



2024 Open Enrollment

November 6th – 20th, 2023

Today's Topics

- Medical Insurance – *Medica*
 - State of Healthcare
 - Plan Designs & Rates
 - Networks, Resources, Value-adds
- 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



State of Healthcare

Notable reasons for increasing healthcare costs nationwide include:

- Prevalence of chronic conditions
- Prescription drug costs
- Aging populations
- Lifestyle choices
- Delayed treatment
- High cost claims
- Healthcare workforce shortages
- Residual impacts from pandemic
- Inflation

Augsburg's fully-insured medical renewal is based primarily on:

- Cost of claims vs. premium collected (loss ratio)
- Projected future claim risk
- Medical carrier's book of business (community)
- Demographic changes
- Benefit plan design
- Administrative costs
- Trend (inflation)

What can you do to help reduce these costs to you and your medical plan?

- Review all network options
- Focus on prevention (physical exams, routine screenings)
- Ask questions (to your doctor, provider, pharmacist, etc.)
- Don't be afraid to get a 2nd opinion
- Try telemedicine (especially for minor ailments)
- Think twice when going to the Emergency Room / Urgent Care
- Make healthy decisions
- Know your family history
- Take advantage of your medical spending accounts

Health Insurance | Looking Ahead

- Renew with **Medica**
- Two (2) plan designs
 - Low Deductible
 - High Deductible + HSA
- Three (3) network options
 - Choice Passport (Open Access)
 - Park Nicollet and HealthPartners Medical Group First
 - VantagePlus
- Altogether, six (6) options to choose from
- Small plan changes
 - Primary change to deductible & out-of-pocket max on High Deductible plan made to align with IRS requirements to keep deductible embedded.
 - Equitable change made to Low Deductible plan to help reduce costs.
- Premium increase in-line with inflation.
 - Employee premium increases range from \$8.37 to \$57.80 per month depending on plan and enrollment tier. No increase higher than +8%
- Augsburg's employer costs increasing by approx. +12%



Important Medical Terms to Know

Copay

- A set amount you pay for prescriptions on the Low Deductible plan. Your copays apply toward meeting your out-of-pocket maximum, but not your deductible.

Deductible

- The amount you pay each year before your insurance starts to pay.

Coinsurance

- Your share of the costs of a covered health care service – calculated as a percentage. Coinsurance applies *after* you've met your deductible.

Out-of-Pocket Maximum

- The most you will pay for health care services covered by your insurance in a year. Once you reach your out-of-pocket maximum, your insurance pays 100% of any additional covered charges for the rest of the year.

Preventive Care

- Preventive care can help detect or prevent serious diseases and medical conditions before they potentially become major. Examples include: annual check-ups, immunizations and certain age- or gender-specific screenings. This is different than diagnostic care, which is when your provider is looking for something specific to diagnose, often as a result of symptoms or based on the results of a preventive test or screening.

2024 Medical Plan Comparison

	Low Deductible Plan <i>Passport, Park Nicollet & HP First or VantagePlus Network</i>	High Deductible + HSA Plan <i>Passport, Park Nicollet & HP First or VantagePlus Network</i>
Calendar Year Deductible	\$1,500 Single \$3,000 Family	\$3,200 individual \$6,400 family
Calendar Year Maximum Out-of-Pocket	\$5,500 individual \$11,000 family	\$6,400 individual \$12,800 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		<i>Generic:</i> Plan pays 100%, you pay 0% after deductible. No cost for designated Preventive Rx
Generic Formulary	\$15 copay / \$30 mail order	
Preferred Brand	\$50 copay / \$100 mail order	<i>Preferred Brand:</i> Plan pays 100%, you pay 0% after deductible. No cost for designated Preventive Rx
Non-Preferred Brand	\$100 copay / \$200 mail order	<i>Non-Preferred Brand:</i> Plan pays 100%, you pay 0% after deductible. Preventive benefit does not apply
Specialty	80% to \$200 max per prescription per month; Non-preferred: 70% coinsurance	<i>Specialty:</i> Plan pays 80%, you pay 20% after deductible to \$200 max per prescription per month

2024 Medical Rates

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>Passport</i>	<i>Park Nicollet & HP First OR VantagePlus</i>	<i>Passport</i>	<i>Park Nicollet & HP First OR VantagePlus</i>	<i>Passport</i>	<i>Park Nicollet & HP First OR VantagePlus</i>	<i>Passport</i>	<i>Park Nicollet & HP First OR VantagePlus</i>
Employee Only:	\$98.48	\$91.00	\$329.69	\$272.94	\$57.18	\$53.79	\$324.03	\$270.24
Employee + Child(ren):	\$253.25	\$239.88	\$470.36	\$375.20	\$193.30	\$180.70	\$450.95	\$366.91
Employee + Spouse/Partner:	\$334.80	\$318.13	\$650.00	\$518.95	\$254.30	\$239.64	\$622.49	\$505.63
Family:	\$494.60	\$468.38	\$918.37	\$732.65	\$364.88	\$342.20	\$893.12	\$727.10

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 2024 are considered creditable by Medica.
 - You will receive a notice upon enrollment, and annually each October by Medica.

Turning 65 soon or already 65+?

Learn more about your Medicare options by contacting

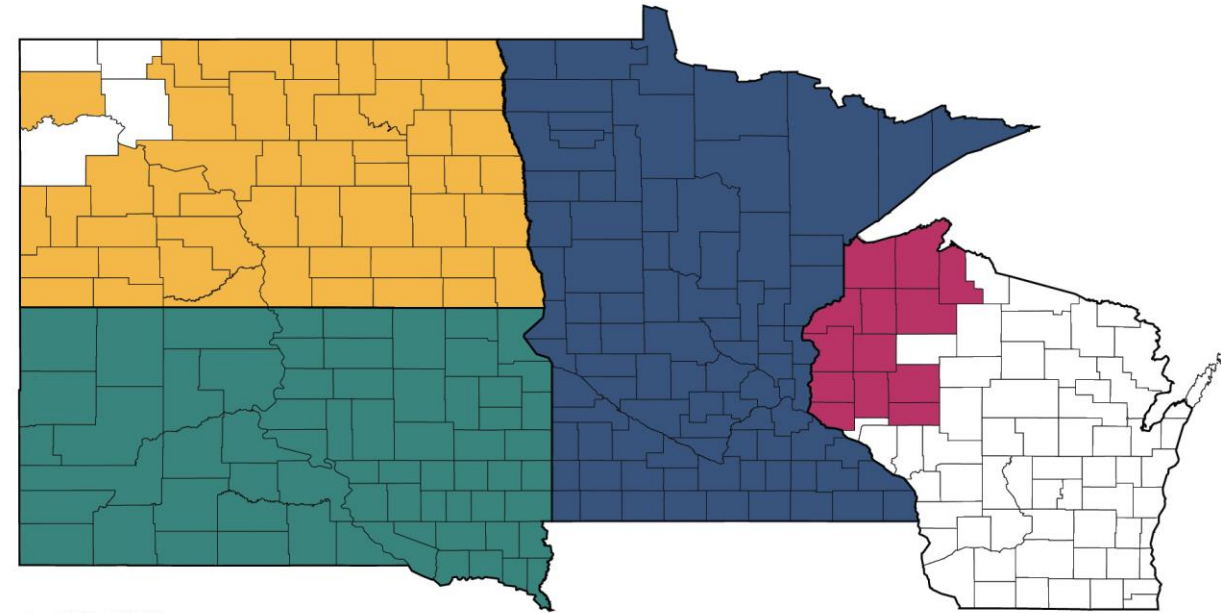
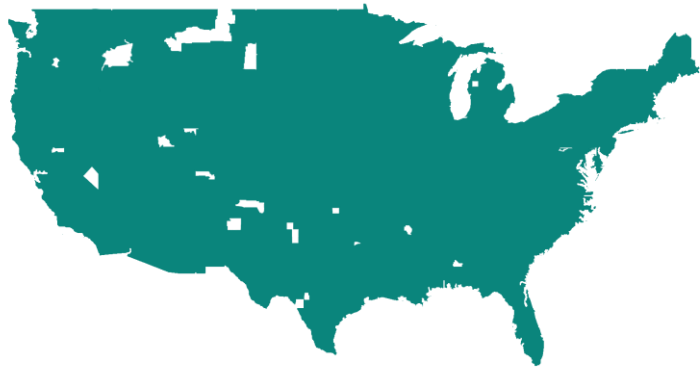
TLC Insurance Group at 800.719.3751

Welcome to Medica

Medica Choice[®] Passport

Access to a large, national network and the freedom to see any provider at any time. A plan that's easy to use — no matter where you live.

- Quick and easy access to nationwide benefits
- One dedicated call center for all members no matter where you live
- Direct access to any primary or specialty care provider the Medica Choice Plus network without a referral
- Nationwide network coverage when you travel



- Minnesota MIC + MHP
- Wisconsin MIC
- South Dakota MIC
- North Dakota MIC + MHP

Medica Choice[®] Passport

- | | | |
|---|--|---|
| <ul style="list-style-type: none">• 1 million+ providers and nearly 7,300+ hospitals• 1,500,000+ doctors | <ul style="list-style-type: none">• More than 64,000 pharmacies including 24-hour pharmacies | <ul style="list-style-type: none">• Convenience and urgent care |
|---|--|---|

Park Nicollet and HealthPartners Medical Group First with Medica

Quick facts

- Direct access to more than 55 medical and surgical specialties, 50 neighborhood clinics, 18 specialty care centers, 20 urgent care locations, and 6 hospitals
- Medica’s standard networks for chiropractic, behavioral health, pharmacy

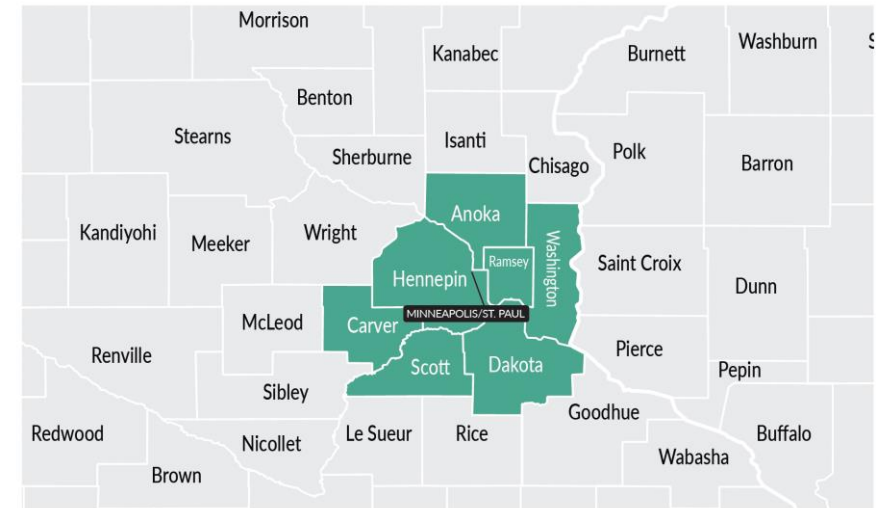
Features

- Nurse advisors you can reach 24/7/365
- 24/7 online care for diagnosis and treatment of 60 common health conditions at **Virtuwell.com**
- SmartCareSM for time-saving care when and where you need it — at the clinic, on your phone, or online Appointment-guide text service
- -Urgent care for issues that aren't life threatening but need attention right away; open late seven days a week; check wait times at **HealthPartners.com**



HealthPartners[®]
Park Nicollet[®]

■ Park Nicollet and HealthPartners Medical Group First with Medica



Primary service area:

Minnesota Metro

VantagePlus with Medica

Quick facts

- More than 4,800 primary and specialty providers, including in-network access to academic medicine and providers at the University of Minnesota, as well as high-level trauma care from providers at North Memorial Health
- 650 clinic locations
- 11 leading hospitals
- Medica's standard networks for chiropractic, behavioral health, pharmacy

Features

- Nurse advisors available 24/7/365
- Same-day and virtual appointments with primary care providers. Many clinics offer walk-in care, along with early-morning, evening and weekend hours.
- 24/7/365 eVisits for many common health conditions; virtual care options are available for medical and mental health services; schedule a phone or video visit with your primary or specialty care provider
- New member phone calls to help get you off to a good start



VantagePlus with Medica



Primary service area:

Minnesota metro

Medica Travel Program

When you travel outside the Medica service area*, you get network coverage by visiting a provider in the Travel Program Network.

How the Travel Program works

- If you need care while you're outside of the service area, you can get in-network benefits with the UnitedHealthcare Options PPO network.
- This is great news if you travel for business or have children attending college outside of our service area.
- The Travel Program Network helps you with any urgent, chronic, or emergency care needs. But you should try to see your primary care provider within the Medica service area.
- Chiropractic care isn't included in the Travel Program. If you see a chiropractor outside the Medica service area, your out-of-network benefits will apply.
- To find a Travel Network provider, clinic, hospital, or pharmacy, visit [Medica.com/FindADoctor](https://www.medicamn.com/FindADoctor) and select your Medica plan.

*The Medica service area includes Minnesota, North Dakota, South Dakota, and western Wisconsin.



Find a Provider

Pre-Enrollment Site:

www.welcometomedica.com/augsburguniversity

- Direct links to networks available to Augsburg
- Find a Physician or Facility
- Pharmacy – drug lists, calculators, etc.
- And much more!

The screenshot displays the Medica Augsburg University website. At the top left, the Medica logo (a heart with a pulse line) and the Augsburg University logo are visible. Below the logos, the text 'Augsburg University' is displayed. On the right side, there is a search bar with the word 'Search' and a magnifying glass icon. A vertical navigation menu on the left side includes the following items: 'Plan Overview' (highlighted with a red underline), 'Plan Options', 'Preventive Care', 'Find a Physician or Facility', 'Pharmacy', and 'Wellness Programs'. The main content area features a large image of a doctor in green scrubs interacting with a young boy who is high-fiving her, while a woman holds a baby in the background. Overlaid on this image is a teal call-to-action box with the text: 'Wondering if your provider is in our network? To find out if your current provider is part of the Medica network, or to find a new physician, use our online provider search tool. Find a provider or facility >'. Below the call-to-action box, there are three small teal boxes containing the numbers '1', '2', and '3', followed by a double vertical bar symbol. At the bottom of the page, the text reads: 'Welcome to Medica! We are pleased to offer you health coverage through your employer. As a health care consumer, you have choices. This website can help you easily learn more about your options.'

Pharmacy benefits

Pharmacy

Retail Pharmacies

- Access to over 64,000 retail pharmacies
- Same low negotiated rates at all network pharmacies

Mail Order

- Available through Express Scripts
- Express Scripts mobile app
 - Check drug costs
 - Locate a pharmacy
 - View prescription drug history
 - Print forms and ID cards
 - Access drug information
 - Receive medication-related alerts



Specialty Pharmacy

- Available through Accredo Specialty Pharmacy
 - Self-injectable, oral, high-tech, or high cost for treatment of diseases requiring complex therapies
- May require special handling
- Most often prescribed by specialists
- 24/7 access to specialty-trained pharmacists and nurses



Pharmacy



Medica Drug Lists

- To find out more about Medica's Preferred Drug List, Preventive Medication Drug List and Specialty Drug List go to
 - Welcometomedica.com/augsburguniversity.com
or
 - Medica.com/SignIn

Prior Authorizations

- View Medica's Drug List to learn if your medication requires a Prior Authorization.

Step Therapy

- Certain medications require step therapy, which means you try the preferred drug or drugs first. If the step 1 drug isn't effective, you can then try the step 2 drug.
- For medications that fall under step therapy, the step 1 requirements will be waived if you fill a step 2 drug within the first 120 days on the plan.

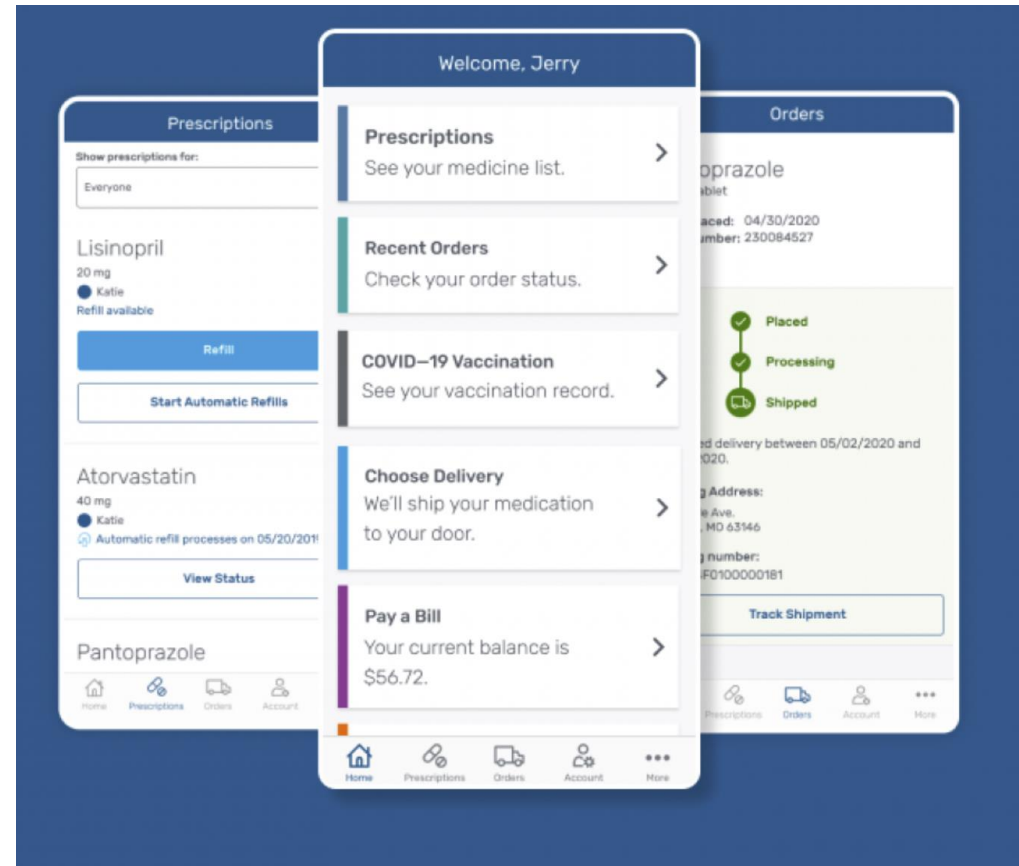


Pharmacy solutions

Manage your prescriptions - Resources “on-the-go”

Manage your prescription through **Medica.com/Signin** or download the Express Scripts app from Google Play or iOS app store




- Check drug costs
- Locate a pharmacy
- View prescription drug history
- Order refills
- Reminders and drug interaction checker
- Submit mail order
- Enroll in automatic refills



Member resources

Your member ID card

- Your name and covered dependents
- Your copayment and coinsurance amounts
- Important phone numbers
- Secure ID number
- Group policy number
- Important contact information

			
Payer ID: 94265 ID: 999999901 Group: DFLT			
Name: JOHN Q 00180/00690XXXX			
Dependents: JANE R DOE DAUGHTER R DOE SON T DOE BABY1 U DOE BABY2 V DOE		Rx BIN: 003858 Rx PCN: A4 Rx Group: 1MEDICA	
CareType: MEDICA CHOICE PASSPORT SVC Type: MEDICAL			
In Network:	Ded IND/FAM \$555/\$1,555	OOPM IND/FAM \$3,333/\$6,666	RX OOPM IND/FAM \$1,111/\$22,222
Out of Network:	\$3,333/\$9,999	NA/NA	
Medica Choice With UnitedHealthcare Choice Plus			
Members – Medica.com/SignIn			
Claims: Medica PO Box 30990, Salt Lake City, UT 84130			
Member Services:	1 (952) 945-8000 or 1 (800) 952-3455		
Hearing Impaired:	711		
Pharmacists:	1 (800) 922-1557		
Medica Providers:	1 (800) 458-5512 or www.medica.com		
Notification Services:	1 (866) 745-9920		
UnitedHealthcare Providers:	1 (877) 842-3210 or www.unitedhealthcareonline.com		
Medica Behavioral Health:	1 (800) 848-8327		
Medica CallLink Nurse Line:	1 (800) 962-9497		
EAP:	1 (800) 626-7944		
			
Minnesota Department of Commerce Appeals: 651-539-1600 or 800-657-3602			

My Health Rewards

Overall goal

- Earn points and get rewards with My Health Rewards, an online tool that helps you take small steps to reach your health goals.

Eligibility

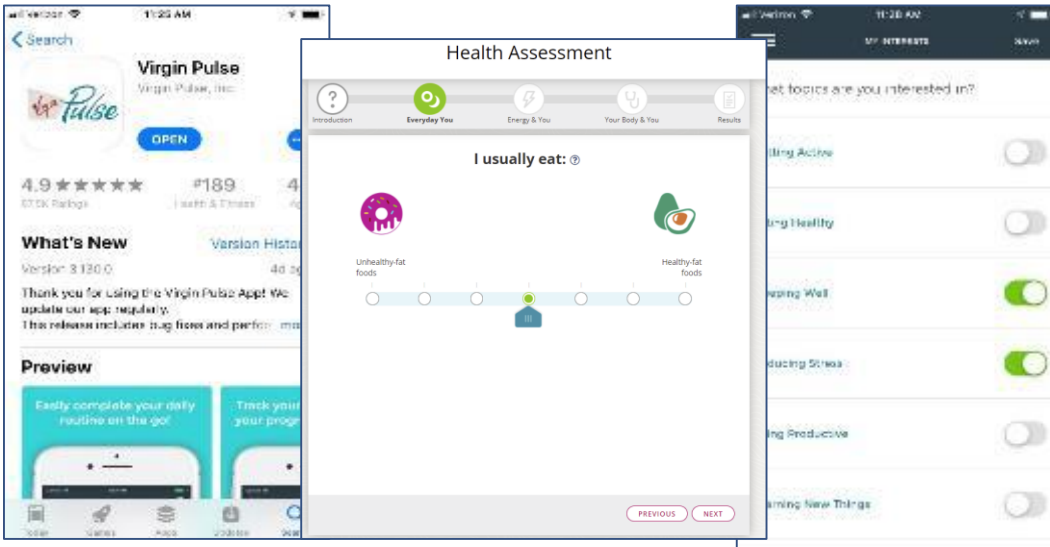
- Medica members 18 years and older

Getting started is easy!

Download the App

Take the health assessment

Save your interests



Rewards

Get rewarded for using the tools and programs that work for you.

- Tracking physical activities and daily steps
- Completing Healthy Habits activities
- Completing self-guided courses, called Journeys
- Daily Learning Cards
- Tracking sleep
- Plus more ways to earn rewards
- Completing self-guided courses, called Journeys

WAYS TO EARN	POINTS	PULSECASH REWARD AMOUNT	REWARD TYPE
EARN PROGRAM POINTS	2,000	\$10	E-gift card or other options
	10,000	\$20	E-gift card or other options
	25,000	\$50	E-gift card or other options
	40,000	\$80	E-gift card or other options
		\$160 per year	
20-DAY TRIPLE TRACKER	Track* any combination of the following activities on 20 or more days in a calendar month to earn a bonus reward: <ul style="list-style-type: none"> • 7,000 steps a day and/or; • 15 active minutes a day and/or; • 15 workout minutes a day. 	\$5 per month	E-gift card or other options
		\$60 per year	
Point-based rewards + 20-day triple tracker rewards =		\$220 in rewards potential per year	E-gift card or other options

Medica[®] Optum[®] Employee Assistance Program (EAP)

Offering help with life events

FOR 24/7/365 ASSISTANCE: 1-800-626-7944

Starting A new job	Getting married or divorced	Buying A new home	Work stress	Having children
Moving or relocation	Financial stress	Returning to work	Childcare or eldercare issues	Retirement issues

Core services and benefits for Medica plan members

- Specialists available 24/7/365 to talk about personal, financial or, legal worries
- Five counseling sessions per issue/per year covered at 100%
- A robust collection of interactive resources, webinars, screeners, and information on **LiveAndWorkWell.com**
- 30-minute legal consultation at no cost (in person or over the phone)
- Management support and consultation

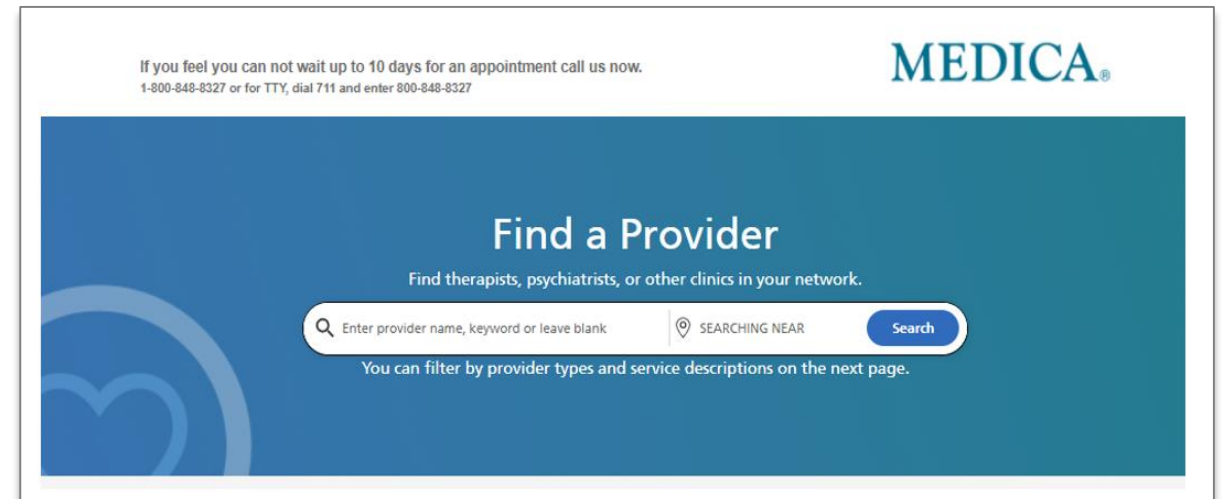
Medica Behavioral Health*

Connecting members to top quality care

24/7/365 resources to help you find a behavioral health provider to meet your needs

Medica's Behavioral Health network includes 81,000+ practitioners nationwide. When you need to find a behavioral health provider:

- **Call Medica Behavioral Health at 1-800-848-8327**
- **Use the Online Directory**
Visit [Medica.com/Findcare](https://www.Medica.com/Findcare)
"Start here" in the Behavioral health tile
- **Liveandworkwell.com:** Access code **MEDICA**
24/7 access to professional care, self-help programs, and a variety of useful information



Optum Behavioral Health Crisis Line at

800-848-8327 #8

Optum Substance Use Disorder Helpline at

855-780-5955

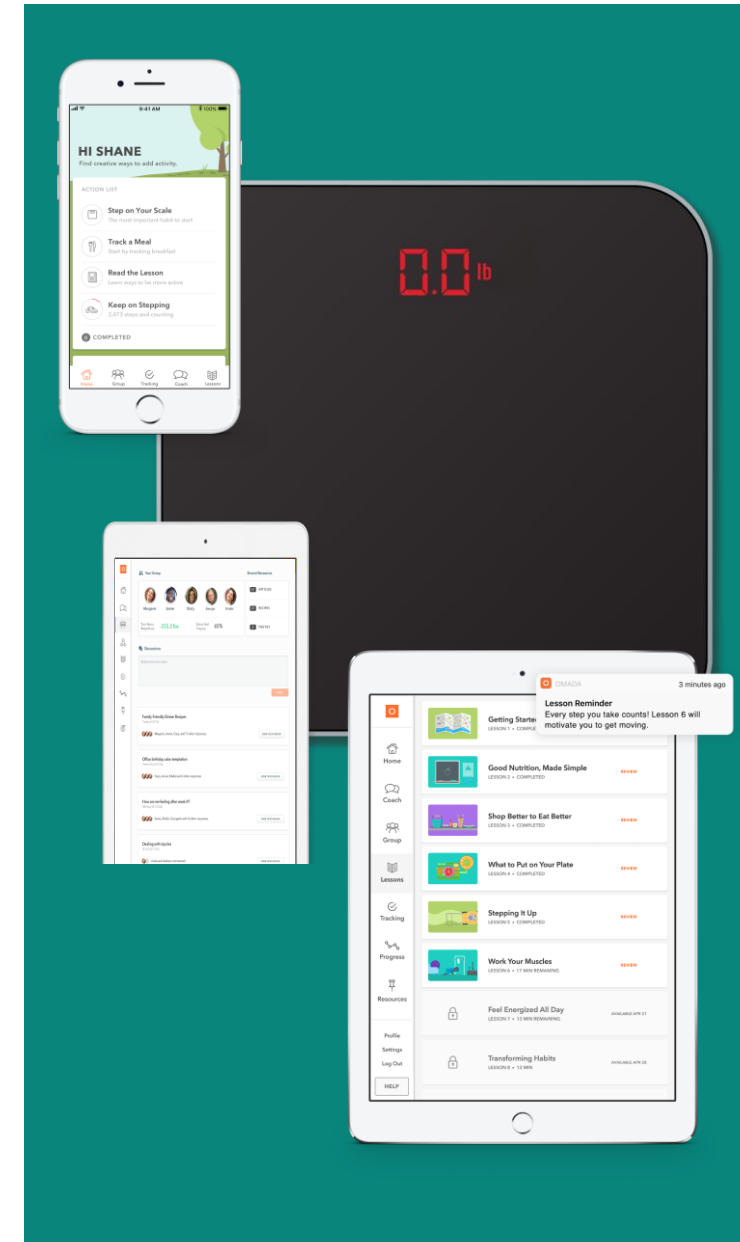
Omada for Prevention

A digital lifestyle change program to help members improve overall health, lose weight and reduce their risk for developing chronic conditions such as: Type 2 diabetes and heart disease

- You'll learn how to apply meaningful changes around eating, activity, sleep, and stress, and then focus on sustaining those behaviors
- Program helps you get healthy your way and is available at no additional cost

What you get:

- Dedicated health coach & care team
- Interactive weekly lessons
- A wireless scale, delivered to your door
- Healthier lifestyle in 10 minutes a day | anywhere, anytime
- Long term results through habit & behavior change



Virtual care options*

Convenient and cost effective online treatment

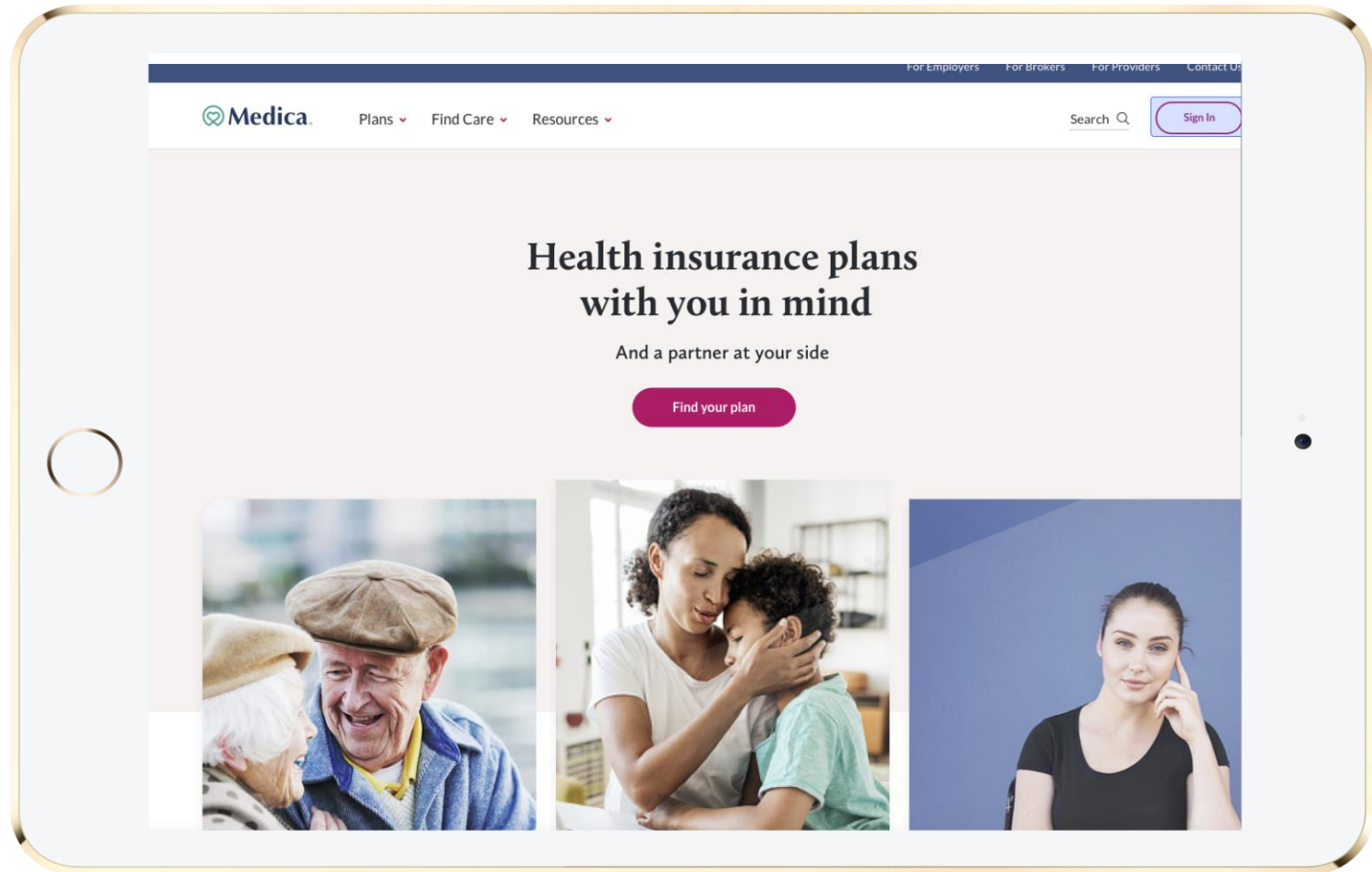
Clinic-based	Amwell	Virtuwell	CallLink
Many clinics offer virtual care, online care, or e-visits	24/7 online clinic available in every state Includes coverage for medical and behavioral health care services	24/7 online clinic available in select states	Available 24/7/365
Prices vary	Medical: Each visit is \$64 or less Behavioral health: Price varies by type of service	Medical: Each visit is \$59 or less	FREE
Check with your clinic to see if they offer virtual care and how you can connect with your provider online		Online visits with a certified nurse practitioner	Phone visits with a certified nurse practitioner
Clinic's website	Amwell.com/cm	Virtuwell.com	1-800-962-9497 (TTY: 711)

*Virtual care options can vary by your plan's network. Check care options at [Medica.com/Findadoctor](https://www.Medica.com/Findadoctor).

Your one-stop shop

Medica.com/SignIn

- Download your ID card to your mobile wallet and order printed cards
- View plan benefits and details
- Check the status of claims
- Find a provider or clinic in your network
- Explore wellness programs and resources
- Go green and get your plan materials online
- Easily find documents and forms
- Quickly get answers and info



Member Services

We're here to help

Medica Member Services

- Monday - Friday, 7 a.m. - 8 p.m. CST (closed Thursdays, 8 a.m. - 9 a.m.)
- Saturday, 9 a.m. – 3 p.m.

Call:

- **952-945-8000** or **1-800-952-3455**
- **TTY: 711**

Email:

- Visit [Medica.com/Contact](https://www.Medica.com/Contact)





THANK YOU

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 and hearing expenses
- Funded by employee contributions per pay period (or lump sum):
 - Maximum Annual Single HSA Contribution: **\$4,150**
 - Maximum Annual Family HSA Contribution: **\$8,300**
 - 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 **\$3,200 (projected)** for medical, dental, vision or hearing expenses
 - **Limited Purpose FSA** for employees on HDHP and contributing to HSA
 - Up to **\$3,200 (projected)** for dental, vision or post-deductible medical expenses ONLY
 - **Dependent Care FSA** for employees with eligible dependent costs
 - Up to **\$5,000** for eligible dependent care expenses (children under the age of 13, disabled dependents, elder care)
 - Maximum is \$2,500 if married filing separate tax returns.

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 1st and December 31st
- Receipts need to be submitted for reimbursement by March 31st of the following year (run-out period)
- Carry-over opportunity
 - Unused funds up to \$610 can be carried over to the following year. Funds in excess of \$610 not used by end of the run-out will be forfeited.

HSA / FSA | Tax Savings Example

- Michelle earns \$40,000 per year and anticipates \$1,500 in eligible expenses. By using her HSA or FSA to pay for her expenses, at the end of the year, she has \$375 extra to spend on something else.

	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



	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

3% increase to employee premiums

	Dental
Per Pay Period Employee Cost	
Employee Only:	\$19.47
Employee + Child(ren):	\$51.50
Employee + Spouse/Partner:	\$48.93
Family:	\$57.68



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

Vision Plan | EyeMed



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

No changes to plan or premiums!

	Vision
Per Pay Period Employee Cost	
Employee Only:	\$2.16
Employee + Child(ren):	\$4.32
Employee + Spouse/Partner:	\$4.10
Family:	\$6.35



Check out 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 future annual enrollments (including 2023)

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

Additional Benefits

- 403(b) Retirement Plan
- Tuition Remission
- Pet Insurance
- Employee Assistance Program (EAP)
 - HealthAdvocate (for all employees)
 - Optum (for medical plan members)
- 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 6th at 6:00am to November 20th at 11:59pm**

November 2023

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

Next Steps



- **NO ACTION, NO COVERAGE!**
- All benefits eligible faculty and staff **must complete** an online enrollment form. If you do not make an ACTIVE election during Open Enrollment, you will not have coverage for 2024
 - Employer-paid life and disability benefits as well as voluntary life elections will carry over
- Go to inside.augsburg.edu > [Administrative Tasks](#) > [Open Enrollment](#)
 - 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:

Monday, November 20th at 11:59pm

PLEASE NOTE: Late submissions will NOT be accepted

Questions?

Email hr@Augsburg.edu

