

## 2023 | Benefits Resource Guide



**AUGSBURG**  
UNIVERSITY®



## Welcome to Augsburg!

Whether you are a new or a long-standing Auggie, we are pleased to have you as a part of the Augsburg community. Attracting and retaining talented, dedicated faculty and staff is important to the success of Augsburg University. We know that our team member's attitudes toward their benefits are correlated with their levels of commitment and engagement with the University. Augsburg strives to provide meaningful benefits that are affordable and meet the needs of our faculty and staff, and their families.

## Using this Interactive Guide

You can navigate by clicking on any of the sections listed below, then direct yourself back to this page just by clicking the "home" icon in the upper right corner of each page. Most URL's are hyperlinked so you can easily go to the web address that is referenced.

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This brochure provides a summary of benefits under the Augsburg University health and welfare plans. It is not intended to give advice and it does not provide every plan detail. Every effort has been made to ensure the accuracy of this brochure. However, if there are any discrepancies between this brochure and the actual plan documents that govern the plans, the plan documents will control in all cases.

Provided by NFP Corporate Services (MN), Inc.



## Plan Information

As a benefits-eligible Augsburg faculty or staff member, you have a variety of benefit options to choose from. This benefit guide provides an overview of the plans available to you, how each benefit works, and who administers the plans. You'll find additional supplemental benefit information available on the HRconnection site (see page 23 for login information). Please review this guide, share it with your family and keep it for future reference.

### Who's Eligible

If you are a regular faculty or staff member working 0.75 FTE or greater, you are eligible to participate in Augsburg's benefit program on the first day of the month following, or coinciding with, your date of hire.

You can also enroll your eligible dependents. Eligible dependents include:

- Your spouse
- Your domestic partner
- Your children under age 26
  - Dependent age limits vary by plan. Please see plan documents for further information.

Eligible children include your children, step-children, foster children, children you adopt or who are placed in your home pending adoption, children for whom you are required to provide medical coverage under a Qualified Medical Child Support Order (QMCSO), and unmarried children of any age who have a mental or physical disability and are incapable of self-support and are financially dependent on you.

### Cost of Coverage or Tax Implications

Who Pays	Benefits	Pre- or Post-Tax Basis
Augsburg	<ul style="list-style-type: none"><li>• Group Life/AD&amp;D</li><li>• Long-Term Disability</li></ul>	<ul style="list-style-type: none"><li>• You pay tax on value over \$50,000</li><li>• You pay tax on the premium</li></ul>
Augsburg & Employee	<ul style="list-style-type: none"><li>• Medical</li></ul>	<ul style="list-style-type: none"><li>• Pre-tax</li></ul>
Employee	<ul style="list-style-type: none"><li>• Dental</li><li>• Health Savings Account</li><li>• Vision</li><li>• Health Care &amp; Limited Purpose FSAs</li><li>• Dependent Care FSA</li><li>• Voluntary Life</li><li>• Pet Insurance</li></ul>	<ul style="list-style-type: none"><li>• Pre-tax</li><li>• Pre-tax</li><li>• Pre-tax</li><li>• Pre-tax</li><li>• Pre-tax</li><li>• Post-tax</li><li>• Post-tax</li></ul>

### Changing Your Elections

The benefit choices you make will remain in effect for the entire calendar year. You are, however, allowed to modify your elections in certain situations, called "qualifying life events." If you experience a qualifying life event, as described below, you may make changes to your benefits within 30 days of the event.

Your benefit changes must be consistent with the life event you experienced. The new election becomes effective as of the date of the change in status or loss of coverage, whichever comes later.

#### Qualifying Life Event

*You may make changes to your benefits if you experience any of the following events:*

- *Marriage*
- *Birth or adoption of a child*
- *Legal separation, divorce or annulment of marriage*
- *Death of a spouse or dependent*
- *Dependent loses eligibility due to marriage or reaching maximum age (26)*
- *Your spouse or dependent starts or leaves a job*
- *A switch in employment status from full-time to part-time or from part-time to full-time by you, your spouse or your dependent*



## Medical Benefits

Augsburg understands the importance of medical coverage and is committed to providing high-quality health care benefits to you and your eligible dependents. Beginning January 1, 2023, Augsburg's medical benefit will be insured by Medica. You will continue to be offered two medical plans now with three networks to choose from. Both plans provide high-quality, affordable medical care, hospitalization, and emergency care; however, each plan has unique characteristics and advantages. Details of the plans, as well as a plan comparison, are included to help you make an informed decision about the coverage that best meets your needs and those of your eligible dependents.

Visit [welcometomedica.com/augsburguniversity](https://welcometomedica.com/augsburguniversity) for additional information with side-by-side comparisons of the plans. Find a doctor, or review what each plan offers along with some of the value-added benefits.

### Your Plan Options

Regardless of which network you choose, routine preventive care is covered at 100%; no deductible or coinsurance is required. You are responsible for all other medical expenses until you satisfy the annual deductible. The deductible is the amount you must pay out-of-pocket before the plan will pay for a portion of covered services. Both plans have an embedded deductible component. Each family member has their own individual deductible. Once the individual deductible is met, then Medica will share costs with coinsurance for that individual. Once the overall family deductible is met by multiple family members, coinsurance applies for all applicable family members.

#### REMINDER:

When you enroll, there will be six (6) options to choose from – two plans and three networks.

#### Low Deductible Plan

For in-network expenses, the deductible is \$1,250 per person and \$2,500 per family. The low deductible plan also offers a prescription drug co-pay benefit. Once you have met your deductible, Medica begins to share in the cost of services – this is called coinsurance. Medica pays 80% of the cost and you pay 20% until you reach your out-of-pocket maximum. At that point, the plan pays 100% of all eligible expenses for the remainder of the calendar year.

To help pay for qualified medical expenses, participants of this plan are eligible to contribute to a Flexible Spending Account with pre-tax deductions through payroll. Refer to the Flexible Spending Account section [CLICK HERE](#) to learn more.

#### High Deductible + HSA Plan

For in-network expenses, the deductible is \$3,000 per person and \$6,000 per family. Once you have met your deductible, Medica begins to share in the cost of services – this is called coinsurance. Medica pays 80% of the cost and you pay 20% of the cost until you reach your out-of-pocket maximum. At that point, the plan pays 100% of all eligible expenses for the remainder of the calendar year.

To help pay for qualified medical expenses, high deductible health plan participants are eligible to contribute to a Health Savings Account with pre-tax deductions through payroll. Refer to the Health Savings Account section on [CLICK HERE](#) to learn more.





## Medical Benefits

### Your Network Options

It is in your best interest to seek providers who are in-network. If you see a provider that is not in your Medica network, your costs will be significantly higher because you receive a lower coverage amount under your benefit plan – and your share of the costs is based on the provider's full charges rather than the discounted rate Medica negotiates with network providers. Also, the costs above the usual and customary (U&C) rate are not subject to the out-of-pocket maximum. So once the total of your out-of-network U&C charges reach your out-of-pocket maximum, the plan will pay 100% of the remaining U&C charges, but you continue to pay the full cost of any charges above U&C.

The following is a brief description of the **networks** available to you:

- **Choice Passport** – Medica's largest, national network has access to more than 715,000 providers and more than 5,400 hospitals across the U.S. For care received within the Medica service area, you have the Medica Choice Passport open access network. For care received outside of the Medica service area (students, while traveling, etc.) you have access to the UnitedHealthcare national network. You are free to see any provider in the Medica network (without a referral) and you are not required to select a primary care clinic.
- **Park Nicollet & HealthPartners Medical Group First ACO** – A separate, smaller network of providers delivering services at lower rates. You save money on your monthly premium, as well as the services you receive. In addition, as an Accountable Care Organization (ACO) this network delivers the same services, innovation and technology of leading national networks right here, locally. This network includes direct access to more than 55 medical and surgical specialties, 50 neighborhood clinics, 18 specialty care centers, 20 urgent care locations, and 6 hospitals. You are free to see any in-network provider –and no referral is necessary.
- **VantagePlus ACO** – A combination of several major care systems and independent providers offering a broad geographic access and a greater focus on lowering health care costs and improvements in service. It includes 3,500 primary and specialty care physicians, 650 clinics, and 15 hospitals in the Twin Cities metro and surrounding areas.

**NOTE:** If an in-network provider refers you for covered services to another provider (such as a lab or specialist), it is your responsibility to make sure the provider you have been referred to is also an in-network provider.



**KEEP IN MIND** – If you are traveling or have family members who live away from home – a child at school, for example – emergency services will always be considered in-network. For children away at school, coverage for routine services like physical therapy or office visits for the flu or an ear infection will depend on where they are located in relation to the Medica service area (Minnesota, North Dakota, South Dakota and western Wisconsin), as follows:

**Inside the service area:** Routine services will be considered out-of-network unless they are received from a provider in their Park Nicollet & HealthPartners Medical Group First or VantagePlus care system.

**Outside the service area:** Routine services will be considered in-network as long as they are delivered by a UnitedHealthcare provider. Keep in mind, however, that chiropractic services are not included outside the Medica service area. Your out-of-network benefits would apply in this case.

Park Nicollet & HealthPartners Medical Group First Network	VantagePlus Network
Park Nicollet HealthPartners Childrens Hospitals & Clinics Regions Hospital St Francis Regional Medical Center	M Health Fairview* North Memorial Childrens Hospitals & Clinics  * HealthEast has now integrated with Fairview Health Services



## Summary of In-Network Medical Benefits\*

	Low Deductible Plan <i>Passport, Park Nicollet &amp; HP First, or VantagePlus</i>	High Deductible + HSA Plan <i>Passport, Park Nicollet &amp; HP First, or VantagePlus</i>
<b>Calendar Year Deductible</b>	\$1,250 Single \$2,500 Family	\$3,000 Single \$6,000 Family
<b>Coinsurance</b>	Plan pays 80%, you pay 20% after deductible	Plan pays 80%, you pay 20% after deductible
<b>Calendar Year Out-of-Pocket Maximum</b>	\$5,000 Single \$10,000 Family	\$6,000 Single \$12,000 Family
<b>Lifetime Maximum</b>	Unlimited	Unlimited
<b>Routine Preventive Care</b> • Routine physical, eye exams, immunizations • Prenatal, postnatal & well child	100% coverage	100% coverage
<b>Office Visits / Urgent Care</b>	Plan pays 80%, you pay 20% after deductible	Plan pays 80%, you pay 20% after deductible
<b>Convenience Care</b> • Retail clinics	Plan pays 80%, you pay 20% after deductible	Plan pays 80%, you pay 20% after deductible
<b>Emergency Care</b> • Care at a hospital ER, ambulance	Plan pays 80%, you pay 20% after deductible	Plan pays 80%, you pay 20% after deductible
<b>Inpatient / Outpatient Care</b> • Facility fee, Physician/Surgeon fee	Plan pays 80%, you pay 20% after deductible	Plan pays 80%, you pay 20% after deductible
<b>Prescription Drugs</b>  Retail (31 day supply): - Generic - Preferred Brand - Non-Preferred Brand - Specialty  Mail Order (91 day supply): - Generic - Preferred Brand - Non-Preferred Brand - Specialty	  \$15 copay \$50 copay \$100 copay Preferred: 80% to \$200 max per prescription per month Non-Preferred: 70% after deductible  \$30 copay \$100 copay \$200 copay N/A	  Generic: Plan pays 100%, you pay 0% after deductible. No charge for designated preventive drugs.  Preferred Brand: Plan pays 100%, you pay 0% after deductible. No charge for designated preventive drugs.  Non-Preferred Brand: Plan pays 100%, you pay 0% after deductible. Preventive drug benefit does not apply.  Preferred Specialty: Plan pays 80%, you pay 0% after deductible up to \$200 max per prescription per month  Non-Preferred Specialty: 30% after deductible

\* You will receive the highest level of benefit when utilizing an in-network provider. Please refer to applicable plan documents for out-of-network benefits.

### Affordable Care Act (ACA) and Medicare Compliance

These plans provide minimum essential coverage and meet the minimum value standard for the benefits they provide. In addition, both plans have creditable drug coverage.



## Prescription Drug Coverage

Medica partners with **Express Scripts, Inc. (ESI)**, as the pharmacy benefit manager (PBM) for health plans across all of Medica's segments. High-cost specialty drug management is provided (through Accredo) or medical pharmacy management (through Magellan). Covered drugs are listed on the Medica Preferred Drug List, which is comprised of drugs that provide the most value and have proven safety and effectiveness.

How you pay for your prescriptions will vary by your plan choice and where you fill your prescription.

- **Retail Pharmacy** – Participants in the High Deductible + HSA plan are responsible for the full cost until the deductible has been met. Once the deductible is met, then the plan pays 100% for the remainder of the calendar year. Participants in the Low Deductible plan pay a copay based on the type of drug purchased.
- **Mail Order Pharmacy** – Express Scripts, Inc. is Medica's prescription mail order provider. Mail order provides the convenience of receiving a 3-month supply mailed directly to your home. Low Deductible participants also get a 3-month supply for the cost of two (2) copays. Before deciding if mail order is right for you, compare prices using the Medica Price a Medication tool available on [www.Medica.com/SignIn](http://www.Medica.com/SignIn). Members will be able to easily start, manage and refill eligible mail order prescriptions using the Express Scripts website (accessible through [Medica.com/SignIn](http://Medica.com/SignIn)) or the Express Scripts mobile app. You can also contact Express Scripts Pharmacy 24/7 by phone at **1.800.263.2398**.

Tools and resources are available on [www.Medica.com/SignIn](http://www.Medica.com/SignIn), as well as a mobile app, that makes it easy for you to check drug costs, locate pharmacies and view your prescription history.

- **93-Day Refill Option** – You can get up to a 93-day supply of ongoing medications from a participating pharmacy with the 93-day refill option. You'll pay three retail copayments or coinsurance amounts (depending on your plan) and get the convenience of saving trips to the pharmacy. To use this option, ask your provider for a 93-day prescription and bring it to a participating pharmacy.
- **Specialty Drugs** – These medicines treat health care conditions like cancer, hepatitis, multiple sclerosis and rheumatoid arthritis. Medications considered "specialty" drugs must be filled through an approved specialty pharmacy or there will be no coverage.
- **Accredo** – Medica partners with Accredo to provide specialty pharmacy services. The Accredo clinical team offers one-on-one counseling and assistance as well as opportunities to engage through web, mobile, text, chat and email to make refilling medications as easy as possible. Specialty medications are conveniently delivered to members via FedEx or UPS. You can contact Accredo by phone at **1-877-ACCREDITO (222-7336)** or access their website: [www.accredo.com](http://www.accredo.com)



## Medical Premiums

Your cost per pay period (pre-tax bi-weekly payroll deduction over 24 pay periods).

### Low Deductible Plan

Network	Employee Cost		University Cost	
	Passport	Park Nicollet & HP First OR VantagePlus	Passport	Park Nicollet & HP First OR VantagePlus
Employee Only:	\$89.94	\$83.10	\$301.12	\$249.30
Employee + Child(ren):	\$231.32	\$219.09	\$429.59	\$342.68
Employee + Spouse/Partner:	\$305.82	\$290.53	\$593.65	\$474.02
Family:	\$451.69	\$427.81	\$838.85	\$669.14

### High Deductible + HSA Plan

	Employee Cost		University Cost	
	Passport	Park Nicollet & HP First OR VantagePlus	Passport	Park Nicollet & HP First OR VantagePlus
	\$51.39	\$49.50	\$291.19	\$241.69
	\$173.69	\$162.40	\$405.28	\$329.72
	\$228.50	\$216.51	\$559.44	\$353.25
	\$327.85	\$307.50	\$802.68	\$653.45

## Medical Plan Terms You Should Know

The following terms describe key features of your medical plan options. Be sure to review these terms so that you understand your potential costs under both plans.

### Preventive Care

Routine preventive care is covered at 100% from in-network providers. This includes annual wellness exams and certain screenings based on age for you and your covered dependents.

### Copay

The fixed-dollar amount you pay for certain prescription drugs. After you pay this amount, the plan pays the rest of the cost of your prescription. Copays do not apply towards your deductible but do apply to your out-of-pocket maximum.

### Deductible

The annual amount you must pay for non-preventive services before either plan will pay benefits. You are responsible for the full cost of applicable services until your total costs exceed your deductible. There is a separate deductible when you use out-of-network providers.

### Embedded Deductible

With the embedded deductible component (applicable to both plans), each family member has their own individual deductible. Once you meet your individual deductible, then Medica will start to share costs with coinsurance for that individual. Once the family deductible is met by multiple family members, coinsurance applies for all applicable family members.

### Coinsurance

The amount you share with the plan to pay for non-preventive care received, up to the annual out-of-pocket maximum. Once you meet your deductible, you and your plan share covered expenses through coinsurance. Coinsurance for out-of-network services is typically higher than for in-network expenses.

### Out-of-Pocket Maximum

For your protection, plans have annual out-of-pocket maximums that "cap" the amount you must pay for covered expenses. Once you meet your out-of-pocket maximum, the plan pays your covered expenses for the rest of the calendar year. Deductibles, copays, and coinsurance count toward your out-of-pocket maximum; payroll deductions for cost sharing of premiums do not. Out-of-pocket maximums differ for in-network and out-of-network services.

### Usual and Customary (U&C)

Payment for health care services received out-of-network is based on U&C rates. The rate will be used to determine how much will be paid for a specific service. You will be responsible for the difference between what is charged by the provider and what the plan considers U&C plus any applicable coinsurance.





## Medica Wellness Discounts and Resources

Medica has a wealth of discounts and resources available for members:

### Behavioral Health Support

Connect with on-demand help for stress, depression and anxiety through the **Sanvello app**. Access coping tools, daily mood tracking, guided journeys and weekly progress check-ins to stay engaged and manage symptoms. You receive premium access as part of your plan's behavioral health benefits. Download the Sanvello app from the App Store or Google Play and select *Upgrade Through Your Insurance* to get started.

### Omada

Empowers you to build healthy behaviors that last. Omada is a digital lifestyle change program for people at risk for chronic conditions like prediabetes, hypertension, high cholesterol and cardiovascular disease. Participants learn how to make meaningful changes and sustain behaviors.

### Fit Choices by Medica Program

Workout 12 times per month at a participating fitness club and you can earn up to \$20 per month. That's up to \$240 a year. A maximum of two \$20 credits per month. Eligible members must be 18 years of age or older to receive the membership credit. To learn more about Fit Choices<sup>SM</sup> or to find a health club near you, go to **Medica.com/FitChoices**.

### Value for Your Health Care Dollar

Cost and quality can vary significantly among providers. Knowing the difference can help you save money and have better results. Look up cost ranges for common procedures at dozens of facilities using **Main Street Medica**. Or use the online provider search tool to find doctor-specific cost and quality information with Premium Designation. Both tools are available on **Medica.com/SignIn**.

### My Health Rewards Program

Taking steps to improve your health might be easier than you think. Whether you want to stress less, quit smoking or eat more fruits and veggies, **My Health Rewards by Medica®** makes it fun — and rewarding. You'll earn rewards as you complete activities personalized just for you. To get started with My Health Rewards, download the Virgin Pulse app, free in the App Store and on Google Play.

### 24-Hour Health Support

Worried that your stomach bug could be serious? Wondering what to do about that cough that won't go away? The advisors and nurses at **Medica CallLink®** can help. They're available 24 hours a day, 365 days a year to answer your questions and help you make smart decisions about your health. Just call **1(800)962-9497** (TTY users, call 711).



## Virtual Care Options

You can access virtual care through providers in your plan's network. Check your virtual care options at [medica.com/findadoctor](https://medica.com/findadoctor). Your virtual care options may include:

### Amwell

24/7 online clinic available in every state.

#### Services

- Treatment of common medical conditions. Each visit is \$64 or less, depending on your plan's coverage for virtual care.
- Behavioral health care services including therapy and psychiatry. Cost per visit varies by type of service. Eligible services are covered under your plan as a behavioral health office visit.\*\*
- Amwell also offers other online services, but is not an in-network provider for those services. You can use those services, but you will pay the full cost.

#### How it works

You have a video visit with a board-certified doctor using the web or mobile app.

1. To get started, create an account with Amwell: Smartphone/tablet: Download the free Amwell app from the Apple Store or on Google Play Computer: Go to [amwell.com](https://amwell.com) Phone: Call 844-SEE-DOCS (844-733-3627)
2. Select a doctor and follow the prompts to start your visit.
3. The doctor will review your history, answer questions, diagnose, treat and prescribe medication (if needed).
4. If a prescription is needed, it'll be sent to your pharmacy. The cost of your prescription will be based on your plan's coverage for prescription drugs.

### Virtuwell

24/7 online clinic available in select states.\*\*\*

#### Services

- Treatment of common medical conditions. Each visit is \$59 or less, depending on your plan's coverage for virtual care.

#### How it works

You have an online visit with a certified nurse practitioner.

1. Go to [virtuwell.com](https://virtuwell.com) to create an account and start your online visit.
2. Take a quick online interview that checks your medical history and makes sure your problem can be treated online.
3. A nurse practitioner will review your case and write a personalized treatment plan. You'll get an email or text when your plan is ready.
4. If a prescription is needed, it'll be sent to your pharmacy. The cost of your prescription will be based on your plan's coverage for prescription drugs.



#### Common Conditions for Virtual Care

- Allergies
- Sinus infection
- Bladder infection
- Bronchitis and flu
- Cold and cough
- Ear pain
- High blood pressure
- Migraines
- Pink eye
- Rashes
- Other non-urgent conditions

\* Virtual care is different than receiving care via telemedicine. With telemedicine, you go to a doctor's office or other health care facility and connect with a provider at another location using the phone, internet or another means.

\*\* To check your plan's coverage for behavioral health, log on to [Medica.com/SignIn](https://medica.com/SignIn), select "Look Up My Benefits" and click on "Coverage Documents". Look for "office visit" under the "Behavioral Health – Mental Health" section.

\*\*\*Visit [virtuwell.com](https://virtuwell.com) for a list of available states.



## Health Savings Account

A Health Savings Account (HSA) gives you the opportunity to set aside pre-tax dollars to pay for qualified medical expenses. The funds in your HSA roll over from year to year and are yours until you spend them. If you don't use it, you don't lose it.

### Plan Eligibility

If you enroll in the High Deductible + HSA Plan, you are eligible to participate in a Health Savings Account (HSA) administered by HR Simplified.

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 medical Flexible Spending Account that could reimburse your medical expenses.
- You may not be enrolled in a government health plan, such as Medicare, Medicaid or TriCare.

### HSA Contributions

You may choose to make pre-tax contributions to your HSA through payroll deductions. The amount you are allowed to contribute is governed by federal law and outlined in the chart below. If you are age 55 or older, you may make additional pre-tax catch-up contributions of up to \$1,000 a year.

2023 HSA Contribution Limits	
Employee Only:	\$3,850
Employee + Child(ren)	\$7,750
Employee + Spouse/Partner:	\$7,750
Family:	\$7,750
Age 55+:	\$1,000 catch up contribution

### Did you know?

- *The Health Savings Account (HSA) stays with you, even if you change jobs or switch health plans. If you switch to a lower deductible health plan that is ineligible for an HSA, you may continue to use the account for qualified medical expenses, but no longer make deposits.*
- *Faculty and staff over age 65 and enrolled in Medicare may withdraw money from an HSA without penalty, but may not continue to contribute.*

### Using Your HSA

You can start, stop or change the amount of your HSA contributions anytime during the year. The HSA enables you to set aside pre-tax dollars to:

- Pay for qualified medical expenses.
- Pay for qualified dental and vision expenses.
- Cover the cost of ongoing out-of-pocket expenses.
- Build savings to cover future medical expenses.

You may use your HSA debit card to pay for qualified health care expenses. You must have a sufficient balance in your HSA to cover the expense. If you pay for any out-of-pocket health care expenses, you may reimburse yourself with the pre-tax dollars from your HSA at a later date.

You own the amount in your account and may take it with you if you change your employment status.

### Managing Your HSA

To view your current balance or account activity, you may access your account at [www.hrsimplified.com](http://www.hrsimplified.com) or call 888.318.7472 from 7:00 a.m. to 7:00 p.m. CST.

### Keep your receipts...

If you are audited, you'll need proof that your withdrawals were for qualified eligible expenses.



# Flexible Spending Account – Health Care

The Health Care Flexible Spending Account (FSA) gives you the opportunity to set aside pre-tax dollars to pay for qualified medical, dental and vision expenses. Plan your contributions carefully, as funds do not roll over from year to year. If you don't use it, you lose it.

## FSA Contributions

You may make pre-tax contributions to your FSA through payroll deductions. The amount you are allowed to contribute is governed by federal law and outlined in the chart below. Keep in mind that you cannot change your election unless you have a corresponding qualifying life event.

Visit [www.hrsimplified.com](http://www.hrsimplified.com) to:

- File a claim
- Access administrative forms
- Contact via email at [fsa@hrsimplified.com](mailto:fsa@hrsimplified.com)

For assistance by phone, call customer service at: 888.318.7472

## Using Your FSA

Your Health Care FSA is used to pay for eligible medical, dental, vision and other health care expenses that you incur. You may pay for eligible health care expenses in one of two ways: using a debit card, or filing a manual claim. Your debit card can be used to pay for copays and to purchase services and supplies from certified merchants. If you are also enrolled in the Dependent Care FSA, this card may be used to pay for eligible dependent care expenses. If you wish to file a claim for reimbursement, the FSA claim form is available by visiting the website or calling customer service. You will need to provide proof of your expense to HR Simplified.

## Limited Purpose FSA

Faculty and staff who enroll in the High Deductible + HSA plan and contribute to an HSA may have a Limited Purpose FSA which can **ONLY** be used for qualifying dental and vision expenses.

### Keep in mind...

You don't have to participate in an Augsburg medical plan to enroll in the FSA.

Health Care or Limited Purpose FSA	
2023 Annual Contribution Limit	Up to \$3,050
Eligible Expenses - Health Care FSA	<ul style="list-style-type: none"><li>• Out-of-pocket medical, dental and vision costs, such as deductibles and coinsurance</li><li>• Prescription drug copayments</li><li>• Over-the-counter medicine (prescribed by a physician)</li><li>• Non-covered medical, dental, vision and hearing care expenses</li></ul>
Claims Period	Expenses must be incurred from January 1, through December 31, 2023
Claims Deadline	Claims must be submitted by March 31, 2024
FSA Carryover	Any unused dollars up to \$610 in your Medical or Limited Purpose FSAs can be carried over to the following plan year. <i>(The next rollover will occur after the runout period ends on March 31, 2023.)</i>
Eligible Expenses - Limited Purpose FSA	Qualifying dental, vision and hearing expenses





## Flexible Spending Account – Dependent Care

The dependent care FSA allows you to set aside funds on a pre-tax basis to pay for qualified dependent care expenses.

### Dependent Care FSA

If you require dependent care to enable you and/or your spouse to work, look for work or attend school full-time, you may make pre-tax, payroll-deducted contributions to the dependent care FSA to pay for eligible dependent care expenses.

### Paying Eligible Expenses

Claims can be paid using your debit card or can be submitted using a claim form found at [www.hrsimplified.com](http://www.hrsimplified.com). Claims are reimbursed only up to the amount available in the FSA when a claim is filed. As part of your reimbursement, you must provide your provider's Social Security # or Tax ID on the claim form.

Dependent Care FSA	
2023 Annual Contributions	Up to \$5,000 (\$2,500 if you are married and filing separate tax returns)
Eligibility	<ul style="list-style-type: none"><li>• Dependent children up to age 13</li><li>• Any dependent who is physically or mentally unable to care for themselves, who spends at least 8 hours a day in your home, and whom you claim as a dependent on your federal income tax returns</li></ul>
Eligible Expenses	<ul style="list-style-type: none"><li>• Preschool or nursery school expenses</li><li>• Expenses for a babysitter in your home</li><li>• Day care center</li><li>• Summer day camp</li><li>• After-school care</li><li>• Adult day care center or in-home care for an adult dependent</li></ul>
Claims Period	Expenses must be incurred from January 1, through December 31, 2023
Claims Deadline	Claims must be submitted by March 31, 2024



## Dental Benefits

Maintaining your dental health by having regular preventive services may not only prevent major costs in the future but is also good for your overall health. Augsburg is continuing to offer dental coverage through Delta Dental of Minnesota. You have two provider networks to choose from: Delta Dental PPO and Delta Dental Premier. You will receive the highest level of benefit by using providers in the Delta Dental PPO network, but providers in both networks offer services at negotiated rates.

If you use an out-of-network/non-participating provider, you may be required to submit a claim to receive benefits and you may pay more based on usual and customary fees.

### Easy Access to Dental Information

Delta Dental provides you easy access to your dental information when you visit [www.deltadentalmn.org](http://www.deltadentalmn.org) to:

- Find a network dentist.
- View your benefit plan coverage.
- Estimate the average cost of dental procedures using Fee Finder.
- View claims information.
- Print an ID card.

#### Finding a Network Provider

- Visit [www.deltadentalmn.org](http://www.deltadentalmn.org) and select Delta Dental PPO or Delta Dental Premier
- Call Delta Dental of Minnesota **1.800.448.3815**

#### Your Cost Per Pay Period (pre-tax bi-weekly payroll deductions over 24 pay periods)

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

	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 (adults and children age 8+)			
Annual Deductible (applies to all non-preventive services)	\$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	\$1,000	\$1,000

*Note: Network providers have agreed to accept Delta's maximum allowable fee as payment in full. Non-participating dentists are not obligated to limit the amount they charge, so their fee may be higher than the maximum allowable charge. If this is the case, your benefits will be based off of the maximum allowable fee and you will be responsible for paying any difference to the provider.*



## Vision Benefits

Augsburg continues to offer a voluntary vision plan through EyeMed. This vision plan features coverage for prescription eyewear through a network of participating vision care providers. You will receive a greater level of benefit when you use the EyeMed Insight network. In addition, when you use network providers, you may receive discounts and savings for services not otherwise covered by the vision plan, including sunglasses and laser vision correction.

*Please note: This plan provides coverage for materials/hardware **ONLY**. Coverage for the vision exam is provided through your medical insurance.*

### Easy Access to Vision Information

EyeMed provides you easy access to your vision information when you visit [www.eyemed.com](http://www.eyemed.com) to:

- Find a network provider.
- View your benefits.
- View claims information.
- Print an ID card.
- View special offers.

### Importance of the Well Vision Exam

*Your vision exam doesn't only assess your need for prescription eyewear, it also screens for high blood pressure, diabetes and high cholesterol.*

*NOTE: Medica members have coverage for eye exams at no cost as part of the preventive coverage offered under both medical plan options.*

### Finding a Network Provider

- Visit [www.eyemed.com](http://www.eyemed.com) or call 888.203.7437
- For Lasik providers, visit [www.eyemedlasik.com](http://www.eyemedlasik.com) or call 877.5LASER6

### Your Cost Per Pay Period (pre-tax bi-weekly payroll deductions over 24 pay periods)

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

	EyeMed Insight Network
Spectacle Lenses <ul style="list-style-type: none"> <li>• Standard Single Vision</li> <li>• Standard Bifocal</li> <li>• Standard Trifocal</li> <li>• Standard Progressive</li> </ul>	\$25 copay \$25 copay \$25 copay \$90 copay
Frames	\$130 allowance, 20% off balance over \$130
Contact Lenses <ul style="list-style-type: none"> <li>• Conventional</li> <li>• Disposable</li> <li>• Medically Necessary</li> </ul>	\$130 allowance, 15% off balance over \$130 \$130 allowance Paid-in-Full
Laser Vision Correction	15% off retail price
Frequency <ul style="list-style-type: none"> <li>• Lenses or Contact lenses</li> <li>• Frames</li> </ul>	Once every 12 months Once every 24 months

*Note: Contact lenses are in lieu of spectacle lenses and frames. However, members may still be able to receive additional discounts off another complete pair of eyeglasses or conventional contact lenses once the covered benefit has been used. Contact lenses and out-of-network benefits are not subject to copayments. Please consult your plan document for specific out-of-network benefits.*



# Life and Disability Protection

Protecting your income and your family in the face of death or disability is important. Augsburg provides eligible faculty and staff with Basic Term Life, Accidental Death and Dismemberment (AD&D) and Long-Term Disability coverage at no cost to you. These benefits are offered to you through Unum.

## Basic Term Life/AD&D Insurance

The life benefit is payable to your designated beneficiary in the event of your death. AD&D benefits are payable to you in the event of a variety of dismemberments, or an additional benefit is payable to your beneficiary if your death is the result of an accident. The amount of Basic Life insurance available for you is 1.5 times your base annual salary up to a maximum of \$200,000.

## Your Cost

Augsburg pays the premiums for both life and long-term disability benefits. You only pay a small amount of tax on life insurance amounts over \$50,000. This is referred to as imputed income.

## Long-Term Disability

Waiting Period	Benefits begin on the 181st day of a qualifying illness or injury.
Duration	Benefits are payable for the length of your qualifying disability until age 65 dependent on your age at time of disability.
Income Replacement	Your maximum benefit is 60% of your monthly basic earnings at the time of disability to a maximum of \$5,000 per month. Please see the plan booklet for further details.
Disability Definition	You may be considered disabled if, because of injury or illness, you are unable to perform the material duties of your regular occupation or solely due to injury or illness are unable to earn 80% of your indexed covered earnings.
Taxability	Your monthly benefit is not subject to payroll tax withholding.
Pre-existing Limitations	Pre-existing limitation applies upon enrollment in the plan. Please see the plan booklet for further details.





## Additional Life Insurance

You may also choose to buy additional life insurance beyond what Augsburg provides. You may buy coverage for you, your spouse and/or your child(ren) through the voluntary term life option through Unum. This is a group discounted benefit that you pay for through convenient payroll deductions. You are required to purchase additional insurance for yourself in order to purchase coverage for your spouse and/or child(ren). The premium for employee coverage is based on your age. The premium you pay for spousal coverage (if elected) is based on your spouse's age.

	Employee	Spouse	Child
Guarantee Issue Amount	\$200,000	\$25,000	\$10,000
Maximum Benefit	Lesser of 5x annual earnings or \$500,000	\$250,000, may not exceed 50% of employee amount	\$10,000 (Birth to 6 months: \$1,000)
Increments	\$10,000	\$5,000	\$1,000
AD&D	\$500,000	\$250,000	\$10,000 (Birth to 6 months: \$1,000)

## Your Monthly Cost

Employee Coverage Cost per \$1,000			Spouse/Partner Coverage Cost per \$1,000		Child Rate per \$1,000	
Age	Non-Smoker	Smoker	Age			
< 20	\$0.059	\$0.100	< 20	\$0.056	\$0.098	
20-24	\$0.059	\$0.100	20-24	\$0.056		
25-29	\$0.061	\$0.100	25-29	\$0.056	<b>AD&amp;D Rates</b>	
30-34	\$0.081	\$0.127	30-34	\$0.068		
35-39	\$0.100	\$0.191	35-39	\$0.105	Employee:	\$0.036
40-44	\$0.140	\$0.320	40-44	\$0.179	Spouse:	\$0.018
45-49	\$0.242	\$0.549	45-49	\$0.297	Child:	\$0.082
50-54	\$0.440	\$0.980	50-54	\$0.476	<b>Buy-in, Buy-up</b> If you enroll at <u>any</u> coverage amount during initial eligibility, you can purchase up to the Guarantee Issue Amount during future annual enrollments.	
55-59	\$0.750	\$1.301	55-59	\$0.661		
60-64	\$1.080	\$1.691	60-64	\$0.940		
65-69	\$1.790	\$3.533	65-69	\$1.404		
70-74	\$2.770	\$4.587	70-74	\$2.339		
75+	\$7.400	\$9.939	75+	\$5.712		

## When is Evidence of Insurability (EOI) Required?

You will need to complete an Evidence of Insurability form if:

- You are a new or existing faculty or staff member and you elect an amount above the guarantee issue amount.
- You didn't elect coverage when you were first eligible.

Unum will approve or decline applications based on medical underwriting.

## Rate Example

You are 40 years old and a non-smoker. You elect \$180,000 of Voluntary Life coverage for yourself, \$20,000 for your spouse (who is 38 years old), and \$10,000 for your child. The monthly premium you would pay would be: \$28.28

Employee	$\$0.14 \times 180 = \$25.20$
Spouse	$\$0.105 \times 20 = \$2.10$
Child	$\$0.098 \times 10 = \$0.98$
<b>TOTAL</b>	<b>\$28.28</b>



## Pet Insurance

Augsburg continues to offer pet insurance through Nationwide for all of our animal enthusiasts! This comprehensive plan provides nose-to-tail coverage for your cats and dogs for a wide range of accidents, injuries and illnesses.

Coverage is also available for Avian and Exotic pets.

Visit [www.petinsurance.com/augsburg](http://www.petinsurance.com/augsburg) or call **877.738.7874** and mention you are with Augsburg University.

### Benefits and Your Cost

This is a voluntary benefit – you pay 100% of the cost. Costs vary by plan, coverage options, state of residence and by type of pet.

Nationwide's My Pet Protection gives your pet unbeatable coverage at an unbeatable price.

My Pet Protection
• Accidents and injuries including cuts, sprains, broken bones and allergic reactions
• Common illnesses including ear infections, vomiting and diarrhea
• Serious/Chronic illnesses, including cancer and diabetes
• Hereditary and congenital conditions
• Surgeries and hospitalization
• Visits to any vet, prescription medications and therapeutic diets

### Avian and Exotic Plans

Exotic pet insurance plans cover accidents and illnesses as well as examinations, lab fees, prescriptions, X-rays, hospitalization and more. Nationwide covers most birds and a wide range of exotic pets, including:

- Amphibians
- Chameleons
- Chinchillas
- Ferrets
- Geckos
- Gerbils
- Goats
- Guinea pigs
- Hamsters
- Hedgehogs
- Iguanas
- Lizards
- Mice
- Opossums
- Potbellied pigs
- Rats
- Rabbits
- Snakes
- Sugar gliders
- Tortoises
- Turtles



## Additional Benefits

### 403(b) Retirement Plan

Active faculty and staff may begin participating in the TIAA retirement plan at any time after attaining the age of 21. The plan has immediate vesting. Participation in the matching level of the retirement plan may begin after one year of service; you contribute 5% of your base salary on a pre-tax basis and the University matches with a 5% contribution. After four years of matching participation, the University contributes 8%, and no mandatory employee contribution is required. You may, however, continue voluntary contributions.

### Tuition Benefit

Benefit-eligible employees, spouses, and dependents may be eligible for tuition benefits at Augsburg University, former ACTC Institutions, ELCA Institutions, and other educational institutions according to each program's requirements. There is a one-year waiting period for benefits. Benefits vary depending on a variety of factors, including but not limited to: the relationship of the student to the employee, the educational program, and the exchange program. Refer to the Augsburg Tuition Benefit Policy for further details.

### Paid Holidays *(eligible staff benefit)*

There are 12 paid holidays per year comprised of both designated and floating holidays.

### Paid Vacation *(eligible staff benefit)*

**Non-exempt Hourly Employees:** Accrue 15 days during the first and second year of employment, 18 days during the third and fourth year of employment, and 22 days in the fifth year of employment and beyond.

**Exempt Employees:** Accrue 22 days per year.

Employees working .5 FTE or greater are eligible to earn pro-rated vacation accruals based on their full-time equivalent percentage.

*Please note: Accrual begins on the first full pay period following the date of hire.*

### Sick Leave

Eligible staff employees accrue one day per month to a maximum of 120 accumulated days, beginning on the first full pay period following the date of hire. Sick leave is not available for use until completion of 90-day new employee engagement period. Employees working less than 1.0 FTE may earn pro-rated leave accruals based on their full-time equivalent percentage.

Non-benefits eligible staff and all faculty are eligible for Minneapolis and St. Paul sick leave accruals as required by law.

### Short Term Disability *(eligible staff benefit)*

Short Term Disability (STD) benefits are designed to provide salary continuation during periods of absence due to non-work-related illness or injury. The benefit amount will be 66% of your weekly salary for the length of disability up to 26 weeks in a 12-month period. The waiting period for both illness and injury is seven (7) calendar days. Documentation stating the necessity for a leave from a health care provider must be provided and approved.

### Personal Time *(eligible staff benefit)*

Eligible staff employees are provided a maximum of three (3) personal days per calendar year, on a basis proportionate to the employee's FTE. Personal time is available to conduct personal business not covered under other paid time off policies and is available after the 90-day engagement period. Personal time is deducted from the balances of both Personal Time and Sick Leave. Sufficient balance to cover Personal Time in the Sick Leave balance is necessary before Personal Time may be used.

### Civic Engagement and Community Service Leave *(eligible staff benefit)*

Eligible staff employees are provided up to two (2) days of paid leave each calendar year to participate in civic engagement opportunities and/or volunteer with their chosen community or religious organization.



## Additional Benefits

### Employee Assistance Program (EAP) (for Medica members)

The Employee Assistance Program available through Optum is an excellent source for confidential support, expert information and valuable resources, when you need it the most. You have access 24/7 to master's-level clinicians. Counselors have a wide range of expertise to assist you, including specialty teams for tobacco and gambling problems. Management consultation counselors are also available to help with workplace issues.

When appropriate, Optum will connect you with a local counselor who can address your concerns in person. You have access to five face-to-face visits covered at 100% per issue, per year. If you need additional assistance, the counselors can help you get care through your Medica health plan or refer you to affordable community resources.

For more information or to speak to a clinician, call Optum at 800.626.7944.

### Employee Assistance Program (EAP) (through Unum)

The employee assistance program through Unum (provided by HealthAdvocate) provides employees access to counselors and services for help with personal, family and work issues including stress, depression, anxiety, relationship issues, divorce, job stress, work conflicts, family and parenting problems, anger, grief and loss, addiction, eating disorders and mental illness. The EAP offers 24/7 access to master's level staff clinicians for information, assessment, short-term problem resolution and referrals, and up to 3 face-to-face counseling sessions. In lieu of face to face sessions, HIPAA compliant video counseling sessions are offered for those who prefer the use of technology to receive the service. Employees may call 1.800.854.1446 (multi-lingual) to be referred to a local counselor. These resources may also be accessed online at [www.unum.com/lifebalance](http://www.unum.com/lifebalance).

### Travel Assistance (through Unum)

Active, benefit-eligible faculty and staff enrolled in the University's life insurance plan are members of Assist America

and are entitled to the following services when traveling 100+ miles from home:

- Medical consultation, evaluation, and referral.
- Hospital admission guarantee.
- Lost prescription assistance.
- Emergency medical evacuation.

### Wellbeing Program

Augsburg continues to offer a comprehensive employee wellbeing program. Augsburg's Total Wellbeing Program, awarded a 2017 Silver + Green Designation by Hennepin County, offers a variety of activities that encompass physical health, emotional and mental well-being, and financial wellness. Augsburg's wellbeing program also incorporates sustainability and transportation initiatives, as they relate to wellness, to support employee health and the University's work in sustainability.

### Medical Bill Saver (through HealthAdvocate)

Augsburg faculty and staff have access to experienced negotiators who can assist with confusing and difficult medical bills. Using fee benchmarking databases to help reduce non-covered medical and dental bills that exceed \$400 (regardless of insurance or benefit status), this team will contact doctors, dentists, hospitals and other providers on employees' behalf to negotiate discounts on the balance due and/or create payment plans. Call 1.800.854.1446 to learn more!

### Will Prep & Life Planning Services (through Unum EAP)

Your Unum EAP benefit includes access to the simple tools needed to create a basic will. The work-life balance website also provides additional information about the following end-of-life topics, which you may wish to consider in drafting your will:

- Estate planning.
- Advance directive or living will.
- Power of attorney.
- Final arrangements memorandum.

To access the Personalized Legal Center, Visit [www.unum.com/lifebalance](http://www.unum.com/lifebalance), click "Access Benefits", and select "Legal", or call 1.800.854.1446.





## Important Notices

### FAMILY MEDICAL LEAVE ACT (FMLA)

The Family and Medical Leave Act (FMLA) of 1993 was designed to provide eligible employees with up to 12 workweeks per year of job-protected leave to address critical personal and family matters. It is the policy of **your employer** and its U.S. subsidiaries to provide eligible employees with a leave of absence in accordance with the provisions of FMLA.

#### **You are eligible for an FMLA leave of absence under this policy if you meet the following requirements:**

- You have completed at least 12 months of employment (need not be consecutive, but employment prior to a continuous break in service of seven or more years may not be counted).
- You have worked at least 1,250 hours during the 12-month period immediately preceding the commencement of the requested leave.
- You are employed at a work site where 50 or more employees are employed by the Company within 75 miles of that work site ("eligible employees").

To the extent permitted by law, leave taken pursuant to FMLA will run concurrently with Workers' Compensation, Short Term Disability, and all other Company leave policies.

The "break in service cap" doesn't apply if it:

- is attributable to fulfillment of National Guard or Reserve military service obligations; or
- is addressed in a written agreement, including a collective bargaining agreement, that expresses the employer's intent to rehire the employee after the break in service, such as a break to pursue education or raise children.

#### **Procedure for Applying for FMLA Leave**

If you desire and require an FMLA leave of absence under this policy, you must notify your manager and your Human Resources Department and call your FMLA Administrator at least 30 calendar days in advance of the start of the leave when the need for such leave is reasonably foreseeable (as in the case of a birth, the placement for adoption of a son or daughter, or a planned medical treatment for a serious health condition).

However, if the date of the birth, placement, or planned medical treatment requires leave to begin in less than 30 calendar days, you must provide such notice to the aforementioned parties as soon as it is both possible and practicable. Failure to provide timely notice may result in a delay or denial of FMLA leave.

### IRS CODE SECTION 125

Premiums for medical, dental, vision insurance, and/or certain supplemental plans and contributions to FSA accounts (Health Care and Dependent Care FSAs) are deducted through a Cafeteria Plan established under Section 125 of the Internal Revenue Code (IRC) and are pre-tax to the extent permitted. Under Section 125, changes to an employee's pre-tax benefits can be made **ONLY** during the Open Enrollment period unless the employee or qualified dependents experience a qualifying event and the request to make a change is made within 30 days of the qualifying event.

Under certain circumstances, employees may be allowed to make changes to benefit elections during the plan year, if the event affects the employee, spouse, or dependent's coverage eligibility. An "eligible" qualifying event is determined by the Internal Revenue Service (IRS) Code, Section 125. Any requested changes must be consistent with and on account of the qualifying event.

#### **Examples Of Qualifying Events:**

- Legal marital status (for example, marriage, divorce, legal separation, annulment);
- Number of eligible dependents (for example, birth, death, adoption, placement for adoption);
- Employment status (for example, strike or lockout, termination, commencement, leave of absence, including those protected under the FMLA);
- Work schedule (for example, full-time, part-time);
- Death of a spouse or child;
- Change in your child's eligibility for benefits (reaching the age limit);
- Change in your address or location that may affect the coverage for which you are eligible;
- Significant change in coverage or cost in your, your spouse's or child's benefit plans;
- A covered dependent's status (that is, a family member becomes eligible or ineligible for benefits under the Plan);
- Becoming eligible for Medicare or Medicaid; or
- Your coverage or the coverage of your Spouse or other eligible dependent under a Medicaid plan or state Children's Health Insurance Program ("CHIP") is terminated as a result of loss of eligibility and you request coverage under this Plan no later than 60 days after the date the Medicaid or CHIP coverage terminates; or
- You, your spouse or other eligible dependent become eligible for a premium assistance subsidy in this Plan under a Medicaid plan or state CHIP (including any waiver or demonstration project) and you request coverage under this Plan no later than 60 days after the date you are determined to be eligible for such assistance.

#### **Qualifying Events, which ARE NOT available for a Health Care FSA program, if applicable:**

- Coverage by your spouse or other covered dependent permitted under the spouse's or covered dependent's employer's benefit plan due to a Change Event;
- The availability of benefit options or coverage under any of the Benefit Programs under the Plan (for example, an HMO is added to or deleted from the Medical Program);
- An election made by your spouse or other covered dependent during an open enrollment period under your spouse's or other covered dependent's employer's benefit plan that relates to a period that is different from the Plan Year for this Plan (for example, your spouse's open enrollment period is in July and your spouse changes coverage); or
- The cost of coverage during the Plan Year, but only if it is a significant increase or decrease.

#### **Available for Dependent Care FSA Only, If applicable:**

- Your dependent care provider or cost of dependent care (a significant increase or decrease).

#### **Additional Change Events For Health Care Options:**

In addition to the above Change Events, you may also change elections for the Medical, Dental, Vision and Health Care FSA Programs if:

- You, your spouse, or other covered dependent become eligible for continuation coverage under COBRA or USERRA;
- A judgment, decree, or order resulting from a divorce, legal separation, annulment, or change in legal custody (including a Qualified Medical Child Support Order), is entered by a court of competent jurisdiction that requires accident or health coverage for your child;
- You, your spouse, or other covered dependent become enrolled under Part A, Part B, or Part D of Medicare or under Medicaid (other than coverage solely with respect to the distribution of pediatric vaccines); or
- You, your spouse, or other covered dependent become eligible for a Special Enrollment Period.



## HEALTH COVERAGE REMINDER

The Patient Protection and Affordable Care Act (PPACA) requires most individuals to have minimum essential health coverage or pay a penalty. You may obtain coverage through your employer or through the Marketplace.

- Depending on your income and the coverage offered by your employer, you may be able to obtain lower cost private insurance in the Marketplace.
- If you buy insurance through the Marketplace, you may lose any employer contribution to your health benefits.

Visit [www.healthcare.gov](http://www.healthcare.gov) for Marketplace information.

## WOMEN'S HEALTH & CANCER RIGHTS ACT (WHCRA)

In October 1998, Congress enacted the Women's Health and Cancer Rights Act of 1998. This notice explains some important provisions of the Act.

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications of the mastectomy, including lymphedema.

Health plans must determine the manner of coverage in consultation with the attending physician and the patient. Coverage for breast reconstruction and related services may be subject to deductibles and coinsurance amounts that are consistent with those that apply to other benefits under the plan.

## SPECIAL ENROLLMENT NOTICE

This notice is being provided to ensure that you understand your right to apply for group health insurance coverage. You should read this notice even if you plan to waive coverage at this time.

### Loss of Other Coverage or Becoming Eligible for Medicaid or a state Children's Health Insurance Program (CHIP)

If you are declining coverage for yourself or your dependents because of other health insurance or group health plan coverage, you may be able to later enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must enroll within 31 days after your or your dependents' other coverage ends (or after the employer that sponsors that coverage stops contributing toward the other coverage).

If you or your dependents lose eligibility under a Medicaid plan or CHIP, or if you or your dependents become eligible for a subsidy under Medicaid or CHIP, you may be able to enroll yourself and your dependents in this plan. You must provide notification within 60 days after you or your dependent is terminated from, or determined to be eligible for such assistance.

### Marriage, Birth or Adoption

If you have a new dependent as a result of a marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must enroll within 31 days after the marriage, birth, or placement for adoption.

### For More Information or Assistance

To request special enrollment or obtain more information, contact Human Resource Department

## MICHELLE'S LAW NOTICE

The health plan may extend medical coverage for dependent children if they lose eligibility for coverage because of a medically necessary leave of absence from school. Coverage may continue for up to a year, unless your child's eligibility would end earlier for another reason.

Extended coverage is available if a child's leave of absence from school — or change in school enrollment status (for example, switching from full-time to part-time status) — starts while the child has a serious illness or injury, is medically necessary, and otherwise causes eligibility for student coverage under the plan to end. Written certification from the child's physician stating that the child suffers from a serious illness or injury and the leave of absence is medically necessary may be required.

If your child will lose eligibility for coverage because of a medically necessary leave of absence from school and you want his or her coverage to be extended, contact your Human Resource Department as soon as the need for the leave is recognized. In addition, contact your child's health plan to see if any state laws requiring extended coverage may apply to his or her benefits.

## THE GENETIC INFORMATION NON-DISCRIMINATION ACT (GINA)

Genetic Information Non-Discrimination Act (GINA) prohibits discrimination by health insurers and employers based on individuals' genetic information. Genetic information includes the results of genetic tests to determine whether someone is at increased risk of acquiring a condition in the future, as well as an individual's family medical history. GINA imposes the following restrictions: prohibits the use of genetic information in making employment decisions; restricts the acquisition of genetic information by employers and others; imposes strict confidentiality requirements; and prohibits retaliation against individuals who oppose actions made unlawful by GINA or who participate in proceedings to vindicate rights under the law or aid others in doing so.

## NOTICE OF ELIGIBILITY FOR HEALTH PLANS RELATED TO MILITARY LEAVE

If you take a military leave, the Uniformed Services Employment and Reemployment Rights Act (USERRA) provides the following rights:

- If you take a leave from your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage at your cost for you and your dependents for up to 24 months during your military service; or
- If you don't elect to continue coverage during your military service, you have the right to be reinstated in the Plan when you are reemployed within the time period specified by USERRA, without any additional waiting period or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries.

The Plan Administrator can provide you with information about how to elect Continuation Coverage Under USERRA.

## NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT NOTICE

Group Health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).



### **Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)**

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

#### **ALABAMA – Medicaid**

Website: <http://myalhcpp.com/>  
Phone: 1-855-692-5447

#### **ALASKA – Medicaid**

The AK Health Insurance Premium Payment Program  
Website: <http://myakhcpp.com/>  
Phone: 1-866-251-4861  
Email: [CustomerService@MyAKHIPP.com](mailto:CustomerService@MyAKHIPP.com)  
Medicaid Eligibility: <http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx>

#### **ARKANSAS – Medicaid**

Website: <http://myarhcpp.com/>  
Phone: 1-855-MyARHIPP (855-692-7447)

#### **CALIFORNIA – Medicaid**

Website: [https://www.dhcs.ca.gov/services/Pages/TPLRD\\_CAU\\_cont.aspx](https://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx)  
Phone: 1-800-541-5555

#### **COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)**

Health First Colorado Website: <https://www.healthfirstcolorado.com/>  
Health First Colorado Member Contact Center:  
1-800-221-3943/ State Relay 711  
CHP+: <https://www.colorado.gov/pacific/hcnp/child-health-plan-plus>  
CHP+ Customer Service: 1-800-359-1991/ State Relay 711

#### **FLORIDA – Medicaid**

Website: <http://flmedicaidprecovery.com/hcpp/>  
Phone: 1-877-357-3268

#### **GEORGIA – Medicaid**

Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>  
Phone: 678-564-1162 ext 2131

#### **INDIANA – Medicaid**

Healthy Indiana Plan for low-income adults 19-64  
Website: <http://www.in.gov/fssa/hip/>  
Phone: 1-877-438-4479  
All other Medicaid  
Website: <http://www.indianamedicaid.com>  
Phone 1-800-403-0864

#### **IOWA – Medicaid and CHIP (Hawki)**

Medicaid Website:  
<https://dhs.iowa.gov/ime/members>  
Medicaid Phone: 1-800-338-8366  
Hawki Website:  
<http://dhs.iowa.gov/Hawki>  
Hawki Phone: 1-800-257-8563

#### **KANSAS – Medicaid**

Website: <http://www.kdheks.gov/hcf/default.htm>  
Phone: 1-800-792-4884

#### **KENTUCKY – Medicaid**

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP)  
Website:  
<https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>  
Phone: 1-855-459-6328  
Email: [KIHIPPPROGRAM@ky.gov](mailto:KIHIPPPROGRAM@ky.gov)

KCHIP Website: <https://kidshealth.ky.gov/Pages/index.aspx>  
Phone: 1-877-524-4718

Kentucky Medicaid Website: <https://chfs.ky.gov>

#### **LOUISIANA – Medicaid**

Website: [www.medicaid.la.gov](http://www.medicaid.la.gov) or [www.ldh.la.gov/la hipp](http://www.ldh.la.gov/la hipp)  
Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

#### **MAINE – Medicaid**

Website: <http://www.maine.gov/dhhs/ofi/public-assistance/index.html>  
Phone: 1-800-442-6003  
TTY: Maine relay 711

#### **MASSACHUSETTS – Medicaid and CHIP**

Website: <http://www.mass.gov/eohhs/gov/departments/masshealth/>  
Phone: 1-800-862-4840

#### **MINNESOTA – Medicaid**

Website:  
<https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/medical-assistance.jsp> [Under ELIGIBILITY tab, see "what if I have other health insurance?"]  
Phone: 1-800-657-3739

#### **MISSOURI – Medicaid**

Website: <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>  
Phone: 573-751-2005

#### **MONTANA – Medicaid**

Website: <http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>  
Phone: 1-800-694-3084

#### **NEBRASKA – Medicaid**

Website: <http://www.ACCESSNebraska.ne.gov>  
Phone: 1-855-632-7633  
Lincoln: 402-473-7000  
Omaha: 402-595-1178

#### **NEVADA – Medicaid**

Medicaid Website: <http://dhcnp.nv.gov>  
Medicaid Phone: 1-800-992-0900

**NEW HAMPSHIRE – Medicaid**Website: <https://www.dhhs.nh.gov/oii/hipp.htm>

Phone: 603-271-5218

Toll free number for the HIPPI program: 1-800-852-3345, ext 5218

**NEW JERSEY – Medicaid and CHIP**

Medicaid Website:

<http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>

Medicaid Phone: 609-631-2392

CHIP Website: <http://www.njfamilycare.org/index.html>

CHIP Phone: 1-800-701-0710

**NEW YORK – Medicaid**Website: [https://www.health.ny.gov/health\\_care/medicaid/](https://www.health.ny.gov/health_care/medicaid/)

Phone: 1-800-541-2831

**NORTH CAROLINA – Medicaid**Website: <https://medicaid.ncdhhs.gov/>

Phone: 919-855-4100

**NORTH DAKOTA – Medicaid**Website: <http://www.nd.gov/dhs/services/medicalserv/medicaid/>

Phone: 1-844-854-4825

**OKLAHOMA – Medicaid and CHIP**Website: <http://www.insureoklahoma.org>

Phone: 1-888-365-3742

**OREGON – Medicaid**Website: <http://healthcare.oregon.gov/Pages/index.aspx><http://www.oregonhealthcare.gov/index-es.html>

Phone: 1-800-699-9075

**PENNSYLVANIA – Medicaid**

Website:

<https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx>

Phone: 1-800-692-7462

**RHODE ISLAND – Medicaid and CHIP**Website: <http://www.eohhs.ri.gov/>

Phone: 1-855-697-4347, or 401-462-0311 (Direct Rte Share Line)

**SOUTH CAROLINA – Medicaid**Website: <https://www.scdhhs.gov>

Phone: 1-888-549-0820

**SOUTH DAKOTA - Medicaid**Website: <http://dss.sd.gov>

Phone: 1-888-828-0059

**TEXAS – Medicaid**Website: <http://gethipptexas.com/>

Phone: 1-800-440-0493

**UTAH – Medicaid and CHIP**Medicaid Website: <https://medicaid.utah.gov/>CHIP Website: <http://health.utah.gov/chip>

Phone: 1-877-543-7669

**VERMONT– Medicaid**Website: <http://www.greenmountaincare.org/>

Phone: 1-800-250-8427

**VIRGINIA – Medicaid and CHIP**Website: <https://www.coverva.org/hipp/>

Medicaid Phone: 1-800-432-5924

CHIP Phone: 1-855-242-8282

**WASHINGTON – Medicaid**Website: <https://www.hca.wa.gov/>

Phone: 1-800-562-3022

**WEST VIRGINIA – Medicaid**Website: <http://mywvhipp.com/>

Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

**WISCONSIN – Medicaid and CHIP**

Website:

<https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf>

Phone: 1-800-362-3002

**WYOMING – Medicaid**Website: <https://wyequalitycare.acs-inc.com/>

Phone: 307-777-7531

**To see if any other states have added a premium assistance program since January 31, 2020, or for more information on special enrollment rights, contact either:**

**U.S. Department of Labor  
Employee Benefits Security Administration**

[www.dol.gov/ebsa](http://www.dol.gov/ebsa)

P: 866.444.EBSA (3272)

**U.S. Department and Human Services Center for  
Medicare & Medicaid Services**

[www.cms.hhs.gov](http://www.cms.hhs.gov)

P: 877.267.2323 Menu Option 4, Ext. 61565

**Paperwork Reduction Act Statement:** According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.

**OMB Control Number 1210-0137 (expires 1/31/2023)**





## MNsure Coverage Options and Your Health Coverage: For Employees Whose Employers offer health coverage

### General Information

When key parts of the health care law known as the Affordable Care Act take effect, there will be a new place to buy health insurance in Minnesota; MNsure. To assist you as you evaluate options for you and your family, this notice provides some basic information about MNsure and employment-based health coverage offered by your employer.

#### What is MNsure?

MNsure is designed to help you find health insurance that meets your needs and fits your budget. MNsure offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium for health insurance plans sold through MNsure or free or low-cost insurance from Medical Assistance or MinnesotaCare. Open enrollment for health insurance coverage through MNsure begins November 1, 2022 for coverage starting as early as January 15, 2023.

#### Can I Save Money on my Health Insurance Premiums through MNsure?

Yes. You may qualify to save money and lower or eliminate your monthly premium. You may qualify for a tax credit or MinnesotaCare only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

#### Does Employer Health Coverage Affect Eligibility for Premium Savings through MNsure?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit or MinnesotaCare through MNsure and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, a reduction in certain cost-sharing, or MinnesotaCare if your employer does not offer coverage that meets certain standards. If the cost of a plan from your employer for you, the employee only, is more than 9.61% for 2022 and 9.12 for 2023 of your household income for the year, or if the coverage does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

If you are seeking help paying costs for health coverage through MNsure, you will need information about the cost and value of your employer coverage to complete an online or paper application. If your employer offers health coverage to you, ask your employer to complete and give you the Health Coverage from Jobs (Appendix A) form. If your employer does not offer coverage to you, you do not need your employer to complete the Health Coverage from Jobs (Appendix A) form.

**Note:** If you purchase a health plan through MNsure instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer in contribution, as well as your employee contribution to employer-offered coverage, is often excluded from income for Federal and State income tax purposes. Your payments for coverage through MNsure are made on an after-tax basis.

#### How Can I Get More Information?

There is help available to you to evaluate your coverage options through MNsure, including your eligibility for coverage through MNsure and its cost. Please visit [www.mnsure.org](http://www.mnsure.org) for more information, including an online application for health insurance coverage, or call 1-855-3MNsure (1-855-366-7873).

<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.



## Important Resources

These resources are available to answer your questions and provide information about your benefits. The Augsburg Human Resources Department is also available for additional questions or concerns that you may have. Please call: **612-330-1058**

Benefit	Carrier / Administrator	Contact Information	Information Available
<b>Medical Plans</b> Group Numbers: Passport, Low Ded. - 48642 Passport, High Ded. + HSA - 48645 VantagePlus, Low Ded. - 48644 VantagePlus, High Ded + HSA - 48647 Park Nicollet & HP First, Low Ded. - 48643 Park Nicollet & HP First, High Ded + HSA - 48646	<b>Medica</b> Member Services	800.952.3455 <i>Additional resources located on the back of your ID card</i> <a href="http://www.Medica.com/SignIn">www.Medica.com/SignIn</a>	<ul style="list-style-type: none"> <li>• Look up benefit information</li> <li>• See your claims and explanation of benefits (EOBs)</li> <li>• Search doctors in your network</li> <li>• Sign up to get your health plan documents delivered online</li> </ul>
<b>Spending /Savings Accounts</b> Health Savings Account (HSA) Flexible Spending Accounts (FSAs) - Health Care or Limited Purpose - Dependent Care	<b>HR Simplified</b>	888.318.7472 - Option 1 <a href="http://www.hrsimplified.com">www.hrsimplified.com</a>	<ul style="list-style-type: none"> <li>• View your account balance and activity</li> <li>• Speak with a service representative</li> <li>• Access account information</li> <li>• Access and submit reimbursements</li> <li>• Search eligible expenses</li> </ul>
<b>Dental</b> Group Number: 50627	<b>Delta Dental of MN</b>	1.800.448.3815 <a href="http://www.deltadentalmn.org">www.deltadentalmn.org</a>	<ul style="list-style-type: none"> <li>• Find a network dentist</li> <li>• View your benefit coverage</li> <li>• Estimate the average price per procedure</li> <li>• View claims information</li> <li>• Print an ID card</li> </ul>
<b>Vision</b> Group Number: 1008622	<b>EyeMed</b>	888.203.7437 <a href="http://www.eyemed.com">www.eyemed.com</a>	<ul style="list-style-type: none"> <li>• Find a network provider</li> <li>• View your benefits</li> <li>• View claims information</li> <li>• Print an ID card</li> </ul>
<b>Life &amp; AD&amp;D</b>	<b>Unum</b>	866.679.3054 <a href="http://www.unum.com/employees">www.unum.com/employees</a>	<ul style="list-style-type: none"> <li>• Speak with a claim representative or file a claim online</li> <li>• Learn about how your coverage works</li> </ul>
<b>Pet Insurance</b>	<b>Nationwide</b>	800.540.2016 <a href="http://www.petinsurance.com/augsburg">www.petinsurance.com/augsburg</a>	<ul style="list-style-type: none"> <li>• View plan information</li> <li>• Speak to a customer care representative</li> <li>• Submit a claim</li> <li>• Check claim status</li> </ul>
<b>Employee Assistance Program (EAP)</b>	<b>Unum / HealthAdvocate</b>	1.800.854.1446 <a href="http://www.unum.com/lifebalance">www.unum.com/lifebalance</a>	<ul style="list-style-type: none"> <li>• EAP Counseling</li> <li>• Work/Life Balance</li> <li>• Medical Bill Saver</li> </ul>
	<b>Optum EAP</b>	800.626.7944	<ul style="list-style-type: none"> <li>• EAP Counseling</li> <li>• Work/Life Balance</li> <li>• Depression &amp; Anxiety Assistance</li> </ul>
<b>Retirement Plan</b>	<b>TIAA</b>	800.842.2252 <a href="http://www.tiaa.org">www.tiaa.org</a>	<ul style="list-style-type: none"> <li>• Update beneficiary information</li> <li>• Change investment allocations</li> <li>• Check account balances</li> </ul>