Annual time of the year to review benefit plans and changes for the next year.

October 15 - November 4

Active Enrollment requires that you enroll in coverage for 2021 for tax favored accounts:

- Dependent Care Account
- Flexible Spending Account
- Health Savings Account

No response will result in no coverage in tax favored accounts for 2021
ACTIVE ENROLLMENT
Employees must re-enroll or elect coverage for tax-favored accounts (FSA, DCA, HSA) for 2021
NO ACTION = NO COVERAGE

INSURANCE PLANS CARRIED OVER TO 2021
Medical, Dental, Vision, and voluntary insurance plans

PLAN DESIGN CHANGES
Minimal changes for Medical and Dental

NEW BENEFIT OFFERING
Identity Theft Protection
Change Outside of Open Enrollment

QUALIFYING LIFE EVENT

Employees have 31 days to make the change in their benefit elections for life events such as marriage, divorce, birth/adoption, job change, etc.
Medical Plan Administration

SELF-FUNDED PLAN

- University cost share
- University pays medical claims and administrative fee
- Premiums based on plan experience
Save Health Care Dollars

- Utilize the Faculty & Staff clinic
  - No health claims are filed
- Utilize Urgent Care facilities or Telemedicine (Teladoc)
- Have your annual preventive care visit
  - Early detection of medical conditions saves costs in the long-term
- Follow your doctor’s orders/recommendations
- Join Charger Fit
**Plan Changes**

**Effective**  
January 1, 2021

**PPO PLAN**  
Outpatient Diagnostic Lab & X-Ray increase to $125

**PPO & HDHP**  
Occupational & Speech Therapy visits increase to 30 per year

**DENTAL INSURANCE**  
• Dental Implants added covered at 50%
• Slight premium decrease

**APPLIED BEHAVIOR ANALYSIS (ABA)**  
ABA Home Therapy has been added to the current benefit offerings under both PPO & HDHP plans.

UAH must continue opt out of Mental Health Parity to put the following limits in place:

Annual Maximums per Child
- Age 0 – 9 Years $20,000
- Age 10 – 13 Years $15,000
- Age 14 – 18 Years $10,000
Plan Changes

Effective January 1, 2021

**HDHP PREMIUMS**
Premium rates remain the same

**PPO PREMIUMS**
Premium will increase by 2%
Salary tiers remain the same

**HEALTHCARE FSA**
Contribution maximum increased to the IRS limit of $2,750

**HEALTH SAVINGS ACCOUNT (HSA)**
UAH contribution increase:
- Single $450
- Family $900

**LIMITED PURPOSE FSA**
Not offered for 2021
Participants may increase contribution in the HSA for dental and vision expenses

*Was offered to participants enrolled in the HDHP/HSA plans*
New Benefit Offering

Identity Theft Protection: LifeLock with Norton

This new voluntary benefit provides employees peace of mind with comprehensive protection for their identity, connected devices, and online privacy.

BIMONTHLY PREMIUMS

<table>
<thead>
<tr>
<th></th>
<th>Single</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$4.45</td>
<td>$7.95</td>
</tr>
</tbody>
</table>

Effective January 1, 2021
Livongo Diabetes Management

This benefit is a voluntary disease management program for diabetics.
Teladoc

Provides 24/7 remote medical care for acute, non-emergency illnesses

Click to Watch Video
Health Management Benefits

Effective January 1, 2021

Naturally Slim - Weight Management Program

- This program is offered to employees enrolled in a UAH health plan
- Watch for announcements for the next registration period
- Visit naturallyslim.com
# Dental Plan Changes

**Effective**
January 1, 2021

## Dental Summary of Benefits

<table>
<thead>
<tr>
<th>Service</th>
<th>New Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostics &amp; Preventive (no deductible)</td>
<td>100%</td>
</tr>
<tr>
<td>Restorative, Supplemental, Periodontics Services</td>
<td>80%</td>
</tr>
<tr>
<td>Prosthetic Services</td>
<td>50%</td>
</tr>
<tr>
<td>Dental Implants</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>50%</td>
</tr>
<tr>
<td>Calendar Yr. Max: In-network</td>
<td>$1,500</td>
</tr>
<tr>
<td>Calendar Yr. Max: Out-of-network</td>
<td>$1,000</td>
</tr>
<tr>
<td>Ortho. Lifetime Max.</td>
<td>$1,000 *</td>
</tr>
<tr>
<td>Deductible</td>
<td>$50 per member $150 family max</td>
</tr>
</tbody>
</table>

## WAITING PERIOD

12 month wait for new entrants for all services except diagnostics and preventive.

**NOTE:** Waived with proof of prior coverage (no more than 63 day break)
Short-Term Disability

THE STANDARD

- Voluntary Program
  - offered to eligible faculty and staff
  - Pays 60% of weekly salary up to $1,000 per week

OPTION 1
14-Day Elimination Period*
Maximum Benefit Duration: 76 days

OPTION 2
29-Day Elimination Period *
Maximum Benefit Duration: 61 days

Note: Long-Term Disability Benefits begin after 90 days of disability
* There is an extended waiting period for late enrollees.
Short-Term Disability

- No Evidence of Insurability requirement
- No Pre-existing Condition exclusion
- Extended benefit waiting period for late enrollees
  - 60 day benefit waiting period in the first 12 months for illness or pregnancy
  - The extended benefit waiting period does not apply to accidents
- Changing from the 29 day benefit waiting period to the 14 day waiting period
  - Will have a 29 day waiting period in first 12 months for illness or pregnancy
  - The extended benefit waiting period does not apply to accidents
2021 Premium Schedule

Premiums are from pre-tax dollars

Premiums are deducted from the first two checks in the month for those paid over 12 months

Premiums are accelerated and deducted biweekly for faculty paid over 9 months to pay for coverage during the summer

<table>
<thead>
<tr>
<th>Coverage</th>
<th>PPO Employee Cost</th>
<th>HDHP Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>12 Month</td>
<td>9 Month</td>
</tr>
<tr>
<td>Single</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$ 40,000 or less</td>
<td>$36.25</td>
<td>$48.33</td>
</tr>
<tr>
<td>$ 40,001 – $ 80,000</td>
<td>$50.00</td>
<td>$66.67</td>
</tr>
<tr>
<td>over $80,001</td>
<td>$59.00</td>
<td>$78.67</td>
</tr>
<tr>
<td><strong>Employee + Dep Children</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$ 40,000 or less</td>
<td>$80.00</td>
<td>$106.67</td>
</tr>
<tr>
<td>$ 40,001 – $ 80,000</td>
<td>$168.00</td>
<td>$224.00</td>
</tr>
<tr>
<td>over $80,001</td>
<td>$210.00</td>
<td>$280.00</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$ 40,000 or less</td>
<td>$96.75</td>
<td>$129.00</td>
</tr>
<tr>
<td>$ 40,001 – $ 80,000</td>
<td>$225.75</td>
<td>$301.00</td>
</tr>
<tr>
<td>over $80,001</td>
<td>$290.25</td>
<td>$387.00</td>
</tr>
<tr>
<td><strong>Dental</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$14.67</td>
<td>$19.56</td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$28.75</td>
<td>$38.33</td>
</tr>
<tr>
<td>Family</td>
<td>$36.73</td>
<td>$48.97</td>
</tr>
<tr>
<td><strong>Vision</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee + 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Comparison in PPO vs HDHP Plans

<table>
<thead>
<tr>
<th>Service</th>
<th>PPO * Preferred Provider Organization</th>
<th>HDHP * High Deductible Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premiums</td>
<td>Higher</td>
<td>Lower</td>
</tr>
<tr>
<td>Deductibles</td>
<td>Lower</td>
<td>Higher</td>
</tr>
<tr>
<td>Member Cost Share after deductible is met</td>
<td>Copayments + Coinsurance</td>
<td>Coinsurance Only (20%*)</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>Medical $150 Pharmacy $150 (Per Person)</td>
<td>Single $1,400 Family $2,800 (Aggregate)</td>
</tr>
<tr>
<td>Out of Pocket Maximum</td>
<td>Single $2,500 Family $7,150 Applies to both medical and pharmacy</td>
<td>Single $3,500 Family $7,000 Applies to in-network medical services</td>
</tr>
<tr>
<td>Pharmacy</td>
<td>Copayments</td>
<td>20%*</td>
</tr>
<tr>
<td>Tax-Favored Accounts</td>
<td>Healthcare FSA</td>
<td>Health Savings Account (HSA) &amp; Limited Purpose FSA</td>
</tr>
<tr>
<td>Third Party Administrator</td>
<td>Both plans are administered by Blue Cross &amp; Blue Shield of Alabama.</td>
<td></td>
</tr>
<tr>
<td>Network Access</td>
<td>Both plans have the same network access and provider discounts.</td>
<td></td>
</tr>
<tr>
<td>Preventive Services</td>
<td>Both plans cover FREE preventive services at no cost share to the member.</td>
<td></td>
</tr>
</tbody>
</table>

*after deductible has been met
What plan is right for you?

**HDHP**

- Are you healthy?
- Can you afford the deductible and coinsurance?
- Are you willing to take risk?
- Are you interested in investing HSA funds?
- Not eligible for the HSA if you: have other insurance, can be claimed as a dependent, your spouse has an FSA

**PPO**

- Do you have a chronic condition?
- Are you planning for a hospital stay?
- What is your disposable income?

Access MyClearview: Interactive Decision Support Tool
## Comparison in Tax-favored Accounts

<table>
<thead>
<tr>
<th>Tax-Favored Accounts</th>
<th>FSA Health Care Flexible Spending Account</th>
<th>HSA Health Savings Account*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Required Insurance</td>
<td>Traditional PPO plan</td>
<td>Enrolled in High Deductible Health Plan</td>
</tr>
<tr>
<td>Account Type</td>
<td>Spending</td>
<td>Saving</td>
</tr>
<tr>
<td>Contribution Limits</td>
<td>$2,750 Regardless of single/family coverage</td>
<td>Single $3,600 Family $7,200</td>
</tr>
<tr>
<td>Access to Funds</td>
<td>Up to annual election amount</td>
<td>Funds must be available in account</td>
</tr>
<tr>
<td>Contributions</td>
<td>Employee Only</td>
<td>Employee + Employer $450 single/$900 family</td>
</tr>
<tr>
<td>Investments of funds</td>
<td>No</td>
<td>Yes when account balance reaches $1,000</td>
</tr>
<tr>
<td>Carry-over of Funds</td>
<td>No, use-it or lose rule applies</td>
<td>Yes, funds belong to the employee</td>
</tr>
<tr>
<td>Portable</td>
<td>No</td>
<td>Yes **</td>
</tr>
<tr>
<td>Debit Card Available</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Substantiation</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

* Limited Purpose FSA will no longer be offered.

** Members who are no longer employed or participating in the HDHP and HSA plans will incur a monthly maintenance fee.
Health Savings Account Eligibility

- You must be covered by UAH’s qualifying HDHP.
- You cannot also be covered by a non-HDHP plan.
  - Example: You cannot be covered secondary on a spouse’s PPO plan.
  - Example: You cannot be enrolled in Medicare.
- You cannot be listed as a dependent on another person’s tax return.
- IRS considers child dependents up to age 24 if full-time student, but ACA allows children to remain on a parent’s plan until age 26.
- You or your spouse cannot be enrolled in an FSA.
Flexible Spending Account

- Visit payflex.com
- Access account online and mobile app
- Both accounts subject to use-it-or-lose-it rule. Incur expenses before December 31st or forfeit remaining funds.

<table>
<thead>
<tr>
<th>Flexible Spending Accounts</th>
<th>Annual Contribution Limit</th>
<th>Plan Features</th>
</tr>
</thead>
</table>
| Healthcare FSA             | $2,750                    | • Contribute pre-tax dollars for eligible medical, dental, and vision expenses  
                              |                           | • Pay with debit card, direct deposit, or manual reimbursement  
                              |                           | • E-notify available |
| Dependent Care FSA         | $5,000                    | • Contribute pre-tax dollars for childcare and adult day care  
                              |                           | • Must have money available  
                              |                           | • Direct deposit for reimbursement |
WELLNESS PROGRAM
CHARGER FIT

Charger Fit provides employees with various resources to promote health and wellness. Partnered with Gilsbar to provide wellness resources and tracking information for the program.

Employees who complete program requirements will receive either a $50 or $100 incentive in the December 28th payroll check.

Must complete requirements by October 31st.

FACULTY AND STAFF CLINIC

• Provides on-site supplemental health care for faculty and staff
• Office Visit: $10.00 PPO | $45.00 HDHP*
• Other fees may apply depending on the service

*Because the HSA (Health Savings Account) is a tax-favored benefit, it is subject to IRS rules and regulations.
Download mobile apps
Get on-the-go information
Access tools
Access virtual ID cards
Get plan details
Find a doctor
Open Enrollment Resources

Website
- Plan Summaries
- Premium Rates
- FAQ Documents

Decision Support Tool
My Clearview
- Web-based tool helps determine the best medical plan
- Includes an HSA Advantage

myBlueCross Resources
- Access Medical Claims
- Access Treatment Cost Estimator
How to Enroll

**STEP ONE**
Log into my.uah.edu
Select HR Connection from the HR Services menu

**STEP TWO**
Enter portal to actively elect your coverage

**STEP THREE**
Upload required documentation
Complete Enrollment
Print Summary Confirmation Email
Open Enrollment Timeline

KNOW YOUR BENEFITS
- Review your 2021 Benefits Guide
- Visit our website
- Utilize decision tools
- Attend a virtual session

VISIT HR CONNECTION
- Access HR Connection to elect your 2021 benefits

DEADLINE NOVEMBER 4
- Remember taxed-favored accounts require Active Enrollment
Contact Us

EMAIL
benefits@uah.edu

PHONE
256.824.6640 or 256.824.6545

VISIT US
Shelbie King Hall Room 102

FOLLOW US ON FACEBOOK
UAH Human Resources & UAH ChargerFit