



Open Enrollment Guide

2017 Plan Year

Election Period: Now through November 10th
 Effective Date of Coverage: January 1, 2017

Your health care options, coverage and contributions are changing for 2017. Open enrollment is the time of year that you can make changes to your benefits, such as changing plans, dropping coverage, enrolling in coverage or adding and deleting dependents. All changes made during the open enrollment election period become effective on January 1, 2017.

Please review your benefit options carefully and attend one of the following sessions to make informed decisions about your health coverage.

Health Savings Account
 Education Meetings
 October 18, 2016
 10:00 a.m. and 2:00 p.m.
 Sodexo West Ballroom, UC

Open Enrollment Meetings
 October 19, 2016
 10:00 a.m. and 2:00 p.m.
 Sodexo West Ballroom, UC

1:1 Assistance
 October 18 & 19
 Contact Susie to
 Schedule

THE FOLLOWING PAPERWORK IS DUE TO HUMAN RESOURCES BY NOVEMBER 10TH

Action	Form Needed
Waiving Coverage - REQUIRED Annually	Health Plan Participation Agreement
Enrolling in Coverage for the First Time	Applicable Carrier Enrollment Form & Health Plan Participation Agreement
Changing Plans or Covered Dependents	Applicable Carrier Enrollment Form & Health Plan Participation Agreement
Enrolled and Not Making Changes	No paperwork required

What's New for 2017?

Shawnee State offers employees, legally married spouses and dependent children to the age of 26 the choice between two medical plans: a traditional Preferred Provider Organization (PPO) and a High Deductible Health Plan that is supplemented by a Health Savings Account (HSA). The chart below illustrates a brief summary of in-network benefits. The following 2017 plan changes are illustrated on the table in red. There are no changes to the HDHP.

- The PPO plan deductible, coinsurance and out-of-pocket maximum have increased.
- The PPO Prescription Drug copays have increased on tier 2 and tier 3.



MEDICAL INSURANCE | ANTHEM

[Anthem Enrollment Form](#)

The chart below illustrates a brief summary of in-network benefits.

Benefits	PPO Plan	HDHP
Preventive Care Services	Covered in full	Covered in full
Deductible	\$1,000 per person \$2,000 max per family	\$3,000 per person \$6,000 max per family
Coinsurance after Deductible	You Pay: 20% Plan Pays: 80%	You Pay: 10% Plan Pays: 90%
Out-of-Pocket Annual Maximum	\$3,000 per person \$6,000 max per family	\$6,350 per person \$12,700 max per family
Office Visits	Deductible, then 20%	Deductible, then 10%
Hospital & Physician Charges	Deductible, then 20%	Deductible, then 10%
Emergency Room	\$75 copay	Deductible, then \$75 copay
* Urgent Care	Deductible, then 20%	Deductible, then 10%
Prescription Drug Coverage		
Preventive Medications	See below for copays	Covered in full
Retail (30 Day Supply)	\$10/\$35/\$60/25% max \$250	Deductible, then \$10/\$35/\$60/25%
Mail Order (90 Day Supply)	\$20/\$70/\$120/25% max \$250	Deductible, then \$20/\$70/\$120/25%

Employee Contributions

	Faculty (9-Month, 18 pays)		Waiver	Waiver
	PPO	HDHP	(9-Month)	(12-Month)
Single	\$56	\$10	\$200	\$150
Employee + 1	\$111	\$19	\$266.66	\$200
Family	\$195	\$34	\$333.33	\$250

	Admin/ATSS (12-Month, 24 pays)		Waiver
	PPO	HDHP	Monthly
Single	\$42.00	\$7.50	\$100
Employee + 1	\$83.25	\$14.25	\$150
Family	\$146.25	\$25.50	\$200

HDHP Rx

- For brand name Rx - Use HSA dollars until deductible is met – full cost will apply to deductible
- Once deductible is met, you pay the copay and any of the difference between the generic and brand name drug
- Once deductible is met, the prescription copay will be applied to the out of pocket maximum

Those enrolled in a medical plan will automatically be enrolled in dental and vision.

DENTAL | ANTHEM



	In-Network
Annual Maximum	\$1,000
Deductible	\$50 Single; \$150 Family
Preventive	Covered in full
Basic Services	Deductible, then 20%
Major Services	Deductible, then 50%
Orthodontia	40% to a lifetime maximum of \$1,000

VISION | Vision Service Plan



Benefit	In-Network
Exam	\$10 copay
Standard Plastic Lenses	\$25 copay
Frame Allowance (every other calendar year)	\$120 allowance + 20% off additional balance
Contact Lens Allowance (instead of glasses)	\$120 allowance
Lens Option	Copay/Discounts Varies

Tax-advantage savings accounts allow you to save and pay for qualified expenses on a pre-tax basis. All of the tax-free savings accounts offered through Shawnee State are administered by Ameriflex. Below is a brief summary of the accounts available to you.

[Participation Agreement](#)
[Ameriflex Enroll form for HSA](#)
[Ameriflex Enroll form for FSA](#)

FLEXIBLE SPENDING ACCOUNTS (FSA)

Health Care FSA

Compatible with the PPO plan and available to those that waive coverage, this plan allows you to pay for health, dental and vision care tax free. You can contribute up to \$2,600 per year. Funds do not rollover.

LIMITED Health Care FSA

Compatible with the HDHP, this plan allows you to pay for only dental and vision care tax free. You can contribute up to \$2,600 per year. Funds do not rollover.

Dependent Care FSA

Compatible with the PPO, HDHP and available to those that waive coverage, this plan allows you to pay for dependent care expenses tax free. You can contribute \$5,000 if single or married filing jointly (\$2500 if filing separately). Funds do not rollover.

HEALTH SAVINGS ACCOUNTS (HSA)

Compatible with the HDHP, an HSA is a medical savings account set up exclusively for you to help pay for qualified healthcare expenses on a tax-free basis. The Shawnee State HSA is through Ameriflex. The account is funded in two ways:

- **Employer Contributions:** Single: \$600 Employee +1: \$950 Family: \$1,200
- **Employee Contributions:** An amount that you specify is deducted from your paycheck pre-tax and placed into the account on your behalf. You can contribute as little or as much as you like as long as you do not exceed the IRS Maximum Annual Contributions. For 2017, those maximums are \$3,400 if you are enrolled as a Single and \$6,750 if you are enrolled as Employee + Spouse, Employee + Child(ren) or Family. Anyone over age 55 can contribute an additional \$1,000 per year.

Any unused funds remaining at the end of the year **ROLLOVER** into the next year, allowing you to save for future expenses. When you use your funds, **SAVE YOUR RECEIPTS!** You do not submit receipts for reimbursement. However, if you are audited by the IRS, they will require proof that you've used your funds on qualified expenses.

OTHER BENEFITS AVAILABLE TO SHAWNEE STATE EMPLOYEES



LIFE INSURANCE: Shawnee State provides employees a life and accidental death & dismemberment benefit at no cost to employees. For Administrative and Support Staff this benefit would pay your beneficiary a benefit of 2.5x your annual salary to a maximum of \$400,000 if you should pass away. The benefit for Faculty would pay your beneficiary a benefit of \$50,000. Open enrollment is a great time of year to update your beneficiary information.



VOLUNTARY LIFE INSURANCE: If you would like to purchase additional life insurance for yourself, or purchase coverage for your spouse and/or child(ren), you can do so through the Voluntary Life benefit. The cost of the coverage is based on your age and the amount of coverage selected. If you have declined coverage in the past and would like to enroll or increase coverage during open enrollment, you must complete an enrollment form and an Evidence of Insurability form.
**Employee must be enrolled in voluntary life in order to elect dependent life coverage.*



VOLUNTARY LONG TERM DISABILITY: This benefit protects a portion of your income if you should be unable to work due to a disability. Through the Guardian, you can choose from four different plan options that protect 60% of your earnings up to a maximum benefit of \$6,000 per month. Cost for the benefit is based on your age, your income and the plan that you select.

Guardian forms:

[Admin./Support Staff Enroll Form](#) | [Faculty Enroll Form](#) | [Evidence of Insurability](#)



CRITICAL ILLNESS, ACCIDENT & WHOLE LIFE INSURANCE: Shawnee State University offers employees access to individual & supplemental insurance policies through Humana. Please see Human Resources for more information.

IMPORTANT PLAN RESOURCES & CONTACT INFORMATION

For more plan detailed plan information please visit the [Shawnee State Human Resources Employee Benefits website](#) or contact Human Resources

Shawnee State Human Resources

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In the event you have a question or concern that has not been handled correctly or to your satisfaction by the insurance carrier, please call or email our benefit consultant, HORAN:

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