

# OPEN ENROLLMENT 2017

November 1–15, 2016

UNIVERSITY OF ROCHESTER SERVICE EMPLOYEES INTERNATIONAL UNION MEMBERS 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 for calendar year 2017 will be held from **Tuesday, November 1—Tuesday, November 15**.

## Health Care Program Enrollment/Change Options

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

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

## 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](http://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](http://www.Aetna.com) or [www.ExcellusBCBS.com/ur](http://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](http://www.urmc-rochester.edu/pharmacy/pharmacies/employee.aspx) for additional information.

## 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](http://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.

### 2. Choose your plans.

Complete the enclosed 2016 Open Enrollment form.

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

### 3. Watch for your confirmation statement in December 2016.

# 2017 Health Plans Premiums for SEIU Members Currently on Long Term Disability

January 1 - December 31, 2017

Medicare Primary Payer <i>SEIU Member and Spouse/Domestic Partner are Both Medicare Eligible*</i>	Monthly		Quarterly	
	Single	Employee and Spouse or Domestic Partner	Single	Employee and Spouse or Domestic Partner
<b>Full-Time Employees Earning &lt; \$49,000</b>				
YOUR PPO Plan	\$0.00	\$0.00	\$0.00	\$0.00
YOUR HSA-Eligible Plan	\$0.00	\$0.00	\$0.00	\$0.00
<b>Full-Time Employees Earning \$49,000 - \$121,000 and Part-Time Employees Earning &lt; \$121,000 with more than 5 Years of Service</b>				
YOUR PPO Plan	\$45.86	\$91.72	\$137.58	\$275.16
YOUR HSA-Eligible Plan	\$1.06	\$2.12	\$3.18	\$6.36
<b>Part-Time Employees Earning &lt; \$121,000 with less than 5 Years of Service</b>				
YOUR PPO Plan	\$84.40	\$168.80	\$253.20	\$506.40
YOUR HSA-Eligible Plan	\$42.74	\$85.48	\$128.22	\$256.44
<b>Employees Earning &gt; \$121,000</b>				
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 rates above only apply to SEIU 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 SEIU Member on LTD or Medicare Eligible Dependent <i>Medicare Eligible SEIU Member or Medicare Eligible Dependent**</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			
<b>Full-Time Employees Earning &lt; \$49,000</b>								
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
<b>Full-Time Employees Earning \$49,000 - \$121,000 and Part-Time Employees Earning &lt; \$121,000 with more than 5 Years of Service</b>								
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
<b>Part-Time Employees Earning &lt; \$121,000 with less than 5 Years of Service</b>								
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
<b>Employees Earning &gt; \$121,000</b>								
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 only apply to SEIU 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.)



## 2017 Health Plan Premiums for SEIU Members Currently on Long-Term Disability, *Continued*

Non-Medicare Eligible SEIU Member on LTD*	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			
<b>Full-Time Employees Earning &lt; \$49,000</b>								
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
<b>Full-Time Employees Earning \$49,000 - \$121,000 and Part-Time Employees Earning &lt; \$121,000 with more than 5 Years of Service</b>								
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
<b>Part-Time Employees Earning &lt; \$121,000 with less than 5 Years of Service**</b>								
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
<b>Employees Earning &gt; \$121,000</b>								
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 SEIU members on Long-Term Disability who are not eligible for Medicare. The University Health Care Plan will be primary payer of health care expenses.



# Schedule of Open Enrollment Informational Sessions

## Informational Sessions with Aetna, Excellus, and Accountable Health Partners

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

<b>Tuesday, November 1</b>	11 a.m. - 2 p.m.	Medical Center Sarah Flaum Atrium
<b>Wednesday, November 2</b>	7:30 a.m. – 9:30 a.m.	College Town 44 Celebration Drive Conference Room 2007AB, 2 <sup>nd</sup> Floor
<b>Thursday, November 3</b>	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 Plans, Pharmacy Benefits, and Wellness Programs.

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

## Enrollment Help Workshops

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

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

## Questions?

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