



# 2022 Open Enrollment

*November 1<sup>st</sup> — 12<sup>th</sup>, 2021*

**AUGSBURG**  
UNIVERSITY®

# Today's Topics

- Medical Insurance - *HealthPartners*
  - Medical Renewal Process
  - Renewal History and 2022 Outlook
  - HealthPartners – Resources to Help Manage Costs
- Pre-Tax Account Overview – *HR Simplified*
- Dental Plan – *Delta Dental*
- Vision Plan – *EyeMed*
- Life/AD&D, Vol Life/AD&D, & Disability - *Unum*
- Additional Benefits
- Open Enrollment Action Items

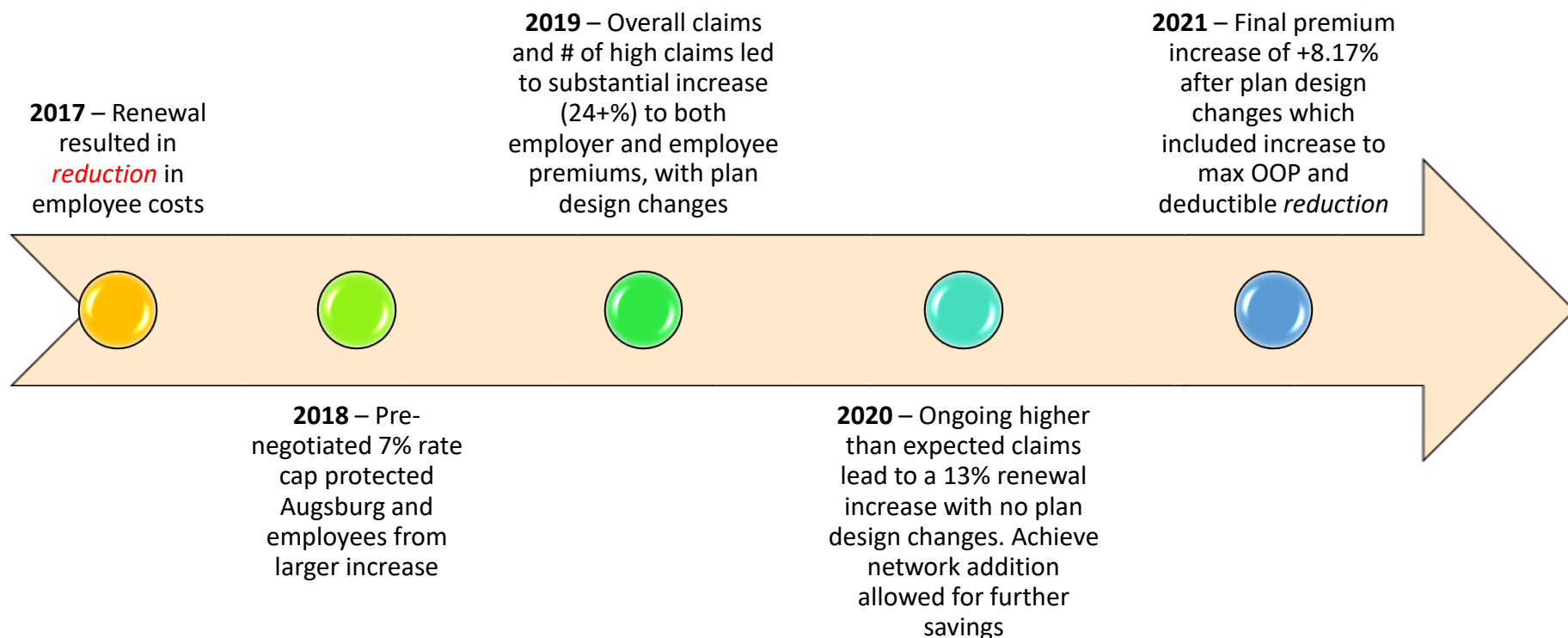




# Medical Renewal Process

- Augsburg's fully insured medical premiums are determined by the following:
  - Cost of claims vs. premium collected
  - Projected future claims risk
  - Medical carrier's book of business (community)
  - Demographics
  - Administration costs
  - Inflation

# Medical Renewals | In Review



# Health Insurance | Looking Ahead



- Renewing with HealthPartners
- Initial Renewal: +7%
- Final Renewal: +5%
- Increase to Employee premiums: **+2.5%** (Augsburg will cover the rest of the increase)
- Continued offering of four (4) options to choose from:
  - Two (2) plans on two (2) networks
- No plan changes!

# 2022 Medical Plan Comparison

	Low Deductible Plan <i>Open Access or Achieve Network</i>	High Deductible + HSA Plan <i>Open Access or Achieve Network</i>
Calendar Year Deductible	\$1,250 Single \$2,500 Family	\$2,800 individual \$5,600 family
Calendar Year Maximum Out-of-Pocket	\$5,000 individual \$10,000 family	\$5,000 individual \$10,000 family
Coinsurance	Plan pays 80%, you pay 20% after deductible	Plan pays 80%, you pay 20% after deductible
Routine Preventive Care <i>Physicals, Eye Exams, Immunizations, etc.</i>	100%	100%
Office Visit / Urgent Care	Plan pays 80%, you pay 20% after deductible	Plan pays 80%, you pay 20% after deductible
Inpatient / Outpatient	Plan pays 80%, you pay 20% after deductible	Plan pays 80%, you pay 20% after deductible
Prescription Drugs		
Generic Formulary	\$15 copay	Generic: Plan pays 100%, you pay 0% after deductible. \$12 copay for Select Preventive
Generic Non-Formulary	\$100 copay	
Formulary Brand	\$50 copay	Formulary Brand: Plan pays 100%, you pay 0% after deductible. \$45 copay for Select Preventive
Non-Formulary Brand	\$100 copay	
Specialty	80% to \$200 max per prescription per month	Specialty: Plan pays 80%, you pay 20% after deductible to \$200 max per prescription per month

# 2022 Medical Rates

***Equitable Increases to both Employee & Employer contributions***

Pre-tax bi-weekly payroll deductions over 24 pay periods

	Low Deductible Plan				High Deductible + HSA Plan			
	Employee Cost		University Cost		Employee Cost		University Cost	
	<i>Open Access</i>	<i>Achieve</i>	<i>Open Access</i>	<i>Achieve</i>	<i>Open Access</i>	<i>Achieve</i>	<i>Open Access</i>	<i>Achieve</i>
Employee Only:	\$94.07	\$88.42	\$283.81	\$266.79	\$54.35	\$51.08	\$293.08	\$275.51
Employee + Child(ren):	\$244.01	\$229.42	\$394.62	\$370.90	\$183.63	\$172.61	\$403.55	\$379.34
Employee + Spouse/Partner:	\$324.54	\$305.07	\$544.60	\$511.92	\$242.11	\$227.58	\$557.01	\$523.58
Family:	\$477.64	\$448.99	\$769.39	\$723.22	\$347.37	\$327.63	\$799.18	\$750.12

# What plan should I choose?

## Low Deductible Plan

- Lowest deductible
- Higher cost up front via payroll deductions
- Must meet deductible before coinsurance will kick in
- Rx copays for all drugs
- NOT HSA eligible
- Eligible for Medical FSA

**Typically most beneficial for people with **HIGHER** anticipated claim risk with known non-preventive expensive Rx needs who prefer upfront cost rather than paying more at time of care**



## High Deductible + HSA Plan

- Highest deductible
- Lower costs up front via payroll deductions
- Must meet deductible before coinsurance will kick in
- Copays for select preventive drugs only
- Personal contribution to HSA can help with higher deductible exposure
- Eligible for Limited FSA for dental/vision costs to protect HSA balance

**Typically most beneficial for people with **LOW/MODERATE** anticipated claim risk, preventive maintenance Rx, and/or knowledge of how to best utilize HSA**



# Medicare Creditable Drug Coverage

- If working beyond age-65, even if Medicare eligible, you can remain on Augsburg's group medical plan if you so choose.
- Medicare requires participants to have been enrolled in a creditable drug plan, at the age of 65, prior to enrolling in Medicare – or be subject to a penalty.
  - The penalty is equal to 1% of the monthly Part D prescription drug plan cost for each month you do not have creditable coverage prior to enrolling, at the age of 65. This penalty is for life/duration you are enrolled on Medicare.
- **Both** of Augsburg's medical plans for 2022 are considered creditable by HealthPartners.
  - You receive a notice from HealthPartners upon enrollment, and annually each November

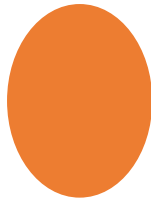
## Turning 65 soon or already 65+?

Learn more about your Medicare options by contacting

**TLC Insurance Group** at 800.719.3751



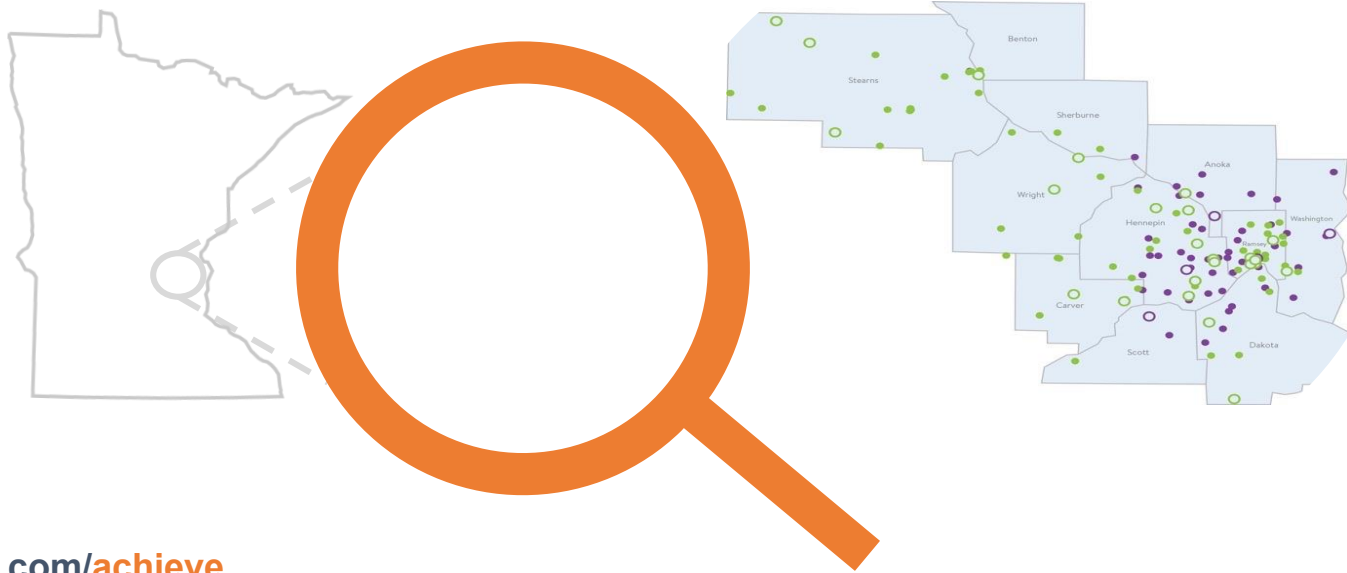
2022 Open  
Enrollment



Resources to live your best self!

# Achieve network

High quality care at a lower cost.

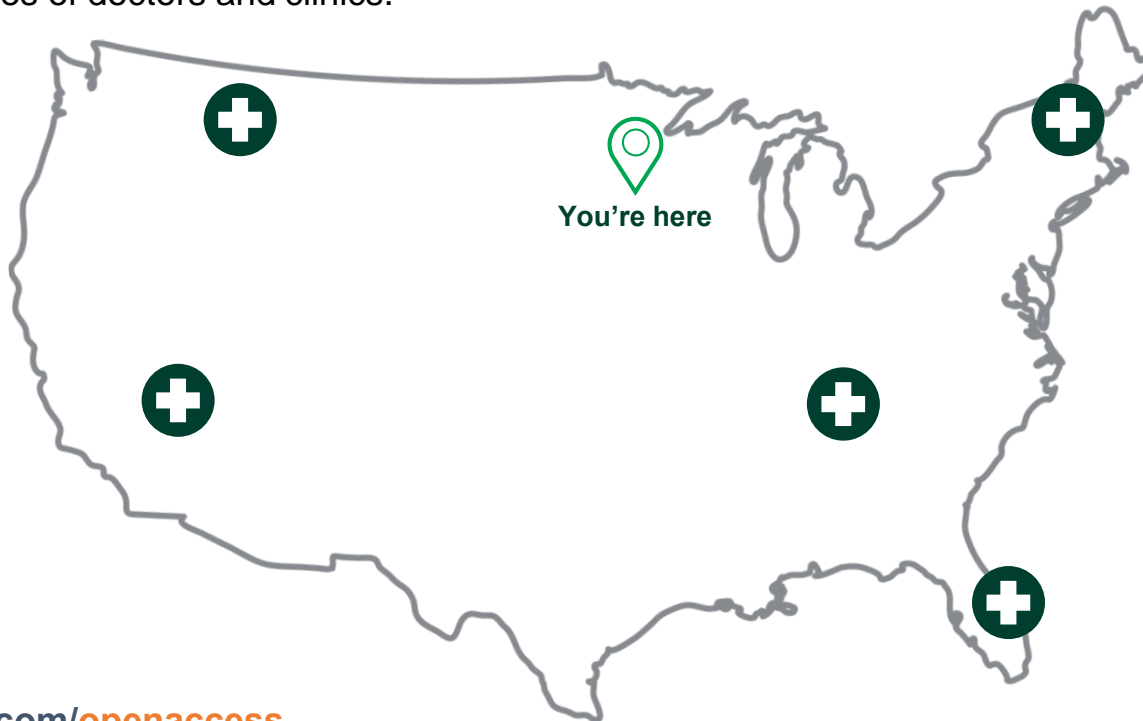


[healthpartners.com/achieve](https://healthpartners.com/achieve)



# Open Access network

Get the most choices of doctors and clinics.



[healthpartners.com/openaccess](https://healthpartners.com/openaccess)



# Here for you 24/7



<b>Member Services</b>	Help with all things related to your plan	Mon – Fri, 7 a.m. to 7 p.m., CT <b>952-883-5000</b> or <b>800-883-2177</b>
<b>Nurse Navigator<sup>SM</sup> program</b>	Support in finding the right care	Mon – Fri, 7:30 a.m. to 5 p.m., CT <b>952-883-5000</b> or <b>800-883-2177</b>
<b>Pharmacy Navigators</b>	Help with your medicines	Mon – Fri, 8 a.m. to 6 p.m., CT <b>952-883-5000</b> or <b>800-883-2177</b>
<b>Behavioral Health Navigators</b>	Help with mental or chemical health benefits	Mon – Fri, 8 a.m. to 5 p.m., CT <b>888-638-8787</b>
<b>CareLine<sup>SM</sup> service nurse line</b>	Trusted nurse advice	24/7, 365 days a year <b>612-339-3663</b> or <b>800-551-0859</b>
<b>BabyLine phone service</b>	Expert guidance on your pregnancy or new baby	24/7, 365 days a year <b>612-333-2229</b> or <b>800-845-9297</b>



# Care today for a healthy tomorrow



**Prevent problems before they start. Your health plan covers in-network preventive care at 100%.**



**Alcohol, tobacco and weight screenings**



**Blood pressure, diabetes and cholesterol tests**



**Breast, cervical and colorectal cancer screenings**



**Routine pre- and post-natal care**



**Vaccines**



**Well-child visits**



[healthpartners.com/preventive](https://healthpartners.com/preventive)

# What is HealthPartners EAP?

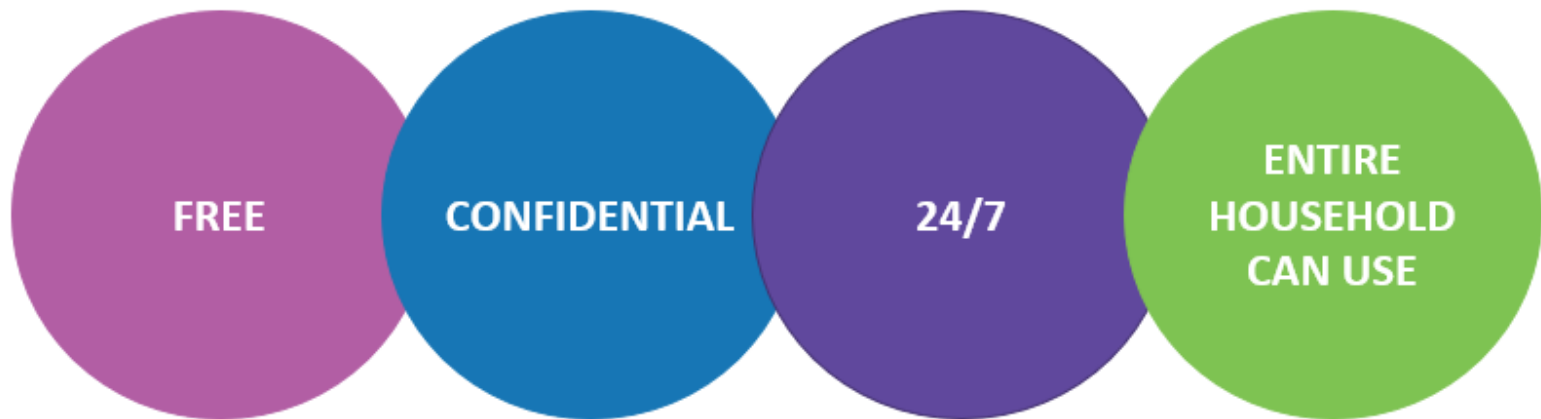
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An employee benefit program that assists employees with personal problems and/or work-related problems that may impact their job performance, health, mental and emotional well-being



# How does my EAP work?

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After hours, lunch breaks, weekends, holidays – it doesn't matter!

# Find balance with everyday support



Your Employee Assistance Program (EAP) has your back 24/7.  
It's free and completely confidential.



**Adopting  
a child**



**Finding  
child care**



**Grieving**



**Knowing your  
legal options**



**Making  
a budget**



**Managing  
stress**



**hpeap.com | 866-326-7194 | iConnectYou mobile app**

# Elevate



## **Extended support for those experiencing anxiety or depression**

Enables the participant to mitigate day-to-day impact of their symptoms

Services include:

- In-depth assessment and administration of a psychometric test
- Up to 20 face-to-face counseling sessions with a psychologist
- Complementary treatment plans
- Ongoing case management





# Accessing your EAP

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- 1 Call **866-326-7194** (24/4, toll free)
- 2 Log on to **hpeap.com**  
Enter your password: Augsburg
- 3 Download the **iConnectYou** mobile app  
Register using your passcode: **TBD**

Whatever is keeping you up at night, we're up as well.

# myStrength by Livongo

Free, digital resource to build resilience, reduce stress and lower anxiety, so you can improve your overall health and lower costs.

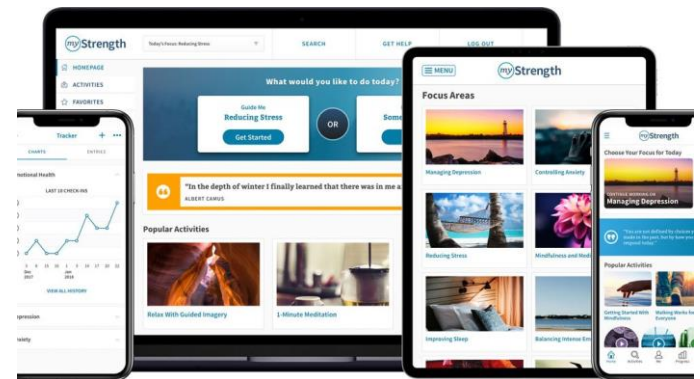
## Full spectrum of support

### Emotional health focus areas:

- Managing Depression
- Controlling Anxiety
- Improving Sleep
- Drug or Alcohol Recovery
- Chronic Pain
- Opioid Recovery
- Reducing Stress
- Mindfulness and Meditation
- Balancing Intense Emotions
- Pregnancy & Early Parenting
- Nicotine Recovery
- Moving Beyond Trauma
- Bipolar Disorder

### Life Topics

- Coping During COVID-19
- First Responders Mental Fitness
- Managing Chronic Conditions
- Facing Racism and Discrimination
- Relationships
- LGBTQ+
- Work
- Caregiving
- Aging
- Grief
- Suicide



Access available through your personal Living Well portal on [healthpartners.com](https://healthpartners.com)

# Omada Programs

Omada is a personalized program designed to help you reach your health goals – whether that's losing weight, lowering your blood pressure, or staying on top of your diabetes. It combines real human support with the latest technology so you can make lasting changes, one step at a time.

- **Eat healthier, move more**

Discover easy ways to sneak healthy choices into daily life.

- **Develop a personalized plan**

Whether it's meditation or medication, zero in on your needs.

- **Track progress seamlessly**

Monitor your activity to discover what is (and isn't) working.

- **Break barriers to change**

Gain powerful problem-solving skills to overcome challenges.

- **Feel healthy for life**

Set and reach your evolving goals with strategies and support.

**You'll get your own:**



Personalized program



Professional health coach



Smart health devices



Weekly online lessons



Small peer group



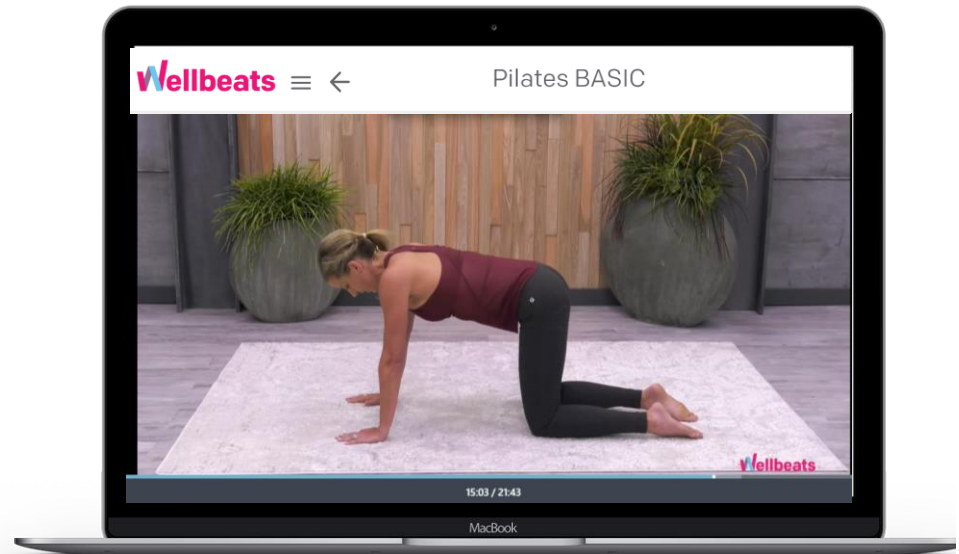
[Omadahealth.com/healthpartnersomada](https://omadahealth.com/healthpartnersomada)

# Move more with Wellbeats

Wellbeats has on-demand workouts and challenges, along with a team of friendly, certified virtual trainers who are ready to help you reach your goals.

**Enjoy classes like yoga, running, HIIT, strength training, recovery, meditation, and more**

**Personalized recommendations based on your preferences and goals**



[healthpartners.com/livingwell](https://healthpartners.com/livingwell)

# Thanks!

[healthpartners.com](http://healthpartners.com)



# Health Savings Account (HSA)

- Must be enrolled in the High Deductible + HSA Plan
- Tax-advantaged savings account administered through HR Simplified to pay for current and/or future medical, dental & vision expenses
- Funded by employee contributions per pay period (or lump sum):
  - Maximum Annual Single HSA Contribution: **\$3,650**
  - Maximum Annual Family HSA Contribution: **\$7,300**
  - Catch up contribution if 55+: **\$1,000**
- Flexibility to change deductions throughout the year
- You own the funds in your account and the balance rolls over tax-free year after year!

# Important Reminders | HSA

- In order to participate in an HSA:
  - You may NOT be claimed as a dependent on someone else's tax return
  - You may NOT be covered by another health plan that provides first dollar coverage
  - You and your spouse may NOT enroll in a Health Care FSA
  - You may NOT be enrolled in a government health plan, such as Medicare, Medicaid or TriCare

*Please note: faculty and staff over age 65 and enrolled in Medicare A or B may withdraw money from an HSA without penalty but may not continue to contribute.*

# Flexible Spending Accounts (FSA)

- Administered by HR Simplified
- Three (3) FSAs allows you to set aside pre-tax money to pay for certain expenses:
  - **Healthcare FSA** for employees not contributing to HSA
    - Up to **\$2,750** for medical, dental or vision expenses
  - **Limited Purpose FSA** for employees on HDHP and contributing to HSA
    - Up to **\$2,750** for vision and dental expenses ONLY
  - **Dependent Care FSA** for employees with eligible dependent costs
    - Up to **\$5,000** for eligible dependent care



# Important Reminders | FSAs

- You may NOT contribute to both an HSA and a Healthcare FSA
- You may NOT change your election mid-year unless you have a corresponding qualifying event
- Estimate expenses before the plan year begins
- Must substantiate reimbursement requests – Keep your receipts!
- Expenses must be incurred (date service received) between:  
**January 1<sup>st</sup> and December 31<sup>st</sup>**
- Receipts need to be submitted for reimbursement by March 31<sup>st</sup> of the following year (run-out period)

## Carry-over opportunity **NEW**

- Unused funds up to \$550 can be carried over to the following year. Funds in excess of \$550 not used by end of the run-out will be forfeited

# Dependent Care FSA

- All benefit eligible faculty and staff are able to participate
- Allows you to set aside pre-tax dollars to pay for care services for eligible dependents:
  - Child(ren) under age 13
  - Your spouse or child who is physically or mentally incapable of self care
  - Elder care
- You may contribute up to \$5,000 annually
  - This amount is limited to \$2,500 *if* you are married and file separate tax returns
- Examples of expenses that are NOT eligible:
  - Tuition, Field Trips, Overnight Camp



# Enrolling in HSA & FSAs

Add Dependent

Edit Dependent

Remove Dependent

## Flexible Spending Account (FSA) Enrollment

I hereby authorize Augsburg University to reduce my regular compensation to provide for payroll contributions to an FSA. The amount indicated below will be taken over the number of FSA eligible payrolls in the 2021 calendar year, the maximum number of deductions in the 2021 plan year is 24.  
EXAMPLE: If you select an annual FSA contribution of \$2400, \$100 will be taken from each paycheck.

Limited Purpose FSA:

\$ 0

Maximum \$ 2750

Dependent Care Reimbursement (Enter total annual deduction; amount will be divided among 24 pay periods):

\$ 0

Maximum \$ 5000

## Health Savings Account (HSA) Enrollment

I hereby authorize Augsburg University to reduce my regular compensation to provide for payroll contributions to an HSA. The amount indicated below will be taken over the number of HSA eligible payrolls in the 2021 calendar year, the maximum number of deductions in the 2021 plan year is 24.  
EXAMPLE: If you select an annual HSA contribution of \$2400, \$100 will be taken from each paycheck.

**If you are 55 or older, you can make additional “catch up” contributions of up to \$1,000.**

**If you are enrolled in Medicare Part A – you are not eligible to enroll in an HSA.**

Individual Health Savings Account (Enter total annual deduction; amount will be divided across 24 pay periods):

\$ 0

Maximum \$ 3600

Family Health Savings Account (Enter total annual deduction; amount will be divided across 24 pay periods):

\$ 0

Maximum \$ 7200

**REMINDER:**  
Enter annual  
amount, not  
per pay period  
amount!

# HSA/FSA | Tax Savings Example

- In order to help encourage eligible employees to contribute to your HSA or FSA, below is an illustration of annual tax savings simply by using these accounts

	Without HSA/FSA	With HSA/FSA
Gross Pay	\$40,000	\$40,000
Less Account Contribution	- \$0	-\$1,500
Taxable Income	\$40,000	\$38,500
Less Taxes (Federal, State, FICA – assumes 25% tax bracket)	<u>-\$10,000</u> \$30,000	<u>-\$9,625</u> \$28,875
Less Out-of-Pocket Expense	-\$1,500	-\$1,500
Plus Reimbursement	+ \$0	+ \$1,500
Spendable Pay	\$28,500	\$28,875
You save \$375 per year!		

# Dental Plan | Delta Dental

- NO benefit or rate changes to the current plan offering!

	Delta Dental
	Employee Cost
Employee Only:	\$18.90
Employee + Child(ren):	\$50.00
Employee + Spouse/Partner:	\$47.50
Family:	\$56.00



Costs shown are pre-tax bi-weekly payroll deductions over 24 pay periods



Delta Dental of Minnesota

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# Dental Plan | Delta Dental

	Delta Dental PPO Network	Delta Dental Premier Network	Non-Participating Providers
Diagnostic & Preventive	100%	100%	100%
Basic Restorative Services		80%	80%
Basic Endodontics			
Basic Periodontics			
Basic Oral Surgery			
Major Services	60%	50%	50%
Orthodontics <i>Adults and children age 8+</i>			
Annual Deductible <i>Applies to all non-preventive services</i>	\$25 per person \$75 per family	\$50 per person \$150 per family	\$50 per person \$150 per family
Annual Plan Maximum	\$2,000 per person	\$1,000 per person	\$1,000 per person
Orthodontic Lifetime Maximum	\$2,000 per person	\$1,000 per person	\$1,000 per person



Delta Dental of Minnesota








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# Dental Plan | Delta Dental

Delta offers online tools to find a provider and other member benefits.

Delta PPO	Delta Premier	Non-Participating
<ul style="list-style-type: none"><li>✓Smaller network</li><li>✓Significant discounts</li><li>✓No balance-billing</li><li>✓No paperwork</li></ul>	<ul style="list-style-type: none"><li>✓Largest network nation wide</li><li>✓Negotiated fees</li><li>✓No balance-billing</li><li>✓No paperwork</li></ul>	<ul style="list-style-type: none"><li>✓ No negotiated fees</li><li>✓ Potential higher charge for services</li><li>✓ Balance-billing</li><li>✓ May be asked to submit your claim</li></ul>

## Quick Links for Members

-  [Find A Dentist](#)
-  [Understanding Your Dental Benefits](#)
-  [Commonly Used Forms](#)
-  [Frequently Asked Questions](#)
-  [Dental and Insurance Terms Defined](#)
-  [Helpful Tools for Members](#)
-  [Contact Us](#)

Visit **deltadentalmn.org** or call **1.800.448.3815** to learn more!



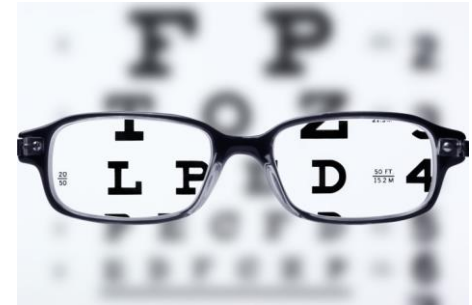
Delta Dental of Minnesota

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# Vision Plan | EyeMed

**No changes to plan design!**

**No changes to rates!**



	EyeMed
	Employee Cost
Employee Only:	\$2.16
Employee + Child(ren):	\$4.32
Employee + Spouse/Partner:	\$4.10
Family:	\$6.35

Costs shown above are pre-tax bi-weekly payroll deductions over 24 pay periods



# Vision Plan | EyeMed

	EyeMed Insight Network (in-network benefits)
<b>Spectacle Lenses</b> Standard Single Vision Standard Bifocal Standard Trifocal Standard Progressive	\$25 copay \$25 copay \$25 copay \$90 copay
<b>Frames</b>	\$130 allowance, 20% off balance over \$130
<b>Contact Lenses</b> Conventional Disposable Medically Necessary	\$130 allowance, 15% off balance over \$130 \$130 allowance Paid in full
<b>Laser Vision Correction</b>	15% off retail price
<b>Frequency</b> Lenses or Contact Lenses Frames	Once every 12 months Once every 24 months



Check out [eyemed.com](https://www.eyemed.com) to learn more!



# Life & Disability | Unum

- Augsburg covers the cost of your Basic Life / AD&D, and Long Term Disability benefits
- Basic Life benefit is 1.5x annual salary up to \$200,000 max
  - You pay tax on the premium paid by Augsburg for coverage over \$50,000 (imputed income)
- You are also eligible to purchase additional Supplemental Life insurance for you and your dependents

**Buy-in, Buy-up:** *If you enrolled at any coverage amount during initial eligibility, you can purchase up to the Guarantee Issue amount during any future annual enrollments (including 2022)*

If you did not enroll when first eligible, you can still enroll, but will be subject to evidence of insurability requirements





# Additional Benefits

- 403(b) Retirement Plan
- Tuition Remission
- Wellbeing Program
- Pet Insurance
- Employee Assistance Program (EAP)
- Medical Bill Saver
- Will Prep & Life Planning Services
- Travel Assistance



# Annual Opportunity

- Open enrollment is your **annual** opportunity to enroll, make changes, or drop your benefit coverage *without* a qualifying life event!
- Common qualifying life events include:
  1. Marriage
  2. Birth or adoption of a child
  3. Divorce, legal separation, termination of employment, reduction in hours worked or death of spouse
  4. Loss of coverage under Medicaid or state child health plan
  5. Gaining eligibility for coverage under Medicaid, Medicare or a state child health plan
- #1, #2, and #3 above require you to notify HR within 30 days; #4 and #5 require notification within 60 days



# Dates to Remember!

Open enrollment runs from: **November 1<sup>st</sup> at 6:00am to November 12<sup>th</sup> at 11:59pm**

2021 November						
SUN	MON	TUE	WED	THU	FRI	SAT
	1 GO!	2	3	4	5	6
7	8	9	10	11	12 STOP!	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				



# Next Steps

- All benefits eligible faculty and staff an online enrollment form
- Go to [inside.augsburg.edu/Administrative Tasks/Open Enrollment](https://inside.augsburg.edu/Administrative%20Tasks/Open%20Enrollment)
  - Follow prompts and on-screen instructions
  - If you have recently changed your address, please complete an address change form and submit to HR (please refer to below link)

This is the address that will be used to mail your W-2 and benefits-related information. To notify HR and payroll of a change in your address or phone number, please complete an [Address/Phone Number Change Form](#)

- Enrollment forms must be completed and submitted online by:

**Friday, November 12<sup>th</sup> at 11:59pm**

**PLEASE NOTE: Late submissions will NOT be accepted**

# Questions?

Email [hr@Augsburg.edu](mailto:hr@Augsburg.edu)

