

Shawnee State University

Open Enrollment 2021

WHAT IS OPEN ENROLLMENT?

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. This open enrollment is for your medical, dental, and vision benefits and all changes made during this open enrollment election period will become effective on July 1, 2021.

Open enrollment for the voluntary benefits will continue to be held in December with an effective date of January 1st.

WHAT IS CHANGING?

This year, all information for open enrollment will be shared electronically. There will not be any information meetings. There are no changes with the plans themselves.

ID CARDS

Anthem will issue new ID cards this year. Please watch your mail in June for a nondescript envelope that is sometimes mistaken for junk mail.

REQUIRED ACTION

All eligible employees must complete this enrollment regardless if you are making changes to your current elections. Please review your benefit options carefully to make informed decisions about your health coverage. You can complete your benefit elections through BearTrax [here](#).

QUESTIONS?

If you have any questions or issues with BearTrax, please contact HR at (740) 351-3420. If you have questions about your benefit choices, feel free to schedule an individual consultation session with our broker, HORAN. You can contact Melissa Wolcott at melissaw2@horanassoc.com or (937) 281-2805 between 8:30am and 4:30pm.

Open Enrollment ends on April 30, 2021

Health Insurance Plans



When searching for providers or facilities on the Anthem website or Anthem's Sydney app, a T1 or T2 next to the name will alert you to whether it's a Tier 1 or Tier 2 provider.

Benefits	PPO	PPO w/HSA (HDHP)
Deductible (co-pays do <u>NOT</u> apply)	Tier 1: \$500 single/\$1,000 family Tier 2: \$1,500 single/\$2,500 family	\$3,000 single/\$6,000 family
Coinsurance	Tier 1: 90/10% Tier 2: 80/20%	Tier 1: 90/10% Tier 2: 80/20%
Out-of-Pocket Annual Maximum	Medical: \$3,500 single/\$7,000 family Rx: \$4,150 single / \$8,800 family	\$6,000 single/\$12,000 family
Office Visits: PCP/ Specialist visit Wellness at PCP	Tier 1: Deductible, then 10% Tier 2: Deductible, then 20% Covered in full	Tier 1: Deductible, then 10% Tier 2: Deductible, then 20% Covered in full
Inpatient and/or Outpatient Hospital	Tier 1: Deductible, then 10% Tier 2: Deductible, then 20%	Tier 1: Deductible, then 10% Tier 2: Deductible, then 20%
Emergency Room	Both Tiers: \$75 copay (waived if admitted)	Both Tiers: Deductible, then \$75 copay
Urgent Care Facility	Both Tiers: Deductible, then 10%	Both Tiers: Deductible, then 10%
Retail Prescriptions	\$10/\$35/\$60/25% up to \$250	Deductible, then \$10/\$35/\$60/25% up to \$250

Medical Plan Details & Open Enrollment Highlights

Deductibles and Out of Pocket Maximums: will remain on a calendar year accumulation schedule (January 1st – December 31st).

Employee Payroll Deductions: new rates will begin the first pay period in July.

HDHP Participants: Preventive Rx (as defined by ACA regulations) can be filled at no cost to you, not subject to your deductible.

Network Tiering: Seeking care from Tier 1 providers will result in lower member costs! Log into your member portal at anthem.com to compare facility costs and quality. Look for the "T1" designation next to the provider's name.

Tax Advantaged Plans: HSA-If you are not currently enrolled in a Health Care FSA or an HSA for 2021 and you are continuing or electing a HDHP for medical coverage, you may open an HSA during this open enrollment.

Changing Plans: If you are changing plans during this open enrollment period, please note the following:
If moving from PPO to HDHP and you elected an FSA for the 2021 year, you will not be permitted to open an HSA until the end of the calendar year if your FSA funds have been depleted or when the grace period of the FSA ends, whichever is first.



Employees enrolled in one of our medical plans will automatically be enrolled in dental and vision. No vision ID cards required; use your SSN when seeking care.



Employees enrolled in one of our medical plans will automatically be enrolled in dental and vision. Your Anthem card can be used for both medical and dental services.

Vision Insurance Plan

Benefits	In Network
Exam (every 12 months)	\$10 copay
Standard Lenses – Single, Bifocal, Trifocal (every 12 months in lieu of contacts)	\$25 copay
Frames (every 24 months)	\$120 retail allowance + 20% off balance
Contact Lenses (every 12 months in lieu of lenses)	Up to \$120 retail allowance

Dental Insurance Plan

Benefits	In Network
Deductible	\$50/\$150
Annual Maximum	\$1,000 per person
Preventive Services	Covered in full
Basic Services	Deductible, then 20%
Major Services	Deductible, then 50%
Orthodontia (adult and child)	40% to a lifetime max of \$1,000

2021-2022 Payroll Deductions (No Change in Premiums!)

Employee contributions listed include medical, Rx, dental and vision coverage

	Annual		18 Pays		24 Pays	
	<u>PPO</u>	<u>HDHP</u>	<u>PPO</u>	<u>HDHP</u>	<u>PPO</u>	<u>HDHP</u>
Employee	\$1,452.30	\$699.59	\$80.68	\$38.87	\$60.51	\$29.15
Employee + Child(ren)	\$3,153.60	\$1,661.53	\$175.20	\$92.31	\$131.40	\$69.23
Employee + Spouse	\$3,921.26	\$2,203.72	\$217.85	\$122.43	\$163.39	\$91.82
Family	\$7,261.77	\$4,591.26	\$403.43	\$255.07	\$302.57	\$191.30

Health Savings Account Information

Health Savings Account (HSA)

If you enroll in the High Deductible Health Plan (HDHP), you are eligible for a Health Savings Account (HSA). HSA funds may be used to help pay for medical and Rx, dental, and vision expenses on a pre-tax basis. *Certain eligibility requirements may apply.* Your annual contribution may not exceed the following limits set by the IRS for 2021: \$3,600 single enrollment or \$7,200 all other enrollments. If you are over age 55, you may contribute an additional \$1,000 per year. Unused funds continue to build each year until you use them! You can also update the amount of your contribution anytime by contacting Human Resources.

If participating in the HSA, you receive the following annual employer contribution into your account:

Annual Amount: Single: \$500 | Employee + Spouse or Child(ren): \$800 | Family: \$1,000

IMPORTANT CONTACT INFORMATION

**Anthem**

Medical, Rx, and Dental Coverage
Group #W41214
www.anthem.com
Member Services 833.689.1634)

**VSP**

Vision Coverage
Group #30001718
www.VSP.com
800.877.7195

**Ameriflex**

FSA and HSA
www.myameriflex.com
888.868.3539



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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 e-mail our benefits consultant, HORAN.



HORAN Engagement Team
Claims, Billing, and Benefit Questions
engagement@horanassoc.com
844.694.6726



HORAN welcomes you to the "Benefits: What, Like it's Hard?" podcast where we breakdown the truths and misconceptions about all things benefits. Visit www.horanassoc.com/tunein for more information and to subscribe.

This packet is intended to provide a brief overview of your employee benefits. If there is a discrepancy between the enclosed documents and the certificate of coverage, the certificate of coverage for each plan will be the final determining document.