



**RISK STRATEGIES**

# **Huston Tillotson University**

**Employee Benefits Meeting  
Effective: January 1<sup>st</sup>, 2020**



**Open Enrollment Period:**

**Runs from November 12<sup>th</sup> – November 26<sup>th</sup>**

**Benefits will be Effective: January 1<sup>st</sup>**

**What can I do during this time?**

**Make changes to your Benefit Elections such as  
add or remove yourself and any of your dependents from benefits**

# Bird's Eye Overview

	Currently with:	Effective November 1 <sup>st</sup> , 2019:
Medical	Humana	<b>Switching to Aetna</b>
Dental	Lincoln	
Vision	EyeMed/Dental Select	<b>NO Change</b>
Basic Life/AD&D	Lincoln	<b>Switching to Hartford</b>
Voluntary Life/AD&D		
Short Term DI		
Long Term DI		
HSA Bank Account	HSA Bank	<b>NO Change</b>
Worksite Benefits	AFLAC	<b>NO Change</b>
Legal Savings Plan	Legal Shield	<b>Switching to FreshBenies</b>
Identity Theft		
Employee Assistance Program	Alliance Workforce Partners	<b>NO Change</b>
The FreshBenies Bundle	<b>NEW! Voluntary Patient Advocacy, 2<sup>nd</sup> Opinion Service &amp; Legal Savings through FreshBenies</b>	
Value Added Services	<b>NEW! Voluntary Add On Services through FreshBenies (details to follow)</b>	



# The FreshBenies Bundle

Patient Advocacy | DoctorsOnline

**freshbenies®**  
A FRESH APPROACH TO BENEFITS



FreshBenies Bundle (part  
of \$2.65 monthly  
package)



# AdvocacyPLUS

Powered through Compass, allow your HealthPro navigate the healthcare system on your behalf! Think of them as your personal healthcare concierge.

- ✓ Your HealthPro can:
  - ✓ Find In-Network providers
  - ✓ Scheduling your appointments
  - ✓ Price Transparency
  - ✓ Benefit Questions
  - ✓ Save money on prescriptions
  - ✓ Resolve billing errors

FreshBenies Bundle (part  
of \$2.65 monthly  
package)



# Doctors Online

Where you go when you need solid medical advice? Think of Doctors Online as your personal “WebMD”

- ✓ Obtain trustworthy, personalized advice from qualified medical professionals, such as:
  - ✓ 2<sup>nd</sup> opinion for upcoming procedures
  - ✓ Advice on adverse effects when taking multiple medications
  - ✓ What to expect following a medical procedure/surgery



# **FreshBenies: Additional Value Added Services**

**freshbenies®**  
A FRESH APPROACH TO BENEFITS

## **Important Note!**

To be eligible for purchasing the Value Added Options on the next few slides, you must **ELECT** the FreshBenies Bundle (\$2.65 per month).

Value Added Options are not available if you waive the FreshBenies Bundle.



**This will replace LegalShield effective 01/01/2020**

# Legal Savings

## \$5.00/Month

**Legal concerns reduce productivity & increase stress. Get piece of mind with several services and discounted legal care.**

- ✓ Discounted legal care (\$125/hour or 40% discount off usual/customary fee)
- ✓ A Living Will Form
- ✓ Phone Consultation
- ✓ Attorney-written letters / phone calls
- ✓ One-on-One Consultation
- ✓ Assistance in small claims court
- ✓ Review of legal documents

**freshbenies**  
SAVE TIME • MONEY • FRUSTRATION



**Those who have LegalShield currently will be contacted with instructions on how to continue their LegalShield benefit or drop it altogether.**

This will replace  
LegalShield effective  
01/01/2020



Those who have  
LegalShield currently will  
be contacted with  
instructions on how to  
continue their  
LegalShield benefit or  
drop it altogether.

# LifeLock (Voluntary)

## Single (\$8.49/Month)

## Family (\$23.36/Month)

You only have one identity. Protect it with the best. Reduce your risk & increase your peace of mind.

- ✓ LifeLock Identity Alert System
- ✓ Black Market Website Surveillance
- ✓ \$1 Million Service Guarantee (LifeLock will spend up to \$1M to hire the experts to help in your recovery!)
- ✓ Lost Wallet Protection
- ✓ Reduced Pre-Approval Credit Card offers
- ✓ Live Member Support  
24/7/365



# PetCare Savings

## \$8 per Month

**Pets are family, too! At participating providers, enjoy up to 25% savings on the following:**

- ✓ Most medical procedures
- ✓ Medications, food, supplies & toys at PetCareRx.com.
- ✓ Up to \$20 off walking, sitting, doggy day care, and boarding at Rover.com
- ✓ All pets are eligible

# Caregiver Support

## \$5 per Month

Cariloop's Caregiver Support Platform connects families with dedicated healthcare coaches who help navigate the complex world of caregiving.

- ✓ **Dedicated Healthcare Coach:** each coach has 10+ years experience in fields such as nursing, social work, therapy & counseling
- ✓ **Customized caregiving plan:** help with family conversation starters or exploring professional caregiver/facility options
- ✓ **Secure, collaborative portal:** Invite all parties who are in control of your family member's care – portal provides easy access for everyone to collaborate together





# **Medical Plans (Moving to Aetna)**





# Teladoc (if you elect Medical)

As an Aetna member, a virtual visit lets you see and talk to a doctor from your mobile device or computer! This service is powered through Teladoc.

- ✓ No driving or crowded waiting rooms
- ✓ 24/7 access, 365 days a year
- ✓ **Commonly treated illnesses:** cold, flu, strep throat, respiratory infections, pink eye, and other skin/eye problems
- ✓ \$40 Consultation Fee (All Plans)
- ✓ Be sure to complete your Teladoc account set up on/after January 1<sup>st</sup>! It will take you less than 10 minutes to complete!



You can set up your account after January 1<sup>st</sup>:

[Teladoc.com/aetna](https://teladoc.com/aetna)  
1-855-Teladoc



# HSA Plan Options





# 1<sup>st</sup> Component of the HSA: The Medical Plan

	Base HSA (EPO)		Buy Up HSA (PPO)	
	<u>In-Network</u>	<u>Out of Network</u>	<u>In-Network</u>	<u>Out of Network</u>
Tele-Health	\$40 Consultation Fee		\$40 Consultation Fee	
Primary Care	Deductible	<u>NOT COVERED</u>  <b>EXCEPTION:</b> TRUE MEDICAL EMERGENCIES WILL BE TREATED AT THE IN-NETWORK LEVEL IF CARE IS RENDERED BY AN OUT OF NETWORK PROVIDER.	Deductible	Deductible, then you pay 30% Coinsurance
Specialist				
Urgent Care				
Emergency Room				
Deductible Single Family	\$3,000 \$6,000		\$3,000 \$6,000	\$6,000 \$18,000
Coinsurance	100%		100%	70%
Out of Pocket: Single Family	\$4,000 \$8,000		\$4,000 \$8,000	\$12,500 \$37,500
Prescriptions Retail Mail Order	After Deductible is met: Tier: 1   2   3 \$15   \$50   \$90 \$37.50   \$125   \$225		After Deductible is met: Tier: 1   2   3 \$15   \$50   \$90 \$37.50   \$125   \$225	Deductible, then you pay 30% Coinsurance



## 2<sup>nd</sup> Component of the HSA: The Bank Account

### The Health Savings Bank Account (HSA)

**A Savings Account where you can contribute TAX FREE Dollars**

Those TAX FREE dollars can then be used to pay for Deductible related expenses, as well as qualified Dental & Vision expenses

You **OWN** the savings account. Money never expires and funds contributed roll over EVERY year if you don't use them.

#### 2019 IRS Contribution Limits:

You Only: \$3,500

You + Anyone Else Insured: \$7,000

#### 2020 IRS Contribution Limits:

You Only: \$3,550

You + Anyone Else Insured: \$7,100

*If you are age 55+, you can contribute an extra \$1,000 per year on top of the limits stated above*



# Copay Plan Options







	Base Copay (EPO)		Buy Up Copay (PPO)	
	<u>In-Network</u>	<u>Out of Network</u>	<u>In-Network</u>	<u>Out of Network</u>
Tele-Health	<b>\$40 Consultation Fee</b>		<b>\$40 Consultation Fee</b>	
Primary Care	<b>\$40 Copay</b>	<b><u>NOT COVERED</u></b>  <b><u>EXCEPTION:</u></b> <b>TRUE MEDICAL EMERGENCIES WILL BE TREATED AT THE IN-NETWORK LEVEL IF CARE IS RENDERED BY AN OUT OF NETWORK PROVIDER.</b>	<b>\$40 Copay</b>	<b>Deductible, then you pay 50% Coinsurance</b>
Specialist	<b>\$70 Copay</b>		<b>\$70 Copay</b>	
Urgent Care	<b>\$100 Copay</b>		<b>\$100 Copay</b>	
Emergency Room	<b>\$500 + 30%</b>		<b>\$500 + 30%</b>	
<b>Deductible</b> Single Family	<b>\$2,500</b> <b>\$5,000</b>		<b>\$2,500</b> <b>\$5,000</b>	<b>\$5,000</b> <b>\$15,000</b>
<b>Coinsurance</b>	<b>70%</b>		<b>70%</b>	<b>50%</b>
<b>Out of Pocket:</b> Single Family	<b>\$6,600</b> <b>\$13,200</b>		<b>\$6,600</b> <b>\$13,200</b>	<b>\$13,000</b> <b>\$39,000</b>
<b>Prescriptions</b> Retail Mail Order	<b>Available on Day 1:</b> Tier: 1   2   3 \$15   \$50   \$90 \$37.50   \$125   \$225		<b>Available on Day 1:</b> Tier: 1   2   3 \$15   \$50   \$90 \$37.50   \$125   \$225	<b>Deductible, then you pay 50% Coinsurance</b>

## Medical Costs Per Month

	Base HSA (EPO)	Buy Up HSA (PPO)	Base Copay (EPO)	Buy Up Copay (PPO)
Employee Only	Employer Paid!	Employer Paid!	Employer Paid!	Employer Paid!
Employee & Spouse	\$469.98	\$682.38	\$485.83	\$726.73
Employee & Child(ren)	\$422.99	\$453.22	\$437.24	\$482.68
Employee & Family)	\$1,033.96	\$987.92	\$1,068.81	\$1,052.13

\*While we did switch insurance carriers, the cost you pay per month for similar plans did NOT change!



# **Dental Plans (Moving to Aetna)**





Low Dental Plan: \$1,000 Annual Max	High Dental Plan: \$1,500 Annual Max
<u>*Must Seek Care from In-Network Dentist*</u>	<u>*Freedom to see ANY Dentist*</u>
Preventive Services (Covered 100%)	
Exams   Cleanings   Fluoride   Sealants   Bitewing X-rays   Full Mouth Series X-Rays	
Deductible: (Applies to Basic & Major) \$50 (Individual)   3x per Family Limit	
Basic Services (Covered 80%)	
Endodontics   Periodontics   Fillings   Oral Surgery	
Major Services (Covered 50%)	
Crowns   Bridges   Dentures   Implants   General Anesthesia	
Orthodontia: Child Only 50% to \$1,000 Lifetime Maximum	Orthodontia: Child & Adult 50% to \$1,500 Lifetime Maximum
Which Dental Plan do I choose???	
Take the LOW Dental plan if you are 100% sure your Dentist is In-Network	
Not sure if your dentist is In-Network or know that they aren't?	
Elect the HIGH Dental plan, as the out of network reimbursement is greater than the reimbursement on the Low Plan	

## Dental Costs Per Month

	Low Plan	High Plan
Employee Only	\$24.01	\$40.96
Employee & Spouse	\$48.00	\$87.75
Employee & Child(ren)	\$47.16	\$81.93
Employee & Family	\$74.24	\$134.93





# **Vision Plan (NO CHANGE)**

**eye**  
Med



**DENTALSELECT**  
*The power 2 choose*

## Vision Plan via the **Select** Eye Med Network

Type of Service	Base Vision / Vis 12	Buy Up Vision / Vis 8
<b>Exams</b>	\$10 Copay	\$0 Copay
	1 Every 12 Months	
<b>Lenses</b> (Single   Bifocal   Trifocal)	\$10 Copay	\$0 Copay
	1 Every 12 Months	
<b>Frames</b>	\$100 Allowance Plus 20% Discount Off Balance Over \$100	
	1 Every 12 Months	
<b>Contact Lenses</b>	\$120 Allowance	\$200 Allowance
	1 Every 12 Months	
<b>Contact Fitting Fee:</b>	Standard Fit/Follow Up: Up to \$40 Copay	
	Premium Fit/Follow Up: Up to 10% Off	

**\*Remember, on BOTH Plans – you can purchase Glasses AND Contacts every 12 Months!\***

## Vision Costs Per Month

	Base Vision	Buy Up Vision
Employee Only	\$5.75	\$12.31
Employee & Spouse	\$11.04	\$23.35
Employee & Child(ren)	\$11.62	\$24.61
Employee & Family	\$17.37	\$36.80



# **Life & Disability (Moving to Hartford)**





# Group Term Life / AD&D Insurance

Employee:

**Employer Paid – 1x Annual Salary to \$250,000**

**AD&D or Accidental Death & Dismemberment:**

**If Death Occurs due to an Accident, AD&D is 100% of Life Benefit.**





# Voluntary Life Insurance

## Employee:

- Minimum: \$10,000 | Maximum: \$500,000 in \$10,000 increments, not to exceed 5x your Salary
- **Guarantee Issue (New Hires Only): \$150,000**

## Spouse:

- Minimum: \$5,000 | Maximum: \$250,000 in \$5,000 increments, not to exceed 50% of Employee's Amount
- **Guaranteed Issue (New Hires Only): \$40,000**

## Children:

- Birth to 6 Months: \$250 | 6 Months to 26 Years: \$10,000
- **Guaranteed Issue (New Hires Only): \$10,000**

**Guarantee Issue Limits apply to New Hires Only. If you are an existing employee and wish to increase what you have today and/or elect coverage for the first time, you will have to submit Evidence of Insurability.**



## Employer Paid Short Term Disability Benefits

	<u>All Employees</u>
<b>Benefit Percentage</b>	<b>60%</b>
<b>Maximum Weekly Benefit</b>	<b>\$1,000</b>
<b>Elimination Period</b>	<b>8th Day Injury or Sickness</b>
<b>Maximum Benefit Period</b>	<b>12 Weeks</b>

## Employer Paid Long Term Disability Benefits

<b>Duration of Benefit</b>	<b>To your Social Security “normal” Retirement Age</b>
<b>Elimination Period</b>	<b>90 Days</b>
<b>Benefit Percentage</b>	<b>60%</b>
<b>Maximum Monthly Benefit</b>	<b>\$7,000</b>



# **Employee Assistance Program**



***Here for you as life happens...***

# Employee Assistance Program

Confidential

No identifying information  
is provided to your employer

No cost to you

Available anytime

24 hours a day, 7 days a week, 365 days a year

All Benefits can be accessed by calling  
Toll Free 800-343-3822



# Help with any personal issue...

- Relationship Issues
- Personal Growth Issues
- Stress & Lifestyle Balance
- Depression/Anxiety
- Financial Issues
- Alcohol/Drug Issues
- Legal Issues
- ANY Problem Affecting Your Quality of Life



# Your EAP Benefits

- **1 to 6 Counseling Sessions**  
per person, per problem, per year
- **LawAccess**  
legal & financial tools, resources & referrals
- **HelpNet**  
your EAP website featuring skill-building tools, assessments, calculators  
and a wealth of tips & resources for every day life
- **WellCoach**  
health coaching, personalized planning & support to improve & maintain your health & well-being
- **PlanWell**  
online tools and resources to help improve your finances and track financial goals
- **WorkLife**  
telephonic resources and referrals for every day needs
- **SafeRide**  
we all know drinking & driving don't mix – don't drink and drive, call for a SafeRide





# HR Connection Refresher

**\*\*First: Be sure your Dependents & Beneficiaries are up to date! If you are covering a spouse/child under ANY insurance benefit, they must be listed as a Dependent, as well\*\***

[Home](#)[My Information](#)[Dependents and Beneficiaries](#)[My Elections](#)[Plan Information](#)[Life Events](#)[Plan Documents](#)

Time to enroll in your benefits!

[Enroll now](#)

## My Family and Contacts FAQ

### What can I do here?

Add and maintain information about your family and beneficiaries.

### How do I add somebody to my list?

Click **Add Relationship**, then provide the information and click **Save**. Be sure to indicate that the person you add is a contact, dependent, or beneficiary.

- A **dependent** is an individual who depends on you for financial support and maintenance.
- A **beneficiary** is the person who should receive the proceeds of your life insurance policy or other benefits.

**Do I have to fill out everything that's**

## Dependents and Beneficiaries

Required field

### General Information

Select the type of contact you are adding. This will determine if and where the contact is available for selection in other parts of the site.

**Note:** Adding a contact will not automatically alert your administrator that changes need to be made to your benefits.

Dependent/Spouse?

☐ Yes ☒ No

Beneficiary?

☒ Yes ☐ No

Emergency contact?

☐ Yes ☒ No

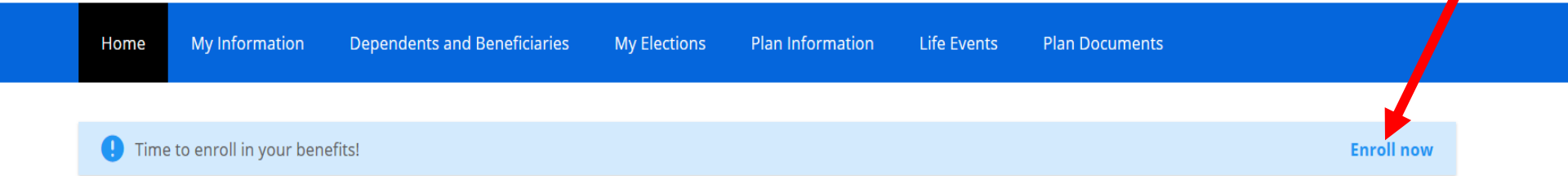
### Contact Information

First name:



Middle initial:

After updating your Dependents, the home page will have the blue bar at the top with the Enroll now link.



Upon clicking the Enroll Now link, you will see the “Start Now” button to begin the enrollment process!

[Home](#)[My Information](#)[Dependents and Beneficiaries](#)[My Elections](#)[Plan Information](#)[Life Events](#)[Plan Documents](#)

! Time to enroll in your benefits!

[Enroll now](#)

## Elections


Print elections effective as of:

[View](#)[Time to Enroll](#)[Current Elections](#)

### Open Enrollment

#### Confirm Personal, Dependent, and Beneficiary Information

[+ Add Contact](#)

Status	Name	Relationship	Dependent	Beneficiary	Actions
Action Required	Shannon Connell	Self	No	No	

### Make open enrollment elections

**Note:** If you can't click the **Start now** button, ensure you've confirmed your personal and contact information.

[Start now](#)

# Problems? Concerns?

We are here to help!

**Customer Service:**

Tiffany Gonzalez – [tiffany@mclaughlinbrunson.com](mailto:tiffany@mclaughlinbrunson.com)

[\*\*Admin@mclaughlinbrunson.com\*\*](mailto:Admin@mclaughlinbrunson.com)

**Insurance Broker:**

Jeremy Mahoney – [jeremy@mclaughlinbrunson.com](mailto:jeremy@mclaughlinbrunson.com)

**214-503-1212**



**Any  
Questions?**