Welcome to Open Enrollment 2021!

Open Enrollment is 11/9 through 11/20

Welcome to Open Enrollment 2021!

Open Enrollment is your opportunity to:

● Review your benefit options and current elections to determine if they meet you and your family's needs.

● Ensure you have life insurance beneficiaries in the system or review your current beneficiaries.

● Make your annual Flexible Spending Account (FSA) elections.

● Make any necessary changes for 2021.
Open Enrollment is 11/9 through 11/20

- This year’s Open Enrollment is considered active. We’re requesting everyone log into the enrollment system to review their current elections and make enrollment decisions for our new plans.

- Remember you must re-enroll in Flexible Spending Account (FSA) Plans.

- If you do not make any changes
  - Current elections except Vision, FSA, Critical Illness and Voluntary Accident will roll over to next year.
Open Enrollment is 11/9 through 11/20

- Enrollments/changes through the online enrollment system:
  - Log in to “The Nest” and click on the Employee tab
  - Under the Employee Resources portlet, click the green button: 2021 Open Enrollment
  - Explore all SJU benefits available on the red bar at the top of the screen
  - Click on the blue Enroll Now to enter EasyEnroll and the green Enroll Now to start enrollment

- Remember you must re-enroll in Flexible Spending Account (FSA) Plans.
Virtual Health and Wellness Expo— 11/9 through 11/13

HR website, Benefits and Wellness tab, 2020 Benefits Fair and Wellness expo: [https://sites.sju.edu/humanresources/benefit-expo-pathway-to-wellness/](https://sites.sju.edu/humanresources/benefit-expo-pathway-to-wellness/)

**Highlights Include:**

- 45 minute sessions (30 minute presentation/15 minutes Q&A) from IBC, TIAA, Delta Dental, Voya, Health Advocate and separate 30 minute Q&A sessions
- Virtual Wellness sessions and virtual healthy cooking demonstration
- Onsite flu shots and biometric screenings
2021 Changes: Major Changes

1. There is a new vision plan, Premium Vision, that requires re-enrollment in vision coverage. 2020 Vision elections will not carry over to 2021.

2. There is a new insurance carrier, Voya, for our Critical Illness and Voluntary Accident coverages that requires re-enrollment. Aflac elections will not carry over to Voya.

3. There is a new, enhanced Employee Assistance Program (EAP) through Health Advocate that includes a larger network of providers and an increased number of free visits (8) to therapists and counselors.
# 2021 Changes - Vision

## Premium Vision - $6.75 Ee Only/$13.50 Family monthly

<table>
<thead>
<tr>
<th>Vision Plan Design</th>
<th>Davis (Current) - 24 / 24 / 24</th>
<th>Davis (Enhanced Voluntary) - 12 / 12 / 12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overview</td>
<td>IN NETWORK</td>
<td>OUT OF NETWORK</td>
</tr>
<tr>
<td>Exam Copay</td>
<td>$0</td>
<td>$10</td>
</tr>
<tr>
<td>Exam Frequency</td>
<td>Every 24 months</td>
<td>-</td>
</tr>
<tr>
<td>Materials Copay</td>
<td>$0</td>
<td>$20</td>
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<tr>
<td>Details</td>
<td>Frame Allowance</td>
<td>Every 24 months</td>
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<td></td>
<td>Frame Frequency</td>
<td>-</td>
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<tr>
<td>Lenses</td>
<td>$0 Copy on Single vision</td>
<td>Up to $75</td>
</tr>
<tr>
<td></td>
<td>Lined bifocal Lined trifocal lenses Lenticular</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$90 copy on polycarbonate lenses for adults ($50 copy for dependent children under 19)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$15 copy scratch-resistant coating - single vision</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$25 copy scratch-resistant coating - multifocal</td>
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</tr>
<tr>
<td></td>
<td>$35 copy anti-reflective coating - standard</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$40 copy anti-reflective coating - premium</td>
<td></td>
</tr>
<tr>
<td>Contacts (instead of glasses)</td>
<td>$75 allowance; Medically Necessary: Not covered</td>
<td>Up to $75</td>
</tr>
</tbody>
</table>
2021 Changes - Voya Critical Illness

- Voya offering better rates and enhanced benefits
- Must re-enroll or continue with Aflac through home billing.
- Covered for conditions such as heart attack, cancer and stroke
- Employee rates based on age, smoker status, and option selected. Spouse rates based on employee age, smoker status, and option selected. Monthly Child rates $2.03/$4.05

<table>
<thead>
<tr>
<th>Coverage Amount</th>
</tr>
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<tbody>
<tr>
<td>For you</td>
</tr>
<tr>
<td>Your spouse</td>
</tr>
<tr>
<td>Your children**</td>
</tr>
</tbody>
</table>

Child(ren) up to age 26.
2021 Changes – Voya Critical Illness

There are more than just medical bills to pay after a heart attack, stroke, or other unexpected covered medical condition. Critical Illness Insurance* provides a benefit payment that can help. This document includes expanded cost and benefit information for Critical Illness Insurance. As you explore, keep in mind:

- No medical questions or tests are required for coverage.
- Employees get an annual Wellness Benefit of $50 for completing an eligible health screening test.
- Benefit payments go directly to you. Use them however you’d like!

Critical Illness Insurance doesn’t replace your medical coverage; instead, it complements it. The benefit payments don’t go out to pay for medical bills or treatments you may need, instead they come in—directly to you—to be used however you’d like. Choose this supplemental health insurance product for added protection if one of the following covered conditions comes your way.

Critical Illness Insurance is a limited benefit policy. It is not health insurance, and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Voya Financial

Saint Joseph’s University
2021 Changes – Voya Voluntary Accident

Cleaning the gutters. Yoga class. Soccer practice. Life offers plenty of opportunities for accidental injuries. When an injury happens, Accident Insurance can help. This document includes expanded cost and benefit information for Accident Insurance. As you explore, keep in mind:

No medical questions or tests are required for Accident coverage.
Choose an item.
Benefit payments go directly to you. Use them how you’d like!

Accident Insurance doesn’t replace your medical coverage; instead, it complements it. The benefit payments don’t go out to pay for medical bills or treatments you may need, instead they come in—directly to you—to be used however you’d like. Choose this supplemental health insurance product for added protection if one of the following covered conditions comes your way.

Accident Insurance is a limited benefit policy. It is not health insurance, and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Voya Financial

Saint Joseph’s University
2021 Changes – Voya Voluntary Accident

Two options available, high and low, that offer different payment levels

<table>
<thead>
<tr>
<th>Low Plan - Monthly Rates</th>
<th>Employee</th>
<th>Employee and Spouse</th>
<th>Employee and Children</th>
<th>Family</th>
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<tbody>
<tr>
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<td>$3.88</td>
<td>$8.05</td>
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<table>
<thead>
<tr>
<th>High Plan - Monthly Rates</th>
<th>Employee</th>
<th>Employee and Spouse</th>
<th>Employee and Children</th>
<th>Family</th>
</tr>
</thead>
</table>
2021 Changes – Health Advocate EAP

- Stand-alone enhanced EAP through Health Advocate with 8 virtual/live sessions

**Take the hassle out of healthcare**
- Find the right in-network doctors and make appointments
- Review medical bills to find errors or duplicate charges; resolve complicated claims and billing issues

**Support for every type of medical condition**
- Explain health conditions, diagnoses and treatments; research treatment options
- Arrange second opinions and transfer medical records; coordinate care and services
2021 Changes – Health Advocate EAP

Confidential support for personal problems

- Work through relationship issues, stress, depression, substance abuse and more
- Build coping skills to manage life’s challenges and gain control of your life

Work/life resources to make life easier and find balance

- Locate childcare, eldercare, summer camps, special needs services and relocation support
- Easy access to legal/financial experts and information, saving you time, money and worry

Turn to us—we can help.

866.799.2728
Email: answers@HealthAdvocate.com
Web: HealthAdvocate.com/members

Download the app today!

Available at no cost to employees, spouses, dependents, parents and parents-in-law. Completely confidential.

We’re not an insurance company. Health Advocate is not a direct medical care provider, and is not affiliated with any insurance company or third party provider.

Saint Joseph’s University
2021 Additional Changes

- Adding Tele-Dermatology and Tele-Behavioral Health to current Tele-Medicine services through IBC with MDLive
- Implementing 90-day Rx Retail Program at network pharmacies for the same cost-sharing as mail order
- Synchronizing waiting periods for Medical, Dental, and Vision to first of the month on or after date of hire
- Dependent coverage termination date will be end of month in which dependent turns 26
- Eliminating paying for coverage a month ahead
- No waiting period for first year visiting faculty
What’s not changing in 2021

- There are no medical plan design changes.
- There are no medical or dental Ee payroll contribution rate increases.
- There are no HSA changes – In January the University will contribute $750 to the accounts of those enrolled in Ee Only coverage, and $1,500 for those enrolled in Ee+Spouse, Ee+Child(ren), or Family coverage in the HDHP.
- There are no Life insurance, Short-term and Long-term Disability changes
- There are no Pre-paid Legal and Identity Theft coverage changes
2021 Health and Wellness Guide

sju.edu/humanresources/be-well/

Human Resources

2021 Plan Year

Click Here to View our 2021 Employee Benefits Guide

Key Updates:

- A new vision plan, Premium Vision, that requires re-enrollment in vision coverage. 2020 Vision elections
- Voya will be our new provider for critical illness and accident insurance. Current Aflac coverage will not
- with Aflac through home billing.
- No medical plan design changes.
- No medical or dental employee payroll contribution rate increases.
- A new enhanced Employee Assistance Program (EAP) through Health Advocate that includes a larger network
- of therapists and counselors.
- Tele-Dermatology and Tele-Behavioral Health is added to current Tele-Medicine services through IBG with
- 90-day Rx refill Program at network pharmacies is added for the same copays as mail order.
Open Enrollment - 11/9 through 11/20

Virtual Health and Wellness Expo - 11/9 through 11/13

Questions???

benefits@sju.edu