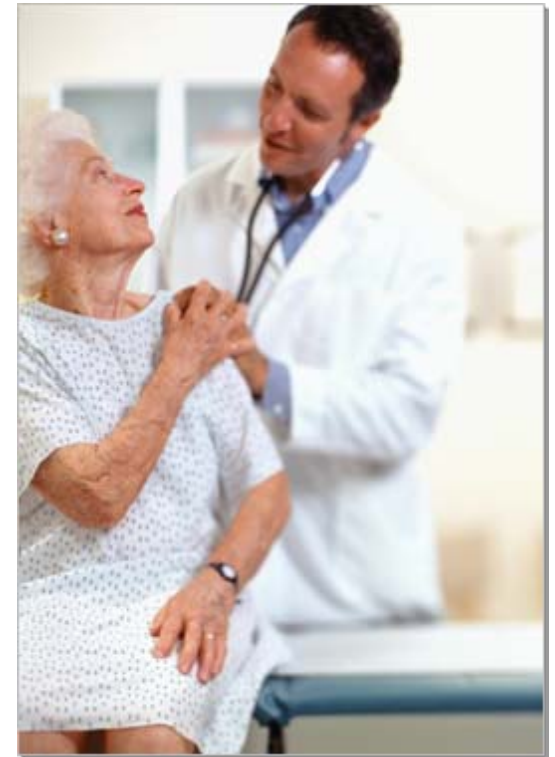
- Pay for qualified medical expenses with tax-free* dollars.
- The accountholder owns it — no “use-it-or-lose-it” requirement.
- Balance plus earnings carries over year to year — tax free*.



What is an HSA?

Eligibility

- Must be enrolled in HSA-compatible health plan to open & contribute to HSA*
- People are not eligible for an HSA if they:
 - are enrolled in health insurance other than an HSA-compatible health plan*
 - are enrolled in Medicare or Tri-care
 - are eligible to be claimed as a dependent on someone else's tax return
 - have received VA medical benefits in the past three months



* Exceptions may apply

How to access HSA funds

Debit card swipe at point-of-sale

- Debit card swipe - process:
 - HSA Visa debit card presented
 - “Credit” selected and accountholder signs for purchase
 - Funds automatically deducted from HSA Deposit Account
 - Itemized receipt saved by accountholder for tax purposes



Spousal/Domestic Partner

Provision (for full-time and part-time employees)

- Does not apply to the MMO CDHP
- Must be completed **annually** if covering a spouse/domestic partner on health insurance
- For Spouse to be Primary:
 - Unemployed, Self-Employed, Retired, No other benefits offered
 - **Or** makes less than \$25,000/yr **and** benefits cost more than \$75/month for a single plan
- Spouse may be Secondary

Please note...



- If you and your spouse are both employed by UT and are both eligible for benefits coverage, you may either enroll together on one form or separately on individual forms, but not both.
- Your dependent children may only be enrolled on one form, either yours or your spouses, but not both.

Dependent Coverage



A Dependent Verification Affidavit must be completed annually.

Dependents under age 19 do not need a form.

For dependents age 19-26, as long as they are not employed by an employer that offers any health benefit under which the child is eligible for coverage. (Can remain on the plan until the end of the year in which they turn age 26.)



Dependent Coverage

For dependents age 26-28 as long as they are:

- under the age of 28; **and**
- unmarried; **and**
- the employee's natural child, stepchild, or adopted child; **and**
- a resident of Ohio or a full-time student at an accredited institution of higher education; **and**
- not employed by an employer that offers any health benefit under which the child is eligible for coverage; **and**
- not eligible for coverage under any Medicare or Medicaid plan

(Can remain on the plan until the end of the month in which they turn age 28)



Cost of Dependent Coverage

- For dependents age 26-28 as long as they meet the requirements, there will be an additional post tax payroll deduction of:
 - \$90.77/pay for each adult child added to the OBA/FrontPath plan
 - \$71.57/pay for each adult child added to the Paramount Employer Select 3-tier plan
 - \$36.34/pay for each adult child added to the Medical Mutual of Ohio CDHP plan



Dependent Eligibility

- Health Savings Account/Flexible Spending Account
 - Must be IRS dependent
- Dental
 - Age 19 – 24
 - unmarried
 - Full-Time Student
 - IRS Dependent
- Vision
 - Age 19 – 24
 - unmarried
 - Full-Time Student
 - IRS Dependent
- Fee Waiver
 - Age 19 – 24
 - unmarried
 - Full-Time Student
 - IRS Dependent
- Life Insurance
 - Age 19 – 24
 - unmarried
 - Full-Time Student
 - IRS Dependent



Prescription



- SXC has changed their name to “Informed Rx a division of SXC”
- Bundled with Medical Coverage
- Co-pays go by tiers
 - Tier 1 – Generic
 - Tier 2 – Preferred Brand
 - Tier 3 – Non-Preferred Brand
 - Formulary can be found at <http://hr.utoledo.edu/benefits>



Prescription Cost Sharing

- UT 30-day supply co-pays:
 - TIER 1: \$7.26 per prescription
 - TIER 2: \$18.15 per prescription
 - TIER 3: \$36.30 per prescription

(If the cost of the drug falls below the copayment then you will only pay the cost of the drug)

Prescription Cost Sharing



- UT 90-day supply co-pays:
 - TIER 1: \$18.15 per prescription
 - TIER 2: \$33.88 per prescription
 - TIER 3: \$67.21 per prescription

(If the cost of the drug falls below the copayment then you will only pay the cost of the drug)

Prescription Cost Sharing



- Main Campus Retail co-pays for a 30 day supply:
 - Tier 1: \$11
 - Tier 2: 20%
 - Tier 3: 40%
- Health Science Campus Retail co-pays:
 - Tier 1: Only a 10 day emergency supply is available @\$7.26
 - Tier 2: Only a 10 day emergency supply is available @\$18.15
 - Tier 3: Only a 10 day emergency supply is available @\$36.30

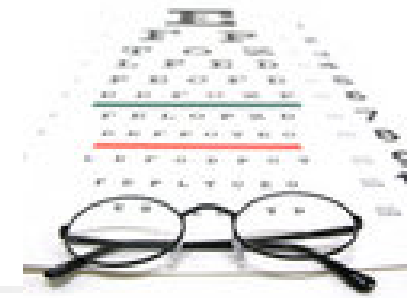


Dental Plan



- Preventive Services covered at 100%
 - 2 cleanings in 12-month period
- Minor & Major work covered at 80%
 - \$100 deductible per calendar year per person
- Orthodontia (dep <19) at 60% (\$1500 lifetime max)
- \$3,000 annual max per person

Vision Coverage



- Eye examination with a \$10 co-pay once every 24 months
 - Every 12 months for students & children
- Prescription lenses once every 24 months
 - Every 12 months for students & children
- Frames/Contacts allowance of \$120 every 24 months



Flexible Spending Account

- Must be set up annually
- Allows you to set aside additional money on a pre-tax basis (up to \$3,000 medical/\$5,000 dependent care)
- May be used for out-of-pocket medical and/or dependent care expenses (these are 2 separate accounts)
- **Can no longer be used for non-prescribed over the counter medications**
- You will be reimbursed for charges incurred once claim form is submitted
- Reimbursements may be direct deposited
- Account **DOES NOT** rollover
- *Reminder:* If electing MMO CDHP medical coverage, you are only eligible for dependent care.

Main Campus Employee Clinic

- **Location:**
Main Campus Medical Center
- **Phone Number:**
419-530-3581
- **Clinic Hours:**
Monday - Friday 8:15 am - 5:00 pm
- Can generally be seen the same day, if not, then within 24 hours
- No office visit co-pay



Health Science Campus Employee Clinic

- **Location:**
Room 2410, Dowling Hall

Phone Number:
(419) 383-3000

Clinic Hours:
Monday - Friday 8:00 am - 4:00 pm

- Can generally be seen the same day, if not, then within 24 hours
- No office visit co-pay





University of Toledo
Main Campus
2011 Twelve Month Premiums
Effective January 1, 2011

		Employee Per Pay
OBA/FrontPath PPO and Rx		
Full-Time	Single	\$32.35
	Single + 1	\$64.70
	Family	\$99.11
Part-Time (20%)*	Single	\$41.13
	Single + 1	\$86.27
	Family	\$132.14
Paramount 3-Tier Employer Select and Rx		
Full-Time	Single	\$27.39
	Single + 1	\$54.54
	Family	\$80.50
Part-Time (20%)*	Single	\$36.52
	Single + 1	\$72.71
	Family	\$107.33
MMO CDHP and Rx		
Full-Time	Single	\$13.31
	Family	\$39.12
Part-Time (20%)*	Single	\$17.75
	Family	\$52.16
Dental Plan		
Full-Time	Single	\$0.00
	Single + 1	\$0.00
	Family	\$0.00
Part-Time (20%)	Single	\$3.73
	Single + 1	\$7.47
	Family	\$11.43
Vision Plan		
Full-Time	Single	\$0.00
	Single + 1	\$0.00
	Family	\$0.00
Part-Time (20%)	Single	\$0.50
	Single + 1	\$1.00
	Family	\$1.54



University of Toledo
Main Campus
2011 Nine Month Premiums
Effective January 1, 2011

		Employee Per Pay
OBA/FrontPath (PPO) and Rx		
Full-Time	Single	\$43.13
	Single +1	\$86.27
	Family	\$132.14
Part-Time (20%)*	Single	\$57.51
	Single +1	\$115.02
	Family	\$176.18
Paramount 3-Tier PPO and RX		
Full-Time	Single	\$36.52
	Single +1	\$72.71
	Family	\$107.33
Part-Time (20%)*	Single	\$48.69
	Single +1	\$96.95
	Family	\$143.11
MMO CDHP Plan and Rx		
Full-Time	Single	\$17.75
	Family	\$52.16
Part-Time (20%)*	Single	\$23.67
	Family	\$69.55
Dental Plan		
Full-Time	Single	\$0.00
	Single +1	\$0.00
	Family	\$0.00
Part-Time (20%)	Single	\$4.98
	Single +1	\$9.95
	Family	\$15.25
Vision Plan		
Full-Time	Single	\$0.00
	Single +1	\$0.00
	Family	\$0.00
Part-Time (20%)	Single	\$0.67
	Single +1	\$1.34
	Family	\$2.05



**University of Toledo
Health Science Campus
2011 Monthly Premiums**

Effective January 1, 2011

		Employee Per Pay
PARAMOUNT 3-TIER EMPLOYER SELECT and Rx		
Full-Time	Single	39.36
	Single + 1	78.37
	Family	118.06
Part-Time	Single	78.73
	Single + 1	156.75
	Family	236.12
MMO CDHP and Rx		
Full-Time	Single	19.53
	Family	57.38
Part-Time	Single	39.05
	Family	114.76
DENTAL		
Full-Time	Single	4.11
	Single +1	8.21
	Family	12.58
Part-Time	Single	8.21
	Single +1	16.42
	Family	25.16
VISION SERVICE PLAN		
Full-Time	Single	0.55
	Single +1	1.10
	Family	1.69
Part-Time	Single	1.10
	Single +1	2.21
	Family	3.38



Employee Assistance Program

- Effective 1-1-11 UT will be changing EAP vendors from Harbor Behavioral Health to IMPACT Solutions
- All EAP coverage remains the same
- Updated contact information will be available at <http://hr.utoledo.edu>

IMPACT Solutions

Coming January 1, 2011

- **The University of Toledo is pleased to announce that effective January 1, 2011, IMPACT Solutions will be providing EAP & Work/Life services.**
- With the launch of the new partnership, employees, their household members, dependents living away from home and ***parents and parents-in-law*** will have access to a host of new features as well as continued availability of the Employee Assistance services currently offered such as complimentary counseling and a 24/7 toll free hotline staffed with mental health professionals.
- IMPACT Solutions offers comprehensive **Web-based Work/Life** with articles/tips, resource links, searches, calculators, assessments, skill builders, webinars, audio and more on issues including::
- Family and Caregiving (adoption, parenting, childcare, education and older adults)
- Emotional Wellbeing (personal growth, relationships, grief and loss, mental health for adults and children and addiction)
- Health and Wellness (health tools and infant, toddler, child, adolescent and adult health)
- Working Smarter (accomplished employee, effective manager, career development and transitions, training development and workplace diversity, productivity, stress and safety)
- Daily Living (automotive, home improvement, moving, finance, legal, concierge desk, safety, pets, travel and recreation, volunteering, government, consumer tips and fraud/theft)
- And other resources such as:
 - WebMD
 - The Savings Center
 - The Learning Center
 - The Relocation Center
 - And much, much more...

IMPACT Solutions

Coming January 1, 2011

- IMPACT Solutions also provides the following services that can be accessed through the toll free line as well as on the web:
- **Legal Assist**
 - National coverage
 - Telephonic Advice Service: telephonic legal advice for issues such as family law, real estate etc...
 - Local Referral Service, for in-person legal representation
 - Free half hour consultation and 25% discount on fees if additional assistance is required
- **ID Theft Recovery Program:**
 - Telephonic, 30-minute consultation with an identity recovery professional to:
 - objectively assess a potential identity theft,
 - create an action plan,
 - provide the knowledge and tools to implement that plan most effectively, or
- **Financial Assist**
 - Financial counselors and educators available for telephone consultation
 - Information Line—Financial counselors can address questions on all manner of financial management including debt reduction, home buying, budgeting foreclosure prevention, bankruptcy prevention, etc.
 - Financial Counseling—Certified Consumer Credit Counselors provide hour-long confidential counseling sessions
 - Credit Report Review—Credit reports and scores are provided for an additional fee
 - Housing Education—Counselors assist consumers in preparing for a home purchase, or options around keeping the home in cases of financial distress
 - Educational Materials—Available on-line or in hardcopy, we have a comprehensive library of financial educational materials in both English and Spanish



Open Enrollment Website

<http://hr.utoledo.edu>

Please remember Open Enrollment runs from October 15 to November 15. All forms must be turned into HR and time stamped by 5:00 pm on November 15.

Any questions that may come up can be emailed to benefits@utoledo.edu