



**2021 OPEN ENROLLMENT
SHAWNEE STATE UNIVERSITY**

WHAT IS OPEN ENROLLMENT?

The time of year when benefit plans renew.

During Open Enrollment you can:

- > Enroll in a New Plan
- > Add or Drop a Dependent
- > Waive Coverage



WHAT IF I NEED TO MAKE A CHANGE DURING THE YEAR?

MARRIAGE



BIRTH



ADOPTION



DIVORCE



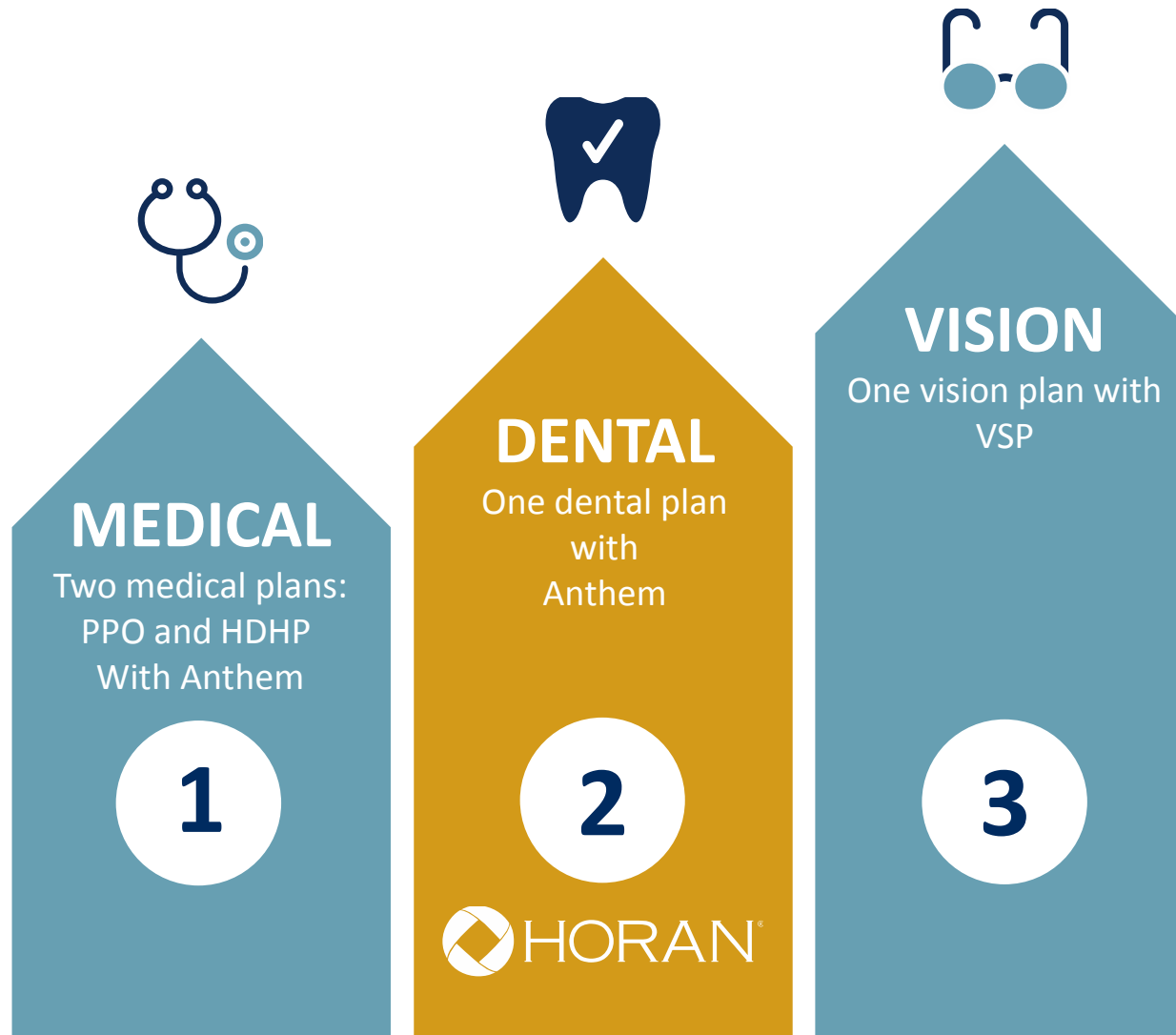
LOSS OF COVERAGE



DEATH



COVERAGE AVAILABLE TO YOU



MEDICAL PLANS

Benefits	PPO – In-Network	HDHP – In-Network
Deductible	Tier 1: \$500 single / \$1,000 family Tier 2: \$1,500 single / \$2,500 family	\$3,000 single / \$6,000 family
Coinsurance	Tier 1: Plan pays: 90% / You pay: 10% Tier 2: Plan pays: 80% / You pay: 20%	Tier 1: Plan pays 90% / You pay: 10% Tier 2: Plan pays 80% / You pay: 20%
Medical Out-of-Pocket Maximum (includes deductible, copays, and coinsurance)	\$3,500 single / \$7,000 family	\$6,000 single / \$12,000 family
Office Visits PCP Sick or Specialist Visits 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, the 10% Tier 2: Deductible, then 20%	Tier 1: Deductible, then 10% Tier 2: Deductible, then 20%
Emergency Room	Tier 1 and Tier 2: \$75 copay (waived if admitted)	Tier 1 and Tier 2: Deductible, then \$75 copay (copay waived if admitted)
Urgent Care	Tier 1 and Tier 2: Deductible, then 10%	Tier 1 and Tier 2: Deductible, then 10%

PHARMACY COVERAGE

Prescription Network	PPO	HDHP
Prescription Out-of-Pocket Maximum	\$4,150 single / \$8,800 family	Included in Medical Deductible
Retail: Tier 1 / Tier 2 / Tier 3 / Tier 4	\$10 / \$35 / \$60 / 25% up to \$250	Deductible, then \$10 / \$35 / \$60 / 25% up to \$250
Mail Order: Tier 1 / Tier 2 / Tier 3 / Tier 4	\$20 / \$70 / \$120 / 25% up to \$250	Deductible, then \$20 / \$70 / \$120 / 25% up to \$250

Under the HDHP Plan, there is no cost for many maintenance prescriptions such as those related to asthma, diabetes, blood pressure, and high cholesterol.

MEDICAL PLAN – SPOUSAL ELIGIBILITY

If your spouse is working full-time and eligible for employer-sponsored healthcare with in-network options locally (Ohio, Kentucky, and/or West Virginia), then he/she is no longer eligible for coverage under Shawnee State University's healthcare plan.

If you do plan on providing coverage for your spouse, a Spousal Healthcare Affidavit must be completed.

Contact Human Resources for more information.



DENTAL & VISION



DENTAL

Benefits	In Network
Deductible	\$50 single / \$150 family
Annual Max	\$1,000
Preventative	Covered in Full
Basic	Deductible, then 20%
Major	Deductible, then 50%
Orthodontia (up to age 19) Benefit Lifetime Maximum	40% \$1,000



VISION

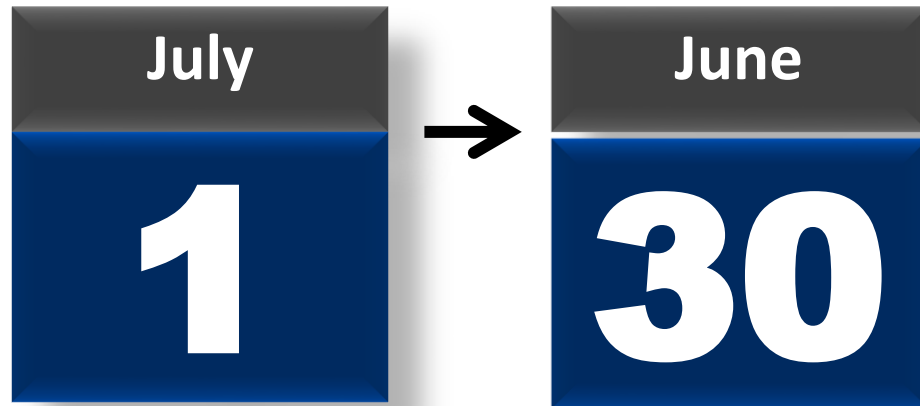
Benefits	In Network
Eye Exam	\$10 copay
Standard Lenses	\$25 copay
Frame Allowance	\$120, 20% off balance
Lens Options	20% discount
Contact Lens Allowance	\$120
Frequency	Exam: 12 months Frames: 24 months Lens OR Contacts: 12 months

2021-2022 PAYROLL DEDUCTIONS

	<i>Annually</i>		<i>18 Pays</i>		<i>24 Pays</i>	
	<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

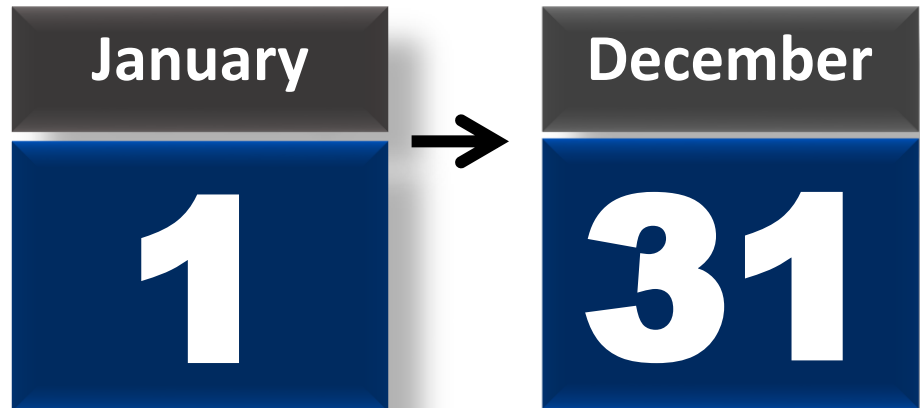
Employee contributions listed include medical, Rx, dental and vision coverage

DEDUCTIBLE



RENEWAL YEAR:

July 1, 2021 – June 30, 2022



DEDUCTIBLE YEAR:

January 1, 2021 – December 31, 2021

PREVENTIVE CARE

Preventive Care typically describes non-diagnostic recommended services based on age and gender. These services may include, but are not limited to



- Child and Adult Examinations, Lab and Radiology
- Colonoscopy
- Routine Pap Smear and Mammograms
- Routine Prostate Screening
- Routine Child Immunizations

Providers must bill Anthem as **Preventive** in order for services to be covered at 100%. If the claim is diagnostic, then the service will be subject to copays or deductible and coinsurance.

SAY HI TO SYDNEY!

Everything you need to know about your Anthem benefits—personalized and all in one place. With Sydney, you'll enjoy a simpler, more connected health experience.

Find care and
check costs

See claims

Use the chatbot and
get answers quickly

View and use
digital ID cards

Check all benefits



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LOOKING FOR A DOCTOR?

With the **Find a Doctor** tool on www.anthem.com or the Sydney app, you can look up:



Doctors, hospitals, labs and other health care providers in your area.



Doctor profiles, their affiliations and patient reviews.



Directions to pharmacies, urgent care centers and other health care facilities.



Anthem Networks – Blue Access for Medical/Pharmacy and Dental Blue for Dentists

LiveHealth

ONLINE

- Have a private video appointment with a doctor on your mobile phone, tablet or computer with a webcam.
- Doctors are available 24/7 for advice, treatment and prescriptions, if needed.
- See a licensed therapist or psychiatrist. Appointments are available 7 days a week and usually cost the same as an in-person visit.

Sign up at livehealthonline.com today
or download the free app.



APPROPRIATE PLACE FOR CARE

71% of Emergency Department Visits are unnecessary or could have been avoided.*

Urgent Care Center

Serious Cold, Flu, Fever

Severe Nausea or Vomiting

Sprains, Strains or Bites

Earaches and Allergies

Pink Eye

VS

Emergency Department

Chest Pain

Stroke or Seizure

Broken Bones

Severe Head Injury

Major Trauma



20 Minutes



135 Minutes

If you have a life-threatening illness or injury, go to the ER or call 911 right away.

HEALTH SAVINGS ACCOUNT (HSA)

The Health Savings Account (HSA) is available for those enrolled in the High Deductible Health (HDHP) Plan. The HSA is a bank account created exclusively for this purpose and designed to assist on a TAX-FREE basis with paying for qualified health care expenses for you, your spouse and your dependent children.

While there is a limit on the annual contribution, there is no limit on the balance of the account.



2021 Annual Contribution Limits:

\$3,600 – single coverage \$7,200 – all other tiers

If 55 or older - \$1,000 catch-up

Shawnee State contributes annually to your HSA, based on the level of coverage you have selected, and this amount is included in the maximum limit. For 2021, Shawnee State will contribute:

\$500 – Single

\$800 – Employee + Child(ren)

\$800 – Employee + Spouse

\$1,000 - Family



ACTIONS YOU NEED TO TAKE

April 19, 2021

**Open Enrollment
Period Begins**

Access to Benefit
Enrollment is open in
BearTrax

April 30, 2021

**Open Enrollment
Period Ends**

All elections must be made
in BearTrax by 5:00 pm

July 1, 2021

**Benefit Elections/
Changes are Effective**

NEED MORE INFORMATION ABOUT YOUR BENEFITS?



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PODCAST

www.horanassoc.com/tunein
or search for “Benefits, What
Like it’s Hard?” on your
favorite listening app.





THANK YOU

Let's chat if you have any
questions about your benefits.

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