



OPEN ENROLLMENT 2017

November 1–15, 2016

UNIVERSITY OF ROCHESTER FACULTY AND STAFF MEMBERS CURRENTLY RECEIVING LONG-TERM DISABILITY BENEFITS

OCTOBER 2016

Welcome to the 2017 Open Enrollment Period!

The annual open enrollment period for the University of Rochester Health Care Plans, and Dental Plans for calendar year 2017 will be held from **Tuesday, November 1—Tuesday, November 15**.

Picking the right benefit plans can be a challenge. Which medical and dental plans are best for me? These decisions are important and a lot goes into making the right choice. To make the process easier, start with the easy-to-use online tool called **ALEX**, available on the benefits website (rochester.edu/benefits). ALEX will ask a few questions (who will be covered on your plan, what types of services do you think you might need throughout the year, etc.) and will provide a cost comparison for each of the plans. ALEX will also walk you through a few scenarios to better explain how your benefits work.

Health Care Program Enrollment/Change Options

During the 2017 annual open enrollment, you have the option to:

- Change your current Health and/or Dental Plan
- Elect health and/or dental coverage
- Add or remove eligible dependents from your coverage
- Change your Third-Party Administrator (Aetna or Excellus) for your health coverage

Group Life Insurance

Please review your beneficiary designations by logging into HRMS (www.rochester.edu/people) and selecting the Securian Life link to be sure your beneficiary elections for both University-Paid and any optional coverage are up to date.

Personal Health Assessment Incentive

If you are enrolled in a University Health Care Plan, the University will provide you and your covered spouse/domestic partner with a \$125 incentive when you complete both a biometric screening and a Personal Health Assessment (PHA). Completion of both the biometric screening and the PHA is required for the incentive to be paid. Visit www.rochester.edu/well-u for additional information and to schedule your biometric screening.

New and Noteworthy

New Pharmacy Benefit Manager for Excellus members—

As of 1/1/17, Express Scripts will be the new pharmacy benefit manager for Excellus members. The pharmacy coverage will not change, however, Excellus members will receive new subscriber ID cards prior to 1/1/17.

Prescription Drug Formulary—

Review your Third-Party Administrator's (Aetna or Excellus) formulary for any annual updates. View your TPA's formulary online at www.Aetna.com or www.ExcellusBCBS.com/ur. The UR Employee Pharmacy will continue to be available to employees and their eligible dependents. Visit their website at www.urmc.rochester.edu/pharmacy/pharmacies/employee.aspx for additional information.

New LifeSuite Services—

Travel assistance services and legacy planning resources are available at no additional cost to employees covered under the University Group Life Insurance Plan, as well as their spouse/domestic partner and/or dependent children. Visit www.rochester.edu/benefits/life for information.



2017 Health Care and Dental Plans Premiums for Faculty and Staff Currently on Long-Term Disability

| Medicare Primary Payer <i>Faculty/Staff and Spouse/Domestic Partner Both Medicare Eligible*</i> | Monthly | | Quarterly | |
|--|----------|---|-----------|---|
| | Single | Employee and Spouse or Domestic Partner | Single | Employee and Spouse or Domestic Partner |
| Full-Time Employees Earning < \$49,000 | | | | |
| YOUR PPO Plan | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| YOUR HSA-Eligible Plan | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Full-Time Employees Earning \$49,000 - \$121,000 and Part-Time Employees Earning < \$121,000 with more than 5 Years of Service | | | | |
| YOUR PPO Plan | \$45.86 | \$91.72 | \$137.58 | \$275.16 |
| YOUR HSA-Eligible Plan | \$1.06 | \$2.12 | \$3.18 | \$6.36 |
| Part-Time Employees Earning < \$121,000 with less than 5 Years of Service | | | | |
| YOUR PPO Plan | \$84.40 | \$168.80 | \$253.20 | \$506.40 |
| YOUR HSA-Eligible Plan | \$42.74 | \$85.48 | \$128.22 | \$256.44 |
| Employees Earning > \$121,000 | | | | |
| YOUR PPO Plan | \$122.94 | \$245.88 | \$368.82 | \$737.64 |
| YOUR HSA-Eligible Plan | \$83.92 | \$167.84 | \$251.76 | \$503.52 |

The index for the University Health Care premiums are based on changes in the national average wages as reported by the Bureau of Labor Statistics. Effective, January 1, 2017, the \$47,200 salary band will be indexed to \$49,000 and the \$117,600 salary band will be indexed to \$121,000.

The University is pleased to be able to offer the Health Care Plans with premiums that are below local and national rates. We have been able to mitigate overall cost increases through the University's custom plan design which is designed to meet the health care needs of faculty and staff. The University is also pleased to announce there will not be a premium increase for the Dental Plans in 2017.

*The rates above apply only to faculty/staff members on Long-Term Disability who are Medicare eligible and whose spouse or domestic partner are also Medicare eligible. Medicare is the primary payer for health care expenses and the above plans through the University are the secondary payer. Therefore, the above University Health Care Plans will not cover any expenses that would have been covered under Medicare Part A and Part B if you were enrolled (commonly known as "carve out" plans.)

| Medicare Primary Payer for Faculty/Staff Member on LTD or Medicare Eligible Dependent <i>One Member Medicare Eligible**</i> | Single | Family | Employee and Spouse or Domestic Partner | Employee and Child(ren) | Single | Family | Employee and Spouse or Domestic Partner | Employee and Child(ren) |
|--|----------|----------|---|-------------------------|-----------|-----------|---|-------------------------|
| | Monthly | | | | Quarterly | | | |
| Full-Time Employees Earning < \$49,000 | | | | | | | | |
| YOUR PPO Plan | \$0.00 | \$164.30 | \$98.58 | \$65.70 | \$0.00 | \$492.90 | \$295.74 | \$197.10 |
| YOUR HSA-Eligible Plan | \$0.00 | \$16.76 | \$10.06 | \$6.70 | \$0.00 | \$50.28 | \$30.18 | \$20.10 |
| Full-Time Employees Earning \$49,000 - \$121,000 and Part-Time Employees Earning < \$121,000 with more than 5 Years of Service | | | | | | | | |
| YOUR PPO Plan | \$45.86 | \$301.92 | \$199.50 | \$148.28 | \$137.58 | \$905.76 | \$598.50 | \$444.84 |
| YOUR HSA-Eligible Plan | \$1.06 | \$19.90 | \$12.36 | \$8.60 | \$3.18 | \$59.70 | \$37.08 | \$25.80 |
| Part-Time Employees Earning < \$121,000 with less than 5 Years of Service | | | | | | | | |
| YOUR PPO Plan | \$84.40 | \$417.54 | \$284.28 | \$217.66 | \$253.20 | \$1252.62 | \$852.84 | \$652.98 |
| YOUR HSA-Eligible Plan | \$42.74 | \$144.94 | \$104.04 | \$83.62 | \$128.22 | \$434.82 | \$312.12 | \$250.86 |
| Employees Earning > \$121,000 | | | | | | | | |
| YOUR PPO Plan | \$122.94 | \$533.20 | \$369.12 | \$287.04 | \$368.82 | \$1599.60 | \$1,107.36 | \$861.12 |
| YOUR HSA-Eligible Plan | \$83.92 | \$268.50 | \$194.64 | \$157.74 | \$251.76 | \$805.50 | \$583.92 | \$473.22 |

**The rates above apply to faculty/staff members on Long-Term Disability who are Medicare eligible or whose dependents are Medicare eligible. For the Medicare eligible member only, Medicare is the primary payer for health care expenses and the University Health Care Plans are the secondary payer. Therefore, the University Health Care Plans will not cover any expenses that would have been covered under Medicare Part A and Part B if the Medicare eligible member were enrolled (commonly known as "carve out" plans.) The University Health Care Plans will continue to be primary payer of health care expenses for members not eligible for Medicare.

2017 Health Care and Dental Plans Premiums for Faculty and Staff Currently on Long-Term Disability, *Continued*

| Non-Medicare Eligible LTD Faculty/Staff Member* | Single | Family | Employee and Spouse or Domestic Partner | Employee and Child(ren) | Single | Family | Employee and Spouse or Domestic Partner | Employee and Child(ren) |
|--|--|----------|--|----------------------------|-----------|------------|--|----------------------------|
| | Monthly | | | | Quarterly | | | |
| | Full-Time Employees Earning < \$49,000 | | | | | | | |
| YOUR PPO Plan | \$82.18 | \$246.48 | \$180.76 | \$147.88 | \$246.54 | \$739.44 | \$542.28 | \$443.64 |
| YOUR HSA-Eligible Plan | \$8.38 | \$25.14 | \$18.44 | \$15.08 | \$25.14 | \$75.42 | \$55.32 | \$45.24 |
| Full-Time Employees Earning \$49,000 - \$121,000 and Part-Time Employees Earning < \$121,000 with more than 5 Years of Service | | | | | | | | |
| YOUR PPO Plan | \$128.04 | \$384.10 | \$281.68 | \$230.46 | \$384.12 | \$1152.30 | \$845.04 | \$691.38 |
| YOUR HSA-Eligible Plan | \$9.44 | \$28.28 | \$20.74 | \$16.98 | \$28.32 | \$84.84 | \$62.22 | \$50.94 |
| Part-Time Employees Earning < \$121,000 with less than 5 Years of Service | | | | | | | | |
| YOUR PPO Plan | \$166.58 | \$499.72 | \$366.46 | \$299.84 | \$499.74 | \$1499.16 | \$1099.38 | \$899.52 |
| YOUR HSA-Eligible Plan | \$51.12 | \$153.32 | \$112.42 | \$92.00 | \$153.36 | \$459.96 | \$337.26 | \$276.00 |
| Employees Earning > \$121,000 | | | | | | | | |
| YOUR PPO Plan | \$205.12 | \$615.38 | \$451.30 | \$369.22 | \$615.36 | \$1,846.14 | \$1353.90 | \$1107.66 |
| YOUR HSA-Eligible Plan | \$92.30 | \$276.88 | \$203.02 | \$166.12 | \$276.90 | \$830.64 | \$609.06 | \$498.36 |

*The rates above apply to faculty/staff members on Long-Term Disability who are not eligible for Medicare. The University Health Care Plan will be primary payer of health care expenses.

| University Dental Plans | Faculty/Staff Rates (January 1 - December 31, 2017) | |
|----------------------------|--|---------|
| | Single | Family |
| | Monthly | |
| Traditional Dental Plan | \$4.38 | \$8.94 |
| Medallion Dental Plan | \$13.76 | \$28.22 |



Duo Security

To log in to HRMS from computers not connected to the University network, you must be enrolled in Duo two-factor authentication.

Visit tech.rochester.edu/services/two-factor-authentication and use your NetID and password to enroll in Duo for HRMS. As soon as you are enrolled, two-factor authentication will be active. **Contact the IT Help Desk at 275-2000 with any questions.**



3 Easy Steps to Complete Your 2017 Open Enrollment Process!

1. Review your benefits.

Utilize the online resources on the Benefits website (www.rochester.edu/benefits), including the Alex tool, an interactive Benefits decision making tool.

- Log in to the Aetna or Excellus website to review your claims and expenses over the past year.
- Review your dependents to be sure they will remain eligible in 2017 (see the Benefits website for the eligibility requirements).
- Read the materials in your open enrollment packet and attend an informational session to get your questions answered.
- Log in to HRMS (www.rochester.edu/people), select the Securian Life link and review your Life Insurance coverage and beneficiaries.

2. Choose your plans.

Complete the enclosed 2017 Open Enrollment form.

- **Important:** If you do not make a new election, your current Health and Dental coverage will continue for 2017.

3. Watch for your confirmation statement in December 2016.

Schedule of Open Enrollment Informational Sessions

Informational Sessions with Aetna, Excellus, Accountable Health Partners and Securian Life

Representatives from Aetna, Excellus, Securian Life, the Benefits Office and Accountable Health Partners will be available to speak with you personally regarding the 2017 Health Care and Dental Plans, Pharmacy Benefits, the Group Life Insurance Plan, and Wellness Programs.

| | | |
|------------------------------|-----------------------|---|
| Tuesday, November 1 | 11 a.m. - 2 p.m. | Medical Center Sarah Flaum Atrium |
| Wednesday, November 2 | 7:30 a.m. – 9:30 a.m. | College Town 44 Celebration Drive Conference Room 2007AB, 2 nd Floor |
| Thursday, November 3 | 11 a.m. – 2 p.m. | Medical Center Sarah Flaum Atrium |

Information Sessions w/ Benefit Office Representatives

Representatives from the Benefits Office will be available to speak with you personally regarding the 2017 Health Care and Dental Plans, Pharmacy Benefits, the Group Life Insurance Plan, and Wellness Programs.

| | | |
|------------------------------|------------------|---|
| Tuesday, October 25 | 11 a.m. – 1 p.m. | Sawgrass Surgical Center 180 Sawgrass Drive Cafeteria |
| Wednesday, October 26 | 11 a.m. – 1 p.m. | Rochester Tech Park 905 Elmgrove Road Building 5, 2 nd Floor |
| Thursday, October 27 | 11 a.m. – 1 p.m. | Advancement Center, 300 East River Road Seminar Room 101 |
| Friday, October 28 | 11 a.m. – 1 p.m. | Bridge Lounge, River Campus |
| Friday, October 28 | 2 p.m.– 4 p.m. | Clinton Crossing 4910 Lac De Ville Blvd Building D, 2 nd Floor |

Enrollment Help Workshops

Representatives from the Benefits Office will be available to provide assistance with enrollment.

| | | |
|------------------------------|--------------------|---|
| Wednesday, November 2 | 11 a.m. – 2 p.m. | College Town, 44 Celebration Drive Conference Room 2007, 2 nd Floor |
| Tuesday, November 8 | 8 a.m. – 11 a.m. | College Town, 44 Celebration Drive Conference Room 2007, 2 nd Floor |
| Monday, November 14 | 11 a.m. – 3 p.m. | College Town, 44 Celebration Drive Conference Room 3007, 3 rd Floor |
| Tuesday, November 15 | 7:30 a.m. – 5 p.m. | College Town, 44 Celebration Drive Conference Room 2007, 2 nd Floor |

Questions?

1. Call ASK-URHR at 275-8747
2. Email the Benefits Office at benefitoffice@rochester.edu
3. Attend an Informational Session (see schedule above)
4. Visit the Accountable Health Partners (AHP) website at: www.ahpnetwork.com for information regarding the AHP provider network.