

2023/2024

Andrews University



Open Enrollment

Benefit

Overview

Andrews University strives to provide you and your family with a comprehensive and valuable benefits package. We have put together this Open Enrollment Overview to make sure you're getting the most out of your benefits and know what to expect during open enrollment. This overview outlines the benefits you can elect during open enrollment and serves as a companion to the Employee Benefits (EB) Guide. If you have questions, please reach out to Human Resources.

WHO IS ELIGIBLE?

All regularly appointed employees working at least 20 hours/week or 50% are considered benefits-eligible and can enroll in the applicable benefits outlined in this overview. Employees eligible for health insurance may cover the following family members for medical, dental and vision benefits:

- **Your spouse by marriage, with the following exception:**
 - **If your spouse is a full-time employee with access to their own group sponsored healthcare benefits, he/she is NOT eligible to enroll as a dependent under the Andrews University Medical plan. This exception does not apply to Dental/Vision.**
- **Dependent children by birth, adoption, marriage, or legal guardianship.**

HOW TO ENROLL

The first step is to review your plan options in this overview and the EB Guide. Then, you make all elections/changes via the bswift Benefits Management System. To access bswift, visit www.andrews.edu/go/mybenefits. Begin by clicking "Start my Enrollment". Once your enrollment is complete, review your elections via your confirmation statement. You can print and/or email yourself a copy of the confirmation statement for your records. **If you are going to participate in the 2023/2024 Flexible Spending Account, you MUST log in and make a new FSA election. They do not roll over from year to year.**

WHEN TO ENROLL

The open enrollment portal will open this year on April 2 and runs through April 13. The benefits you choose during open enrollment will become effective on July 1st, 2023.

HOW TO MAKE CHANGES AFTER OPEN ENROLLMENT ENDS

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period for the subsequent benefit year. You have 30 days from your qualifying event to request a corresponding change to your benefits. Qualifying events include things like:

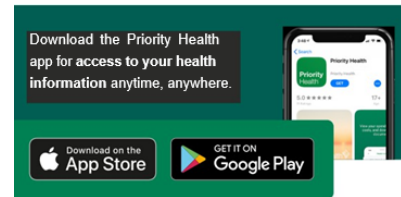
- Marriage, divorce or legal separation, birth or adoption of a child, change in child's dependent status, death of a spouse, child or other qualified dependent, change in employment status or a change in coverage under another employer-sponsored plan (for you or your spouse or dependents) that creates a gain or loss of coverage

MEDICAL & RX COVERAGE

Medical & RX In-Network Coverage	Premier Plan	Standard Plan	High Deductible Health Plan
Deductible	\$500/\$1,000	\$650/\$1,300	\$1,500/\$3,000
Co-Insurance	90%	80%	80%
Co-Insurance Maximum	\$2,850/\$5,700	\$3,700/\$7,400	N/A
True Maximum Out-of-Pocket (Combined Medical & Prescription)	\$7,150/\$14,300	\$7,150/\$14,300	\$4,250/\$8,500*
Office Visit Co-Pay	\$20	\$30	Ded, 80%
Virtual Visits	\$0	\$0	\$45
Generic Rx (Preferred/non-preferred)	\$10 / \$20	\$10 / \$20	Ded, 80%
Brand Rx (Preferred/non-preferred)	\$50 / \$70	\$60 / \$80	Ded, 80%
Specialty Rx (Preferred/non-preferred)	\$1,000/\$1,500	\$1,000/\$1,500	Ded, 80%
Mail-Order Rx	2.5 X Retail	2.5 X Retail	Ded, 80%
Hearing – testing	Ded, 90%	Ded, 80%	Ded, 80%
Hearing - Office Visits / hearing aids (Max-\$2,500 in two benefit year periods)	\$20 OV / Ded, 75%	\$30 OV / Ded, 75%	Ded, 80%

***The Maximum Out-of-pocket is Embedded**

PRIORITY HEALTH MEMBER WEBSITE AND APP: Once you have your ID card, visit member.priorityhealth.com or download the Priority Health App. Click “Sign Up” and follow the instructions. You can track spending balances, search claims and prescription costs, plan ID and information, access virtual care, find in-network providers, compare procedure costs and prescriptions and much more! Visit the member site, app, and Andrews University Benefit Guide for additional details on Priority Health programs.



FIND A DOCTOR: Your benefit dollars go further when using in-network providers. Log into www.priorityhealth.com or open the app. Select “My Health Care” then “Find a Doctor.” You can search by category (doctor by name, specialty, etc.) or by location.

VIRTUAL HEALTHCARE: There is never a convenient time to get sick. Priority Health offers 24/7 virtual health through Spectrum Health Now. You can access virtual care through your Priority Health member account, you can download the Spectrum Health app, or log into your Spectrum Health MyChart account. Premier and Standard plan participants will have a \$0 copay for virtual visits and HDHP members will have a \$45 copay per visit.

RX TIPS: Be sure to use drugs on our Preferred Drug List or Formulary. To find a list of covered prescriptions, visit priorityhealth.com/formulary and select “Employer Group & Employee.” Select “NO” when asked if you have an Optimized Rx plan. You can also enroll in Express-Scripts and have a 90-day supply sent directly through the mail. Visit express-scripts.com to set up your account or call 888.378.2589. If you are taking 4+ medications for chronic conditions, you can try the Medication Therapy Management program through Priority Health. You’ll receive a consultation with a pharmacist; they may offer solutions for reducing costs like finding generics, helping you discover an alternative that could alleviate side-effects, and much more. Visit your Priority Health member account for more information.

PHARMACY SAVINGS PROGRAM: Health Plan Advocate (HPA) is administering the Pharmacy Savings Program. This program is available to all plan members who fill eligible prescription drugs that have a retail cost of \$400 or more AND have a manufacturer assistance coupon. If you or one of your dependents is taking a program-eligible prescription drug, HPA will contact you and assist you with enrollment. For those who enroll, your final cost for the prescription will be \$0. If you choose not to respond to HPA, a co-pay of up to 50% of the retail cost will apply for the program-eligible drug(s).

HIGH DEDUCTIBLE HEALTH PLANS - TIPS: All services (except for preventive care) must apply to the deductible before the plan pays covered, in-network services at 80%. A HDHP is a “qualified RX plan” for purposes of Medicare Part D. Once you are enrolled in Medicare, you can no longer contribute to an HSA. One deductible covers all members but the Maximum Out-of-pocket is embedded.

AUTOMOBILE/MOTORCYCLE: Our plan does not cover healthcare claims related to an auto accident for Michigan licensed drivers (coverage is provided via Michigan No-Fault). Our medical plan will exclude the first \$20,000 of eligible charges related to a motorcycle injury.

NEW FOR 2023/2024 – SAMARITAN FUND PROGRAM (SFP)

The Samaritan Fund Program exists to lift the financial burden of high medical costs. If you qualify, you will receive a plan from a top carrier, funds for premiums and out-of-pocket expenses, and peace of mind while you heal. **Here is how it works:**

- Complete a HIPPA Authorization form and email it to service@samaritanfundprogram.com
- A SFP representative will reach out to discuss the program and help you select an individual medical plan that suits your needs. A formal application is submitted to the SFP.
- Upon acceptance, SFP will help you obtain your new plan and set up the SFP to take care of the expenses associated with your medical care.
- You receive a SFP debit card to pay for medical bills, copays, premiums, etc.
- The plan will be reassessed annually for eligibility.

UNIVERSITY WELLNESS

To earn the AU Wellness reward, employees must sign an on-line attestation form stating you have read the Employee Benefits Guide by April 14, 2023.

EMPLOYEE CONTRIBUTIONS

Wellness/Non-Wellness rate

Dental and Vision is a combined election

Employee Contributions (Based on 24 Pays)	Premier Plan	Standard Plan	High Deductible Health Plan	Dental/Vision
Employee Only	\$97 / \$202	\$72 / \$177	\$31 / \$58	\$15
Employee + One	\$144 / \$249	\$109 / \$214	\$53 / \$158	\$30
Employee + Two or More	\$192 / \$297	\$144 / \$249	\$67 / \$172	\$44

DENTAL INSURANCE

Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery. When you have services from a DenteMax



Participating provider, you may reduce your out-of-pocket expenses, stretch your annual maximums and receive discounts on services event after your annual maximum is reached. The following chart outlines the dental benefits we offer. Our benefits are as follows:

TYPE OF SERVICE	AMOUNT YOU PAY
Preventive Services	Exams, cleanings & X-rays - 100%
Deductible	\$25 Single / \$75 Family
Basic & Major Services (fillings, crowns, extractions, root canals)	75% after deductible
Plan Year Maximum	\$1,100 Per Member
Ortho Lifetime Maximum	50% coverage to \$1,760 (dependents under age 24)

VISION INSURANCE

Vision insurance can help you maintain your vision as well as detect various health problems. Our policy covers routine eye exams and other procedures and provides benefit dollars for the purchase of eyeglasses and contact lenses.

TYPE OF SERVICE	AMOUNT YOU PAY
Routine Vision Exam	\$15 copay
Prescription Glasses and Other Services	100%
Plan Year Maximum Excluding Exam	New: \$350



FLEXIBLE SPENDING ACCOUNTS (FSA)

Andrews University offers an employer-sponsored dependent care FSA and two healthcare FSAs, a Traditional FSA and a Limited Purpose FSA.



WHAT ARE THE BENEFITS OF AN FSA? FSAs allow you to put aside money tax-free that can be used for qualified childcare, medical, dental, vision and hearing expenses. FSAs **save you tax dollars!** Since your taxable income is decreased by your FSA elections, you'll pay less in taxes. **If you do not use it, you lose it.** You should only contribute the amount of money you expect to pay out of pocket that plan year plus grace period (7/1/23-9/15/24).

WHAT IS A DEPENDENT CARE FSA? Dependent Care FSAs allow you to contribute pre-tax dollars to qualified dependent care. The maximum amount you may contribute each year is \$5,000/household (or \$2,500 if married and filing separately). Your reimbursement is limited to the amount you have contributed.

WHAT IS A HEALTHCARE FSA? The healthcare account allows you to set aside up to \$3,050 in the 2023/2024 plan year for out-of-pocket expenses related to healthcare expenses for you and your IRS dependents. Spouses may each have their own healthcare FSA. Your full annual plan year pledge is available to you on the first day of the plan year.

WHAT IS THE DIFFERENCE BETWEEN A TRADITIONAL FSA AND A LIMITED PURPOSE FSA? If you have selected healthcare coverage other than The High Deductible Health Plan, you may enroll in the Traditional FSA. Members of the Traditional FSA will be issued a debit card to access funds. Members of the Limited Purpose FSA can only submit post-deductible medical and dental/vision out-of-pocket cost and will submit claims via a paper claim form.

HEALTH SAVINGS ACCOUNTS (HSA)

Health savings accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany qualified high deductible health plans (HDHPs).



WHAT ARE THE BENEFITS OF AN HSA? There are many benefits of using an HSA, including the following: **It is your account.** You set up an account at your financial institution of choice. **It is portable.** The money in your HSA is carried over from year to year and is yours to keep, even if you leave the company. The maximum amount that you can contribute to in 2023 is \$3,850 for individual coverage and \$7,750 for family coverage. Additionally, if you are age 55 or older, you may make an additional “catch-up” contribution of \$1,000. You may change your contribution amount at any time throughout the year if you do not exceed the annual maximum. If you are enrolled in Medicare, you cannot contribute to an HSA.

LIFE AND DISABILITY

BASIC LIFE INSURANCE: This benefit provides full-time employees with \$100,000 in basic life insurance for employees, \$50,000 coverage for spouses and \$10,000 for dependent children (from birth to age 19, 25 if a full-time student). Andrews University pays for the full cost of this benefit. Review and update your beneficiary information via bswift (www.andrews.edu/go/mybenefits).

DISABILITY INCOME BENEFITS: At Andrews University, we want to do everything we can to protect you and your family, which is why Andrews University has a very generous paid time off schedule and disability coverage. If you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Long-term disability is provided by Andrews University for full-time employees. Short-term disability is available for purchase through Unum.

Benefits	Long-term Disability
Benefits Begin	91 st day of disability
Benefits Payable	Social Security National Retirement Age
% of Income Replaced	66.67% of monthly earnings
Maximum Benefit	\$6,000/month

VOLUNTARY LIFE & AD&D INSURANCE: While Andrews University offers basic life insurance, you may want to purchase additional coverage. With voluntary life & AD&D insurance, you are responsible for paying the full cost of coverage through weekly payroll deductions. You can purchase coverage for yourself in \$10,000 increments and your spouse in \$5,000 increments. The maximum amount you may purchase is \$750,000 or 7 X your annual earnings. The guarantee issue amount is \$250,000. Benefits cease at retirement. You may elect up to 100% of the employee amount for spouse coverage up to \$250,000. Coverage will begin to reduce beginning at age 65. Additional coverage for you and your dependents may require medical underwriting.

Monthly Cost for Every \$10,000 of Employee and Spouse Life Insurance Coverage (Post-Tax)											
Age	<29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Life & AD&D	\$.52	\$.61	\$.64	\$.87	\$1.32	\$2.15	\$3.71	\$3.98	\$6.96	\$12.4	\$19.73
Dep Children	Live birth to age 19 or 26 for full-time students = \$1,000 increments to \$10,000						\$1.92/\$10,000 of coverage				

VOLUNTARY SHORT-TERM DISABILITY (STD): Short term disability can provide you with a percentage of your earnings should you become disabled and not have enough paid time off to cover your income after an illness or injury. You will have the option to design your benefit including the amount of monthly benefit, elimination period and length of time you will receive benefits.

VOLUNTARY CRITICAL ILLNESS: This policy can pay a lump sum benefit at the diagnosis of a covered illness. You can choose the level of coverage from \$5,000-\$50,000 and you can use the money any way you see fit. The cost is deducted from your paycheck and is portable should you leave employment. This policy also offers a \$50 wellness benefit for getting a screening test such as blood tests, chest x-rays, stress tests, colonoscopies, and mammograms.

VOLUNTARY ACCIDENT PLAN: Accident insurance can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. This policy can help you with out-of-pocket costs that may not be covered by a medical plan. The cost is conveniently deducted from your paycheck and is portable should you leave employment. This policy also offers a \$50 wellness benefit for getting a screening test such as blood tests, chest x-rays, stress tests, colonoscopies and mammograms.

VOLUNTARY WHOLE LIFE POLICY: A Whole life insurance policy can pay money to your family if you die to cover final arrangements, basic living expenses, etc. This coverage has a fixed premium for the life of the policy, is portable should you leave employment, and earns interest or “cash value” at a guaranteed rate of 4.5%. In addition, you may be able to use your death benefit to pay for long term care.

WORK/LIFE BALANCE (EAP): Providing our employees and family members with **confidential**, short-term counseling for treatment of stress, depression, relationship problems, substance abuse, grief/loss, financial issues, legal assistance and so much more! 24/7 emergency service at (800) 854-1446 or online at www.unum.com/lifebalance

GLOBAL EMERGENCY SERVICES: This benefit will coordinate care for travel/health emergencies when 100 miles or more from home. Services may include: emergency medical evacuation, emergency message service, transportation for friends/family to join a hospitalized patient, care of minor children, RX assistance, vehicle return assistance and/or legal and interpreter referrals. Note: this does not provide medical insurance coverage.





WHO DO I CALL WITH QUESTIONS?

Type of question:	Contact:
General questions, plan summaries and/or plan documents, enrollment & eligibility questions: AU Benefits Office	T: (269) 471-3886 benefits@andrews.edu www.andrews.edu/hr
Medical, Prescriptions: Priority Health	T: (800) 956-1954 (back of ID card) www.priorityhealth.com
Mail-Order Prescriptions: Express Scripts	T: (888) 378-2589
Samaritan Fund Program	T: (866) 764-9290 service@samaritanfundprogram.com
Dental, Vision, Flexible Spending Accounts: ASR Health Benefits	T: (800) 968-2449 or (616) 957-1751 F: (616) 464-4458 www.asrhealthbenefits.com
DenteMax Dental Network	T: (800)752-1457 www.dentemax.com
University Wellness	Rachel Keele www.andrews.edu/wellness wellness@andrews.edu
Pharmacy Savings Program: Health Plan Advocate	T: (616) 575-0211 x 206 F: (616) 828-0990 pharmsavings@healthplanadvocate.com
Life and AD&D Insurance questions: Unum	T: In-force coverage: (800) 635-5595 T: (800)421-0344 www.unum.com
Voluntary Whole Life, Accident, Critical Illness and Short-Term Disability: Unum	T: In-force coverage: (800) 635-5595 T: (800)635-5597 www.unum.com/employees
Travel Assistance: Assist America Priority Health Ref #01-AA-PHP-12123 Unum Ref #01-AA-UN-762490	T: (800)872-1414 International T: (301)656-4152
Employee Assistance Program (EAP): Legal Guidance, Work-Life Solutions, Emotional Support & Financial Resources	T: (800)854-1446 www.unum.com/lifebalance
Retirement: Empower Retirement	Suzanne McHugh and Brian Hand T: (240)224-4911 (Suzanne) T: (720)701-2039 (Brian) suzanne.mchugh@empower-retirement.com brian.hand@empower-retirement.com

