



# A Guide to Your Benefits 2017



Open  
Enrollment  
November 1-  
18, 2016

Time to  
Enroll!

The University of Alabama in Huntsville (UAH) offers a comprehensive suite of benefits to promote health and financial wellness for you and your family. This booklet provides a summary of important benefits changes for the 2017 plan year. Please review it carefully so you can choose the coverage that's right for you.

For more information, please visit us online at [www.uah.edu/hr/open-enrollment](http://www.uah.edu/hr/open-enrollment).

## Open Enrollment

The annual Open Enrollment period is your opportunity to review and make changes to your current benefit elections for medical, dental, vision insurance, as well as Flexible Spending Accounts (FSA).

- ➔ Open Enrollment period begins November 1 and ends November 18
- ➔ Changes made during this period are effective January 1, 2017
- ➔ Current benefit elections for medical, dental and vision will continue into the next plan year unless you make changes
- ➔ **Current Flexible Spending (FSA) and Dependent Care Account (DCA) participants must re-enroll for 2017.**
  - Note: FSA Debit cards will not be reissued unless your card has expired

## How to Enroll

- ➔ Open Enrollment changes are made online through **HR Connection**, our secure, online enrollment portal.
- ➔ Log in to [my.uah.edu](http://my.uah.edu) and click **HR Connection** under Human Resources Self Service.
- ➔ Attend one of the campus sessions listed below to learn more about our changes for 2017 and for assistance in making your election changes.

## Open Enrollment Campus Sessions

Date	Time	Location
11/8/2016	9:00 – 10:30 am	Facilities & Operations: Physical Plant Building
11/9/2016	3:00 – 4:00 pm	Shelbie King Hall Room 127
11/10/2016	9:00 – 10:00 am	Facilities & Operations: Physical Plant Building
11/11/2016	9:00 – 10:00 am	Student Services Building Room 201
11/15/2016	9:00 – 10:30 am	Facilities & Operations: Physical Plant Building
11/16/2016	3:00 – 4:00 pm	Shelbie King Hall Room 127
11/17/2016	9:00 – 10:30 am	Facilities & Operations: Physical Plant Building

## Plan Design Changes

Benefit Plan Design Changes		
<b>Medical Insurance</b>	Premium increase and tier level changes will be made to both single and family coverages. The changes are illustrated in the chart below and more information is available on <a href="#">Page 3</a> .	
	Single Coverage	Two salary tier levels will be added
	Family Coverage	Employee + dependent children Family ( <i>Employee/spouse/dependent children</i> )
	Calendar year deductible will be added; \$100 per person excluding preventive services	
<b>Pharmacy</b>	New annual out-of-pocket maximum Drug copays will increase by \$5; Tier 4 has been added with an increased copay	
<b>Dental</b>	Blue Cross Blue Shield of Alabama will be the new dental provider Premium rates for 2017 will decrease	

Please review pages 3 and 4 carefully for more information regarding plan design changes for 2017.

## 2017 Plan Design Changes

### Medical

Blue Cross Blue Shield of Alabama | 800.292.8868 | [alabamablue.com](http://alabamablue.com)

Blue Cross Blue Shield of Alabama is the medical plan provider for UAH. The plan includes comprehensive health care benefits, including free preventive care services, wellness and disease management programs at no additional cost.

Alabama Blue Medical Plan Design Changes		
Calendar Year Deductible (Individual)	\$100 per person per calendar year	The comprehensive deductible applies to services such as ER visits, diagnostic lab, X-ray and Pathology, office visits, and other services. It does not apply to preventive services, non-covered services, balance-billed charges, and pre-certification penalties.
Annual Out-of-Pocket Maximum (Includes Deductible)	\$2,500 individual / \$7,500 maximum per family	After you reach your individual calendar year out-of-pocket maximum, applicable expenses for you will be covered at 100% of the allowed amount for the remainder of the calendar year.
Rehabilitative Occupational and Speech Therapy	Covered at 80% of the allowance	Subject to the calendar year deductible. Limited to 20 visits per person per calendar year.
Habilitative Occupational and Speech Therapy	Covered at 80% of the allowance	

Please refer to the Plan summary [here](#) and the Summary of Benefits and Coverages [here](#) for more information.

### 2017 Medical Plan Premium Rates

Type of Coverage	Total Bimonthly Premium	UAH Pays Bimonthly	Employee Pays Bimonthly
<b>Single</b>			
Salary \$35k or less	\$285.00	\$254.00	\$31.00
Salary \$35k – \$60k	\$285.00	\$246.50	\$38.50
Salary \$60k – \$100k	\$285.00	\$240.00	\$45.00
Salary over \$100k	\$285.00	\$237.50	\$47.50
<b>Employee + Dependent Children</b>			
Salary \$35k or less	\$450.00	\$378.00	\$72.00
Salary \$35k – \$60k	\$450.00	\$324.00	\$126.00
Salary \$60k – \$100k	\$450.00	\$288.00	\$162.00
Salary over \$100k	\$450.00	\$270.00	\$180.00
<b>Family (Employee/Spouse/Children)</b>			
Salary \$35k or less	\$635.00	\$549.00	\$86.00
Salary \$35k – \$60k	\$635.00	\$468.25	\$166.75
Salary \$60k – \$100k	\$635.00	\$414.50	\$220.50
Salary over \$100k	\$635.00	\$404.50	\$230.50

**Note:** To calculate 9 month premiums, multiply the monthly premium by 12 and divide by 18 payroll checks.

## Pharmacy

OptumRx | [optumrx.com](http://optumrx.com) | 844.265.1771

OptumRx offers employees who are enrolled in the health insurance plan prescription drug coverage. BriovaRx Specialty Pharmacy provides highly personalized service for complex conditions including cancer, rheumatoid arthritis, multiple sclerosis, and more.

Optum Rx Pharmacy Plan Design Changes			
Prescription Drug Deductible (per person per calendar year)	\$100	There is no change to the calendar year deductible. The deductible is waived for generic drugs	
Annual Out-of-pocket Maximum	\$2,250 (max \$6,750 per family)	The contract maximum is embedded into the family maximum, so no individual will have out-of-pocket cost exceeding \$2,250 for the calendar year.	
In-Network (PPO) Drug Copays			
	<i>For a 1-31 day supply</i>	<i>For a 32-90 day supply (maintenance drugs only)</i>	<b>Home Delivery (Mail Order Drugs)</b>
Tier 1 Drugs (Generic)	\$15	\$30	<i>Home delivery is available to order up to a 90-day supply of maintenance or long-term medication for delivery to your home, office or location you choose. Copays for mail order drugs are \$5 less than retail copays.</i>
Tier 2 Drug (Preferred Brand) *	\$35	\$70	
Tier 3 Drug (Non-Preferred Brand)*	\$55	\$110	
Tier 4 Drug (Specialty)	\$100	N/A	
<i>Please refer to the plan summary <a href="#">here</a> for more information.</i>			
*Tier 2 or Tier 3 Drugs with a Generic Equivalent: Member will pay applicable copay plus the difference in drug cost between the Tier 2 or Tier 3 drug and generic drug.			

- Drugs may be subject to quantity limits and prior authorization from your physicians. Please refer to our website [here](#) for more information.
- Tier 4 (Specialty) drugs will only be covered through *Briova Rx*. Specialty drugs are limited to a 30 day supply per fill.

### Pharmacy Cost

Pharmacy costs now represent over 25% of the total cost of the UAH medical plan. Pharmacy costs are expected to increase significantly as new specialty drugs become available. Studies indicate that pharmacy costs will account for 50 percent of total healthcare costs nationwide by 2018. With costs rising at such unsustainable rates, plans are implementing cost control measures such as:

- Narrowing the list of preferred drugs
- Requiring doctors to obtain prior authorization before prescribing certain types of drugs
- Placing quantity limits on the number of drugs dispensed.

Some employees may be impacted as we seek new ways to mitigate the escalating drug costs.

What are some ways you can save on prescription drug costs?

- Ask for generic drugs when available.
- Ask your physician for free samples. Physicians regularly receive free samples of medications.
- Ask for samples before you purchase to ensure that you can tolerate the medication and that it is effective.



## Dental Coverage

Blue Cross Blue Shield of Alabama | 800.292.8868 | alabamablue.com

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is simpler and costs are lower. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease, and is an important part of maintaining your medical health.

UAH now offers dental plans through Alabama Blue: Access Plus Dental Basic Plan and the Access Plus Dental Comprehensive Plan.



Plan Provision	Access Plus Basic	Access Plus Comprehensive
<b>Annual Deductible</b> (Individual/Family)	\$25/\$75	\$25/\$75
<b>Annual Maximum</b> (per person)		
In-Network	\$ 1,000	\$ 1,250
Out-of-Network	\$ 750	\$ 1,000
<b>Diagnostic and Preventive Care:</b> Includes cleanings, fluoride treatments, sealants and x-rays	90%	90%
<b>Basic Services:</b> Includes fillings, periodontics, scaling and root planing, and oral surgery	80%	90%
<b>Major Services:</b> Includes crowns, bridges and full and partial dentures	Not covered	60%
<b>Orthodontia</b>	Not covered	50% \$1,000 lifetime maximum
<i>Please refer to the plan comparison <a href="#">here</a> for more information.</i>		

2017 Dental Plan Premium Rates			
Type of Coverage	Monthly Rate	Bimonthly Rate	
<b>Basic</b>			
Single	\$17.30	\$8.65	
Family	\$41.50	\$20.75	
<b>Comprehensive</b>			
Single	\$33.00	\$16.50	
Family	\$74.60	\$37.30	

Dental Premiums for the 2017 plan year will decrease.

## Vision Coverage

VSP | 800.877.7195 | [vsp.com](http://vsp.com)

The vision plan covers routine eye exams and also pays for a portion of the cost of glasses or contact lenses.

There will be no premium or plan design changes to your vision benefit for 2017. For more information, [click here](#) to review the plan summary.

**Semi-monthly Premium: Employee only \$4.04 | Family \$11.62**






## Flexible Spending Accounts

PayFlex | 800.284.4885 | [payflex.com](http://payflex.com)

Flexible Spending Accounts (FSAs) are designed to save you money on your taxes. They work in a similar way to a savings account. Each pay period, funds are deducted from your pay on a pretax basis and are deposited to your Health Care and/or Dependent Care FSA. You then use your funds to pay for eligible health care or dependent care expenses.

Account Type	Eligible Expenses	Annual Contribution Limits	
Health Care FSA with carryover	Medical, dental, vision, copays, coinsurance, deductibles, eyeglasses, doctor-prescribed over the counter medications	\$2,600 per year	
		Carry-over up to \$500	
Dependent Care FSA	Dependent care expenses (such as day care, after school programs or elder care programs) so you and your spouse can work or attend school full-time	Maximum contribution is \$5,000 per year (\$2,500 if married and filing separate tax returns)	Reduces your taxable income



Meet Pete, our interactive PayFlex adviser!

Are you considering a PayFlex account? Not sure how much to contribute? Or how much you'll save? Pete, our interactive adviser, is here to help. He's friendly and ready to help you understand the benefits of enrolling in a pretax account and how much to contribute.

Visit [payflex.jellyvision-conversation.com](http://payflex.jellyvision-conversation.com) to meet Pete and get started today.

### Important Information About FSAs

Your FSA elections will be in effect from January 1 through December 31. Claims for reimbursement must be submitted by **March 31, 2018**.

You may carry-over up to \$500 of unused health FSA funds into the next year.

The health FSA money carried over to the next year may be used only for claims incurred within the new plan year. Note that FSA elections do not automatically continue from year to year; you must actively enroll each year.

### Advantages of an FSA

With an FSA, the money you contribute is never taxed—not when you put it in the account, not when you are

reimbursed with the funds from the account, and not when you file your income tax return at the end of the year.

### Save on Your Taxes

Here is an example of how much you can save when you use the FSAs to pay for your predictable health care and dependent care expenses.

### FSA Savings

	With FSA	Without FSA
Your taxable income	\$50,000	\$50,000
Pretax contribution to Health Care and Dependent Care FSA	\$2,000	\$0
Federal and Social Security taxes*	\$11,701	\$12,355
After-tax dollars spent on eligible expenses	\$0	\$2,000
Spendable income after expenses	\$36,299	\$35,645
<b>Extra Take Home Pay with an FSA</b>	<b>\$654</b>	

*\*This is an example only, and may not reflect your actual experience. It assumes a 25% Federal income tax rate marginal rate and a 7.7% FICA marginal rate. State and local taxes vary, and are not included in this example. However, you will also save on any state taxes as well.*

### Calculate Your Savings

To help determine your potential savings when participating in FSA and/or DCA account, use the PayFlex calculator tools [here](#).

### PayFlex Debit Card

The PayFlex Card® provides a simple way to spend the money in your PayFlex® account. It is similar to a debit card since it electronically accesses the money loaded onto the card when used to pay for eligible expenses. All you need to do is select your eligible item, swipe your card, and save your receipt!

The PayFlex Card is available only to Healthcare FSA participants. Direct Deposit is also an available for FSA and DCA reimbursements.





# Mobile Apps

## Access your Benefits on the Go!

*It has never been easier to access your benefit information. Download mobile apps for free from your smartphone or tablet app store.*



### BCBS/Alabama Blue

- Find a doctor or hospital
- Access your Virtual ID
- Get plan details
- View claim statements

[www.alabamablue.com](http://www.alabamablue.com)



### PayFlex

- Access real-time account information
- Submit a claim
- Substantiate card transactions
- Receive account alerts
- Review plan information

[www.payflex.com](http://www.payflex.com)



### CatamaranRx/Optum Rx

- Find a pharmacy
- Access your Virtual ID
- View Rx History
- Refill Mail Order
- View Drug Price

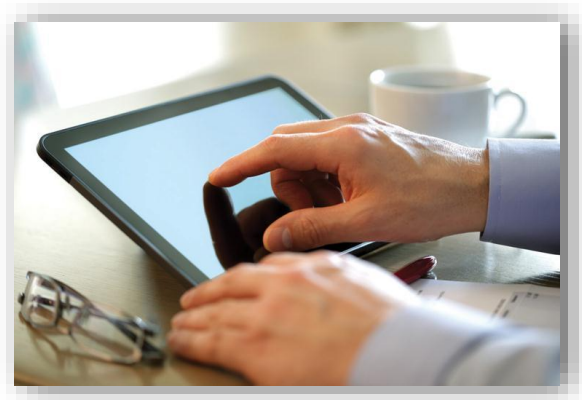
[www.mycatamaranrx.com](http://www.mycatamaranrx.com)



### VSP

- Find a provider
- Access your Virtual ID
- View claim statements

[www.vsp.com](http://www.vsp.com)





## Benefit Basics

As a UAH employee, you are eligible for benefits if you work at least 30 hours per week. Benefits are effective on the first day of the month following your date of hire.

You may enroll your eligible dependents for coverage once you are eligible. Your eligible dependents include:

- ➔ Your legal spouse
- ➔ Common Law Marriage\*
- ➔ Your children up to age 26.

Documentation that verifies eligibility of your spouse and dependent children is required.

More information regarding the enrollment of eligible dependents is available [here](#).

*Once your benefit elections become effective, they remain in effect until the end of the year. You may only change coverage within 30 days of a qualified life event.*

## Qualified Life Events

Generally, you may change your benefit elections only during the annual enrollment period. However, you may change your benefit elections during the year if you experience a qualified life event, including:

- ➔ Marriage
- ➔ Divorce or legal separation
- ➔ Birth of your child
- ➔ Death of your spouse or dependent child
- ➔ Adoption of or placement for adoption of your child
- ➔ Change in employment status of employee, spouse or dependent child
- ➔ Qualification by the Plan Administrator of a child support order for medical coverage
- ➔ Entitlement to Medicare or Medicaid

### \*COMMON LAW MARRIAGE

Beginning January 1, 2017, the state of Alabama will no longer recognize common law marriage. However, common law marriage entered into prior to January 1, 2017 will continue to be recognized.

You must notify Human Resources within 31 days of the qualified life event. Depending on the type of event, you may be asked to provide proof of the event. If you do not contact Human Resources within 30 days of the qualified event, you will have to wait until the next annual enrollment period to make changes (unless you experience another qualified life event).

For more information about your benefits, [visit our website here](#).

## Employee Assistance Program (EAP)

Sometimes life can be challenging. That's why the UAH provides an employee assistance program (EAP) to all eligible employees—at no cost to you. The EAP is designed to provide prompt, confidential help with a range of personal and family issues that may affect all of us from time to time. You or a member of your household receive up to five free counseling sessions with an EAP Professional.

EAP counselors will assist you with concerns such as:

- ➔ Marital and relationship issues
- ➔ Alcohol and drug abuse
- ➔ Stress management
- ➔ Family/parenting problems
- ➔ Work relationships
- ➔ Legal assistance
- ➔ Wellness information
- ➔ And much more

Our provider is **American Behavioral**. If you need help or guidance, you may reach out to the EAP at 800.925.5327 or visit our website for more information.

For more information regarding Open Enrollment email us at [benefits@uah.edu](mailto:benefits@uah.edu) or call 256.824.6640

## About this OE Guide

This benefit summary provides selected highlights of the UAH employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the University. All

benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between information provided through this summary and the actual terms of the policies, contracts and plan documents are

governed by the terms of these policies, contracts and plan documents. UAH reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time.