



Annual Benefits Enrollment 2021





2021 Annual Enrollment Highlights

October 21st to November 6th, 2020

What's Changing:

- Plus Plan and QHDHP plan design changes to help control costs
- Medical Employee Premiums increase
- Reduced Dental Employee Premiums
- No evidence of insurability requirement for new elections or increases for voluntary life up to Cigna's guaranteed issue amount
- Replacing services provided by Compass Health with UHC and ESI member tools
- Enrollment through Workday

What's Staying the Same:

- Continued partnership with SLUCare/ SSM Health in Tier 1 Medical Plans
- No administrator or carrier changes other than Compass Health
- Maintaining Wellness discount through Vitality

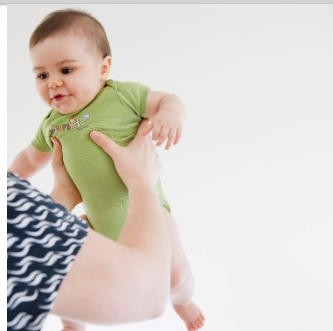
This presentation highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions and limitations, refer to the individual summary plan description, plan document or certificate of coverage. If any discrepancy exists between this presentation and the official documents, the official documents will prevail. Saint Louis University reserves the right to make changes at any time the benefits, costs and other provisions relative to benefits.



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Medical and Prescription Drug Benefits



State of Health Care



■ Medical & Prescription Drug Costs

- Healthcare spend continues to trend upward year over year due to rising treatment costs, changes in utilization, increased health risk amongst consumers, etc.

■ SLU Plan Costs

- The health plan ran as expected in 2019 and 2020 is forecasted to finish near budget, however the health pandemic has created many unknown's as SLU predicts future costs
- Similar to Universities and other Employers nationwide, SLU's healthcare spend is expected to experience an increase in 2021

■ Peer Institutions

- In an effort to offer competitive benefits, SLU continues to monitor its peers and uses data collected from that review to support benefit design and program decisions.





Medical and Prescription Drug Plan

■ Medical: UnitedHealthcare

- Continue to offer two plan options: Plus Plan and QHDHP Plan
- Continued partnership with SLUCare/SSM Health in Tier 1
- Tier 1 (SLUCare/SSM) and Tier 2 (UHC In-Network) plan design adjustments (single/family) to help control costs:
 - PPO :
 - Deductible: no change to Tier 1, Tier 2 increase \$100/\$200;
 - OOP: Tier 1 increase \$250/\$500, Tier 2 \$250/\$500
 - ER copay increase of \$100
 - HDHP:
 - Deductible: no change to Tier 1 deductible, Tier 2 deductible increase \$100/\$200;
 - OOP: Tier 1 increase \$250/\$500, Tier 2 OOP \$500/\$1,000

■ Prescription Drug: Express Scripts

- Continued partnership with Express Scripts
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2021 Cost Sharing: Monthly & Bi-Weekly



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Plan	Monthly Premium Deductions	With Monthly Wellness Discount	Bi-Weekly Premium Deductions	With Bi-Monthly Wellness Discount
Plus Plan				
Employee Only	\$178.00	\$128.00	\$82.15	\$59.07
Employee and Spouse	\$474.00	\$399.00	\$218.77	\$184.15
Employee and Child(ren)	\$414.00	\$364.00	\$191.08	\$168.00
Family	\$651.00	\$576.00	\$300.46	\$265.84
QHDHP Plan				
Employee Only	\$103.00	\$53.00	\$47.54	\$24.46
Employee and Spouse	\$318.00	\$243.00	\$146.77	\$112.15
Employee and Child(ren)	\$273.00	\$223.00	\$126.00	\$102.92
Family	\$428.00	\$353.00	\$197.54	\$162.92
Plus Plan—Employees Earning up to \$38,505				
Employee Only	\$60.00	\$0.00	\$27.69	\$0.00
Employee and Spouse	\$356.00	\$281.00	\$164.31	\$129.69
Employee and Child(ren)	\$296.00	\$236.00	\$136.62	\$108.93
Family	\$533.00	\$458.00	\$246.00	\$211.38

Note: Rates will be reduced \$50 for employees completing their biometric screening and an additional \$25 for covered spouses

2021 Medical Plan Options



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UHC	Plus Plan			QHDHP Plan		
	SLUCare+SSM	In-Network	Out-of-Network	SLUCare+SSM	In-Network	Out-of-Network
Deductible				Non-Embedded: (One member can satisfy entire family deductible)		
Individual	\$350	\$850	\$2,200	\$1,500	\$1,850	\$3,700
Family	\$700	\$1,700	\$4,400	\$3,000	\$3,700	\$7,400
Coinsurance	10%	20%	40%	10%	20%	40%
Out-of-Pocket Maximum (includes medical deductibles and medical copays)				Non-Embedded: (One member can satisfy entire family OOP Max)		
Individual	\$2,000	\$2,250	\$6,750	\$2,000	\$4,000	\$8,000
Family	\$4,000	\$4,500	\$13,500	\$4,000	\$8,000	\$16,000
Physician Office Visits						
Primary Care	\$10 copay	20% after ded.	40% after ded.	0% after ded.	20% after ded.	40% after ded.
Specialist Care	\$20 copay			10% after ded.		
Preventive Care	100%	100%	100%	100%	100%	100%
Inpatient Hospital						
	10% after ded.	20% after ded.	40% after ded.	10% after ded.	20% after ded.	40% after ded.
Emergency Room						
	\$250 copay	\$250 copay	\$250 copay	10% after ded.	20% after ded.	20% after ded.
Urgent Care Center						
	\$60 copay	\$60 copay	40% after ded.	10% after ded.	20% after ded.	40% after ded.

2021 Pharmacy Plan Options



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Express Scripts	Plus Plan		QDHP Plan	
	Retail (34-day supply)	Mail Order (90-day supply)	Retail (34-day supply)	Mail Order (90-day supply)
Prescription Drug Costs				
Tier 1	\$10	\$25	Medical deductible, then 10% coinsurance	
Tier 2	25% coinsurance \$30 min-\$50 max	25% coinsurance \$75 min-\$125 max	Medical deductible, then 10% coinsurance	
Tier 3	50% coinsurance \$50 min-\$100 max	50% coinsurance \$125 min-\$250 max	Medical deductible, then 25% coinsurance	
Tier 4	20% coinsurance up to \$200 max	N/A	Medical deductible, then 10% coinsurance	N/A
Preventive Medications	Priced according to the tier in which they fall		Covered at 100%, no deductible	
Out-of-Pocket Maximum (Includes Rx Copays and Coinsurance)				
Individual	\$1,500		Combined with Medical	
Family	\$3,000		Combined with Medical	

SLUCare/SSM Tier 1 Partnership



REMINDER:

- SLUCare providers and St. Louis area SSM physicians and facilities are designated as Tier 1 under the medical plan.
- When you choose to use a Tier 1 provider you will pay less out of pocket through lower deductibles, out-of-pocket maximums, coinsurance and copays.
- To find an SSM Tier 1 Physician, visit [SSMHealth.com](https://www.ssmhealth.com) and search for providers listed as [SSM Health Medical Group](#). To find [SLUCare](#) providers and locations, visit www.slucare.edu
- In addition to these providers, [SSM Urgent Care Centers](#) and St. Louis area [SSM Health Express Clinics](#) (formerly Walgreens Take Care Clinics) are also part of the Tier 1 Network

The Vitality™ wellness program Discount

- Saint Louis University is waiving the biometric screening requirements for 2021 due to COVID-19 restrictions. If members received the premium discount in 2020, they will be grandfathered in for 2021.
 - **Quest Diagnostic will be performing onsite biometric screenings this year on November 10,11,17,18**
 - Wellness discount will remain the same
 - \$50 for employees and \$25 additional for covered spouses
 - *If you make less than \$38,505 and have employee only coverage, your healthcare will continue to be free of charge*
- Program remains in effect all year and you are encouraged to earn points by:
 - Completing your Vitality Health Review & Vitality Check
 - Reviewing and activating your personal health goals
 - Completing an online course to learn about a health topic
 - Submitting your Preventive Screening exams
 - Tracking your workouts using a Vitality-compatible fitness device
 - Tracking your workouts at gym
 - Get CPR or first aid certified

**Once you
build up your
points, go
spend them
in the Vitality
Mall!**

*Please note: This list does not cover the program in its entirety.
Please refer to the web site for complete program activities, rules and details.*

Decision Support Tools



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■ ALEX by Jellyvision

- Benefit assistance tool using interactive, online applications to walk members through plan design decision-making. *Information provided to ALEX is confidential.*
 - Helps compare options between SLU's Plus Plan and QHDHP Plan based on individual member needs
- Available to all members during Open Enrollment period
- To access, visit www.myalex.com/slu/2021



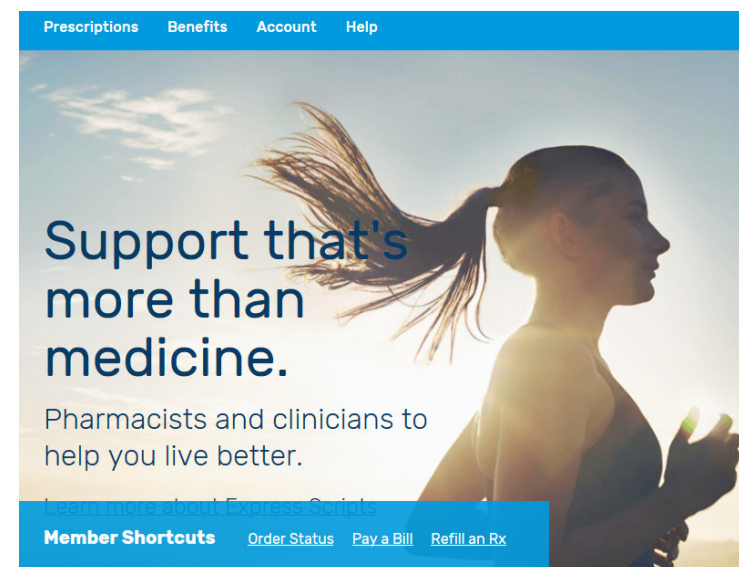


New Price Transparency Tool Options

- **myuhc.com and Health4Me app**
 - View Benefit summaries
 - View Deductible accumulator
 - Find an in-network doctor or facility
 - Use Treatment cost estimator to price out services
 - Check statements
 - Pay bills to healthcare providers
 - Contact a registered nurse 24/7

- **express-scripts.com**
 - Automatically refill and renew prescriptions
 - Price and compare different prescriptions and pharmacies
 - See how you can save with My Rx Choices
 - View your claims and balances
 - Connect with pharmacists
 - Track your home delivery orders
 - Compare plans at: www.express-scripts.com/saintlouisuniversity

Download the apps for UHC and ESI's!

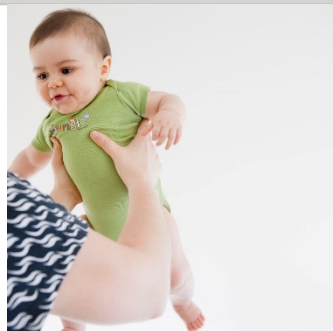




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Health Savings Account





HSA Contributions

■ Maximum contribution limits

2021	IRS Maximum	SLU Seed Money *	Your Max Contribution
Individual	\$3,600	\$400	\$3,200
Family	\$7,200	\$800	\$6,400

- IRS maximum reflects a combined employer + employee contribution
 - **You must make new elections for the 2021 plan year during Open Enrollment; current elections cannot be carried forward**
 - 55+ can fund an additional \$1,000/year; “catch-up” contribution
 - SLU will only contribute money into an OptumBank administered HSA; if you choose to go to a financial institution of your choice, you will not receive the seed money
 - HSA seed money will be deposited the first week of January
 - Funds must physically be in your account before disbursements can be made
 - Any money remaining in the account at the end of the calendar year rolls over into the next year
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HSA Qualified Eligible Expenses

Eligible Expenses

- Medical deductible and coinsurance payments
- Medical, dental and vision care services not covered through plan design
- Medical, dental and vision care services for your spouse or tax code dependents
- Medicare Part A, B, & D and COBRA coverage premiums
- Over-the-counter medication *with* a written prescription

Ineligible Expenses

- Insurance premiums
- Babysitting/childcare
- Cosmetic surgery
- Health club costs
- Over-the-counter medication *without* a written prescription

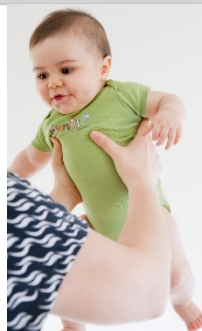
Visit www.irs.gov and view Section 213(d) of the IRS Tax Code publication 502 “Medical and Dental Expenses” for a complete list



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Flexible Spending Accounts



Flexible Spending and Dependent Care Accounts



- For Plus Plan participants, or those not enrolled in a medical plan at SLU
- Administration remains with ConnectYourCare
- You must make new elections for the 2021 plan year during Open Enrollment; current elections cannot be carried forward
 - Healthcare FSA: Total election amount less previous reimbursements are available at the time of transaction
 - Dependent Care FSA: Only the cash balance in your account is available at the time of transaction
- You cannot roll over unused balances from one year to the next
 - Use it or lose it rule applies
 - Grace period through March 15th for Healthcare FSA only
- Debit card allows direct payment
 - Eases payment, but does not substantiate claims—receipts may still be needed!
- ***If you are enrolling in HSA for 2021, you must use all of your FSA funds by 12/31/2020 or your employer seed money and employee contributions will be delayed until April***

2020* IRS Funding Limits on FSAs

Healthcare FSA	\$2,750
Dependent Care FSA	\$5,000**

*IRS has not yet issued 2021 FSA limits

**\$2,500 if married and filing separately



Eligible FSA Expenses

Healthcare FSA Eligible Expenses:

- Copays, coinsurance, and deductibles for medical, prescription, and dental plans
- Eye exams, contacts, and eyeglasses
- Laser eye surgeries
- Hearing aids
- Over-the-counter medical supplies
 - Bandages, splints, contact lens solution, etc.
- Over-the-counter medical medications
- Menstrual care products

Dependent Care FSA Eligible Expenses:

- Child care, after-school care
- Care for an aging parent

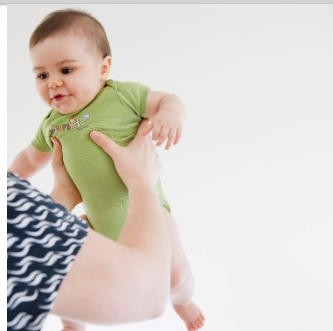
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Voluntary Dental Benefits





Voluntary Dental Benefits

- Coverage remains with Delta Dental
 - No change to benefits and an 8% decrease in rates!
- Continue to have the choice between 2 dental plans
- Find a provider on www.deltadentalmo.com
 - Highest level of benefits with PPO dentists
 - Dental cards issued to new enrollees only

	Flex	Basic Plus
Monthly		
Single	\$34.45	\$20.16
Two-Person	\$67.45	\$38.77
Family	\$115.48	\$69.46
Bi-Weekly		
Single	\$15.90	\$9.30
Two-Person	\$31.13	\$17.89
Family	\$53.30	\$32.06

Voluntary Dental Plan—Delta Dental



NO CHANGES from 2020

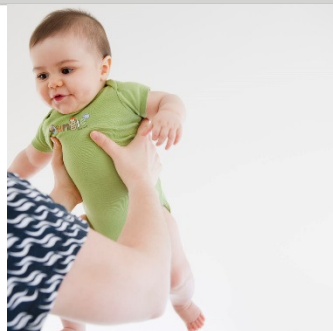
	Flex Plan		Basic Plus	
	PPO Network	Premier/ Out-of-Network	PPO Network	Premier/ Out-of-Network
Deductible				
Individual	\$50	\$50	\$25	\$25
Family	\$150	\$150	\$75	\$75
Calendar Year Maximum				
Per Person	\$1,500	\$1,500	\$1,000	\$1,000
Preventive Care (member responsibility shown)				
	0% no deductible	0% no deductible	0% no deductible	50% no deductible
Basic Restorative Care (member responsibility shown)				
	10% after deductible	30% after deductible	30% after deductible	65% after deductible
Major Restorative Care (member responsibility shown)				
	40% after deductible	60% after deductible	60% after deductible	80% after deductible
Orthodontia				
Lifetime Maximum (per person)	\$1,000	\$1,000	\$1,000	\$1,000
Orthodontia	50% For all members	60% For all members	50% For children to age 19 only	75% For children to age 19 only



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Voluntary Life Benefits





Voluntary Life Benefits

NO CHANGES from 2020

- Cigna will continue to offer Voluntary Life coverage
 - No Evidence of Insurability requirement for new elections or increasing Voluntary Life during the 2021 Annual Enrollment
- Enhanced Guaranteed Issue and Maximums
 - Employees may elect Voluntary Life in an amount up to 3 times annual earnings to a maximum of \$600,000
 - SLU provides a Basic Life benefit of one times annual earnings to a maximum of \$400,000
 - Combined maximum benefit of \$1,000,000 between SLU provided and Voluntary Life

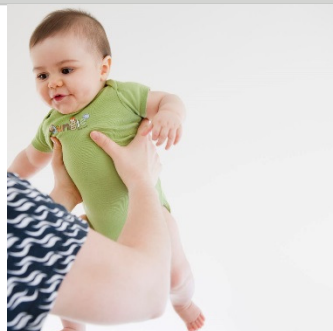
Age	Voluntary Life Plan	
	Monthly rate per \$1,000	Bi-Weekly rate per \$1,000
<30	\$0.039	\$0.018
30-34	\$0.052	\$0.024
35-39	\$0.059	\$0.027
40-44	\$0.072	\$0.033
45-49	\$0.124	\$0.057
50-54	\$0.221	\$0.102
55-59	\$0.383	\$0.177
60-64	\$0.584	\$0.270
65-69	\$0.974	\$0.450
70-74	\$1.532	\$0.707
75+	\$2.06	\$0.951



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2021 Annual Enrollment



2021 Annual Enrollment



- Plan elections are effective January 1, 2021 and are binding for the 2021 plan year, unless you experience a qualifying life event
 - Marriage
 - Birth/adoption
 - Divorce
 - Death
 - Change in employment status
 - Change in dependent status
 - Changes to Dependent Care FSA are allowed in limited circumstances
 - IRS allowed changes to health care and healthcare FSA in response to COVID-19 but these practices may not continue
 - Life status changes allow you to make benefit election changes
 - Benefit changes must be requested in Workday within 31 days of life change
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2021 Annual Enrollment



- Open enrollment will be held from October 21st through midnight November 6th , 2020
- If making changes, do so through **Workday**
 - Open enrollment is a good time assess your benefits, review your benefits for the upcoming year and review your life insurance beneficiaries
 - Current medical, dental, vision, life and accident elections will carry forward
 - If you are planning to cover your spouse on the medical plan in 2021, then you are required to complete a Medical Plan affidavit in Workday.
 - All HSA, dependent care and healthcare FSA participants will need to make an election for 2021; current deductions *will not carry forward*
- See 2021 Benefits Guide for more information:
 - <https://www.slu.edu/human-resources/benefits/health/open-enrollment.php>
- More questions? Contact benefits@slu.edu.





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Appendix





Working Spouse Rule

- Applies to spousal eligibility on the medical plan only
 - Full time working spouses who have access to medical coverage through their employer are not eligible for SLU's medical plan
 - Spouses are eligible if they:
 - Are not employed or are self employed
 - Do not have access to qualifying coverage where his/her employer contributes at least 50% of the premium for single coverage
 - Are on Medicare and do not have access to an employer plan
 - Completion of the annual Medical Plan affidavit will be required through the Workday system during open enrollment benefits selections. You will be required to attest to your spouse's eligibility during the online open enrollment process. The University reserves the right to request completion of the Medical Plan affidavit to be covered by the medical plan.
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Considerations of the QHDHP

- Enrolling in the QHDHP plan may provide advantages depending on your individual and family healthcare needs.
 - Premiums are lower for the QHDHP option
 - You're able to set aside money for future medical and prescription drug costs through a tax advantaged Health Savings Account (HSA)
 - SLU is contributing to your HSA, providing \$400 for individual and \$800 for family coverage
- Unlike the PPO, there are no copays so when using the plan you could have higher out of pocket expenses.
 - You will pay 100% until your deductible is met, and then coinsurance will apply
 - If you're on a higher cost monthly medication or obtain costly services earlier in the year you could be responsible for larger out of pocket cost
- Alex will continue to be offered as a decision tool to determine if the QHDHP is the right option for you



Health Savings Accounts

- For Qualified High Deductible Health Plan participants only
- HSAs are designed to help you save and pay for your healthcare now and when you retire
- Triple tax savings:
 - Put money in pre-tax
 - Grow your savings tax free
 - Pay for qualified medical expenses income tax free
- Account is always yours

Health Savings Accounts A health-wise investment that helps you ...



Deposit

Deposit your health care dollars.



Grow

Grow your savings.



Save

Save on taxes.



Pay

Pay for health care, now or later.



HSA Eligibility for Account Holders Only

- You are eligible to open and contribute to an HSA if you:



Are covered by a qualified high deductible health plan (QHDHP)



Are not covered by any other health plan which is not a QHDHP



Are not enrolled in Medicare, Medicaid, or TRICARE



Have not received VA benefits within the past 3 months
(Exception for service related disabilities)



Are not claimed as a dependent on someone else's tax return



Are not covered by a Health FSA
(Must have \$0 in your Health FSA before contributing to an HSA)

- If you don't meet one of these eligibility requirements, you can still enroll in the QHDHP plan, you just cannot open and contribute to a Health Savings Account

Voluntary Vision Benefits



- Coverage remains with Vision Service Plan (VSP)
 - No change to benefits or rates!
- In-network vs. out-of-network
 - In-network = no claim forms to complete
 - Out-of-network = must submit claim form for reimbursement
- VSP.com
 - Find a provider (Network: Choice)
 - Register and review benefit information
 - Discounts available
 - Print an ID card if desired (not needed to use benefits)

NO CHANGES from 2020

	Vision Plan	
Tier	Monthly	Bi-Weekly
Employee Only	\$7.02	\$3.24
Employee and Spouse	\$12.76	\$5.89
Employee and Child(ren)	\$13.38	\$6.18
Family	\$20.66	\$9.54



Voluntary Vision Plan—VSP



NO CHANGES from 2020

	Vision Plan	
	In-Network	Out-of-Network
Exam		
Wellvision Exam	\$10 copay	Up to \$45 allowance
Lenses		
Single	\$10 copay	Up to \$30 allowance
Bifocal	\$10 copay	Up to \$50 allowance
Trifocal	\$10 copay	Up to \$65 allowance
Frames		
	\$150 allowance for a wide selection of frames; \$170 allowance for featured frame brands; 20% on the amount over your balance	Up to \$70 allowance
Contacts (in lieu of glasses)		
	\$150 allowance for contacts; including the contact lens exam (fitting and evaluation)	Up to \$105 allowance
Frequency		
Exam/lenses/contacts (in lieu of glasses)	Every calendar year	
Frames	Every other calendar year	



Voluntary Accident Benefits

- Benefit offered through Voya Financial
 - No change to benefits or rates!
- Plan helps reimburse expenses that occur due to an accident
 - 24-hour coverage - accidents on- or off-the-job are eligible
 - When you have an expense, you must submit a claim form; reimbursement will then be mailed as a check
 - \$100 wellness benefit
- Coverage is guarantee issue - no health questions asked
- No “network”

NO CHANGES from 2020

	Accident Plan	
	Monthly	Bi-Weekly
Employee Only	\$18.42	\$8.50
Employee and Spouse	\$32.59	\$15.04
Employee and Child(ren)	\$36.09	\$16.66
Family	\$50.26	\$23.20



Voluntary Accident Plan—Voya

Below is a sample list of benefits, it does not include all the benefits available under the policy.

NO CHANGES from 2020

Service	Benefit Amount
Accident Hospital Care	
Surgery (open abdominal, thoracic)	\$1,200
Hospital Confinement	\$375/day up to 365 days
Coma (14 or more days)	\$17,000
Follow-Up Care	
Medical Equipment	\$120
Physical Therapy	\$45/treatment
Prosthetic Device	\$750 (1) / \$1,200 (2 or more)
Emergency Care	
Ground Ambulance Transport	\$360
Air Ambulance Transport	\$1,500
Emergency Room Treatment	\$225
Common Injuries	
Burns, Laceration, Torn Knee Cartilage, Paralysis, Tendon/Ligament/Rotator Cuff	Varies

Service	Benefit Amount
Common Injuries—Dislocations	
Hip Joint	\$3,850/\$7,700
Knee	\$2,400/\$4,800
Shoulder	\$1,600/\$3,200
Common Injuries—Fractures	
Hip	\$3,000/\$6,000
Leg	\$2,500/\$5,000
Ankle	\$1,800/\$3,600
Kneecap	\$1,800/\$3,600
Nose	\$600/\$1,200
Other Benefits	
Wellness Benefit (completion of health screening test)	\$100/employee or spouse \$50/child (max of 4)
Sickness Hospital Confinement Benefit	\$100/day for employee or spouse \$75/day for children

Note: Closed reduction is non-surgical reductions of a completely separated joint.
Open Reduction is surgical reduction of a completely separated joint.



Voluntary Legal Benefits - MetLaw

- MetLaw provides access to a wide-range of legal services and resources, for you and your family, including unlimited access to a top-quality network of attorneys.
- Use the benefit for a variety of personal legal needs related to events such as: getting married, starting a family, buying or selling a home, caring for aging parents, or sending kids off to college
- Advantages include:
 - Access to telephonic advice or office consultations,
 - No copays or deductibles to pay and no claims forms when you use a network attorney
 - Use of a convenient app
- For more information, visit www.metlife.com/mybenefits.

NO CHANGES from 2020

	MetLaw Plan	
	Monthly	Bi-Weekly
Family	\$18.00	\$8.31





Voluntary Identity Theft- LifeLock

- LifeLock Identity Theft provides comprehensive protection for your identity, personal information, and connected devices.
- Features include more options than Lifelock’s retail products:
 - LifeLock Identity Alert™ System
 - Dark Web Monitoring
 - LifeLock Privacy Monitor
 - Online account monitoring
 - 24/7 Live Member Support
 - Fictitious Identity Monitoring
 - Credit, Checking & Savings Account Activity Alerts
 - Three-Bureau Credit Monitoring, Annual Credit Reports & Credit Scores
 - 401K & Investment Account Activity Alerts

NO CHANGES from 2020

	LifeLock Plan	
	Monthly	Bi-Weekly
Employee Only	\$11.49	\$5.30
Family	\$22.98	\$10.61

- Lost Wallet Protection
- U.S.-Based Identity Restoration Specialists
- Million Dollar Protection™ Package
- Plus Norton Features: Parental Controls, Cloud Backup, SafeCam, Password Manager, Online Threat Protection and Smart Firewall
- **For more information, visit www.lifelock.com**