

Augustana Open Enrollment –

August 1-17, 2018

The Office of Human Resources with the help of the Augustana Benefits committee has been hard at work looking at benefits issues for the coming academic year. As always, our goal is to offer the best mix of benefits at the lowest cost possible to both the college and individual employees. Overview information is located below and detailed information including summary plan descriptions is available from the Office of Human Resources.

On-line Enrollment: All employees must login into the open enrollment portal between August 1-17th to either elect or waive benefit coverage. The system is open 24/7 and available from any computer. A step-by-step guide in accessing the portal is attached. In addition, Lisa Sears will host several walk-in sessions to assist in the process.

Premium Costs: Premium costs for health insurance and dental insurance will be increasing to reflect increased costs of services. Included in this packet are the new premium costs as well as benefits overview for the traditional health plan, high deductible health plan, and dental and vision insurance benefits. Health insurance premiums are increasing by \$120 annually, \$10 per month, for all individual, employee +1, and family coverage.

Health Insurance: The College will move to a new benefits provider as of September 1, 2018 – Blue Cross Blue Shield of Illinois. (BCBSIL). The plan itself will not change. Deductibles, co-pays and covered expenses remain the same. Our network remains mostly unchanged, but checking in with your provider to ensure they are in-network is a great idea. As a reminder, deductibles reset on January 1 of each year. An overview of the traditional health insurance plan and the high deductible health plan is attached, along with prices for each plan. Along with a more competitive rate, BCBSIL will offer a “tele-doc” option for virtual visits, as well as a robust on-line platform with many new features and discounts. Summary plan descriptions are available from the Office of Human Resources and we welcome your questions.

Dental Insurance: Blue Cross Blue Shield of Illinois will become our new dental vendor as of September 1, 2018. There is a “silent network” which means you can continue to see any dentist. Those that are in-network may provide a bigger discount. Rates as well as a plan overview are included in this packet.

ID Cards: All employees enrolling in health and dental insurance will receive new ID cards. We anticipate these cards will arrive at your home address no later than September 15, 2018. Should you need a card between September 1-15, please contact Lisa Sears (x.7741) for assistance. Separate cards will be provided for health and dental insurance. Flexible spending cards will be automatically reloaded and the current card will continue to be used.

Flexible Spending Plan/Health Savings Account: Flex Spending and Health Savings Accounts are a great way for employees to set aside pre-tax dollars for anticipated eligible health or dependent care expenses. Health Savings Accounts are only available to those employees enrolled in a high deductible health plan. While these benefits and vendors remain unchanged, those participating in the flexible spending account should be aware that as the college transitions to a new academic calendar, our health plan year will also change in the 19-20 academic year. For that reason, the next time you will be able to set aside flex dollars will be January 1, 2020 and we will not have a flex spending plan benefit available between Sept 1 and December 31 of 2019. You may want to consider setting aside additional dollars and using the plan's grace period to cover expenses through November 15, 2019. A flyer in this packet explains more about this issue.

Transition Issues: As we transition our health care benefit from UMR to BCBSIL we will be working closely to minimize disruptions. However, we encourage you to consider the following:

- Refill prescriptions as early as possible. If you have a maintenance medication, you will need to wait for your new BCBSIL card before accessing a refill. While we have a plan for emergencies, we would encourage all employees to plan ahead as possible.
- Contact us regarding planned procedures between August 15-September 15. While not required, Lisa Sears can assist in the questions to ask and potential issues as we change providers to keep any authorization or billing issues under control.
- Specialty medications will be handled a bit differently with our new providers, so we encourage employees currently receiving on-going injections or transfusions to discuss the transition with their health care providers to see if any adjustments will be needed. Lisa Sears is available to assist with these issues as well.

Other Details

- Vision Insurance. No changes to this benefit other than a very slight premium increase.
- Health Clinic. Our partnership with the City of Rock Island Wellness Clinic continues. This is a free benefit available to all employees, regardless of participation in the health care benefit. Details are available on the attached flyer.
- Wellness Plan. All employees are encouraged to participate in the Be Better wellness program and those on the Augustana health plan can earn a premium discount through participation. Available programs for earning points are detailed on the enclosed flyer.
- Retirement Auto-Escalation. As a reminder, on September 1, employee retirement contributions automatically escalate by 1% until reaching the 10% savings level. Changes to retirement savings amounts can be made at any time by contacting Human Resources. Employees wishing to opt out of retirement escalation need to stop by the HR Office to complete the necessary form.

Questions & Additional Information: We hope this packet of information will answer many of your questions, but the Office of Human Resources as well as many of our vendors are happy to assist with detailed questions. Additionally, summary plan descriptions for our benefit plans are available on the website or can be picked up at the HR Office.