



2023 Benefit Open Enrollment

Dr. James Dlugos
President

Lisa Boucher, Vice President
Cross Benefit Solutions

Erin Berryman, Senior Account
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Jackie Cattabriga & Heidi Jacques
SJC HR Team

Jenna Chase
Associate Director of Health & Wellness
Programming



Welcome & Opening Remarks

Dr. James Dlugos
President



Open Enrollment Meeting

- Miscellaneous Benefit Updates
- 2023 Benefits Renewal Strategy
- Benefit Plans for 2023 & College Defined Contribution
- edHealth/Harvard Pilgrim Health Care Network
- Other Products (Dental, Vision, Life, etc.)
- Shopping for Your Benefits via PlanSource
- 2023 SJC Wellness Programs

Please use the chat function for any questions. They will be addressed at the end of this presentation.



Miscellaneous Benefit Updates



Upcoming SJC Holiday Changes

Thanksgiving

- For 2022 College offices will be **closed** the full day on Wednesday, **November 23, 2022**, to begin the Thanksgiving holiday (traditionally we close at noon)
- College offices closed on November 24 & 25, 2022 for the Thanksgiving holidays

Christmas / New Year's Day

- For 2022 College offices be **closed** the full day on Friday, **December 23, 2022**, rather than closing at noon
- College offices will be closed from Monday, December 26, 2022, through Monday, January 2, 2023
- Offices **reopen** on Tuesday, **January 3, 2023**
- Certain departments will need to coordinate minimal coverage for critical end of calendar year business operations

Holidays in 2023 – Reminder of New Schedule

- **** Monday, June 19, 2023** – Juneteenth Holiday Observed, offices closed for holiday ******
(**** this holiday replaces the holiday that alternated between
Martin Luther King Jr. Day and Presidents Day**)



Enhancement to SJC 403(b) Retirement Plan

As part of the College's ongoing commitment to enhancing total compensation, the SJC 403(b) Match contribution will increase as of January 1, 2023.

- **The College is again increasing its match contribution by ½%, for employees contributing up to 6%, the College will match 50% of the employee contribution up to 3%.**
- The College continues the Auto-Escalation feature for new employees participating in auto-elections. This will increase the employee election by 1% annually (up to the maximum of 15%).

Calendar Year	Employee Contribution	SJC Match Contribution
2019	Up to 2%	50% match capped at 1%
2020	Up to 3%	50% match capped at 1.5%
2021	Up to 4%	50% match capped at 2%
2022	Up to 5%	50% match capped at 2.5%
2023	Up to 6%	50% match capped at 3%

NOTE: AIG Retirement Services is now Corebridge Financial



Important Information

Earned Time Rollover

- Effective January 1, 2023, **up to 2 weeks**/10 days of Earned Time from the prior year will be carried over into the next calendar year
- For those with rollover balances, the time off policy is named “Prior Year ET Carryover...”
- This carried over time must be used by June 30th of 2023
- **To use this Rollover time, make sure to select the Prior Year policy when entering a time off request**
- Any un-used time left in this category on July 1, 2023, will be moved into the employee’s Long-Term Illness (LTI) bank if it is not at the maximum. If the LTI bank is at maximum, this remaining carryover amount is forfeited.



Annual Employee Benefits Renewal Strategy

**The SJC Benefit Plan Designs
for 2023 are staying the same**



2023 Renewal Strategy

- No plan design nor vendor changes
- Keep the same benefits election platform (PlanSource)
- **UPDATE:** Employees can now log into PlanSource directly from the ADP home page. No need to remember a separate login and password. Click the **PlanSource Benefit System** link on the ADP home page. Review the disclosure that will display in a new browser window and click **Allow**.
- Please also take this time to review your mailing address in ADP to ensure all tax documents are delivered correctly in 2023.



2023 Benefit Plans and College Defined Contribution

**Lisa Boucher, Vice President
Cross Benefit Solutions**



SJC Benefit Plans for 2023

• Health Insurance	Harvard Pilgrim Health Care network, administered by edHEALTH 3 plans, 6.2% average increase across all plans (last year was an 18.8%) (varies based on plan and tier of enrollment along with currently enrolled plan)
• Dental Insurance	The Standard – 3 options; second year of two-year rate guarantee
• Vision Insurance	The Standard – second year of two-year rate guarantee
• Life & AD&D Insurance	The Standard – second year of three-year rate guarantee
• EAP	Health Advocate – second year of three-year rate guarantee
• Long Term Disability	The Standard – second year of three-year rate guarantee
• Accident	Unum – No rate increase
• Critical Illness	Unum – No rate increase
• Hospital Indemnity	Unum – No rate increase
• Legal	MetLife Legal, 2 options – No rate increase
• ID Theft	ID Watchdog, 2 options – No rate increase
• Pet Insurance	Nationwide
• HSA, FSA and DCRA	Group Dynamic Inc.



College Defined Contribution Funding

- Budgeted Defined Contribution Increase for 2023: \$96,240
- Annual Financial Cost to the College: \$1,687,240
- Defined Contribution Funding Amounts for 2023:

Tier Choice	2022 College Annual Contribution	2023 College Annual Contribution
Employee	\$8,050	\$8,550
Employee + Spouse/LDA	\$16,100	\$17,100
Employee + Child(ren)	\$13,250	\$14,070
Family	\$16,300	\$17,310
Waive Medical	\$500	\$500



College Defined Contribution Historical Funding

Tier Choice	2018 Annual Contribution	2019 Annual Contribution	2020 Annual Contribution	2021 Annual Contribution	2022 Annual Contribution	2023 Annual Contribution
Employee	\$6,200	\$6,325	\$6,540	\$6,850	\$8,050	\$8,550
Employee + Spouse/LDA	\$13,840	\$14,117	\$14,485	\$15,200	\$16,100	\$17,100
Employee + Child(ren)	\$11,400	\$11,629	\$11,950	\$12,500	\$13,250	\$14,070
Family	\$14,020	\$14,300	\$14,675	\$15,400	\$16,300	\$17,310
Waive Medical	\$365	\$372	\$455	\$475	\$500	\$500





Benefits Partnered with edHEALTH

- **Harvard Pilgrim Health Care Network**
 - Access to network of providers throughout New England and United States
- **OptumRx**
 - Pharmacy Benefit Manager
 - Can utilize any pharmacy
 - Specialty drugs filled through Optum Specialty
 - Can take advantage of coupon savings through copay assistance programs
 - Prior Authorization and Step Therapy drugs
 - You will most likely need to have your doctor contact OptumRx for these prescriptions
 - Mobile App – use it while at doctor www.optumrx.com
 - Digital pricing tool available on mobile app or at optumrx.com or 1-855-546-3439 to get information on the prescription, discuss alternatives with your doctor or look up prices



Harvard Pilgrim Health Care Network

3 Medical Plans www.HarvardPilgrim.org

- **PPO \$2,000, PPO HSA \$3,000, HMO HSA \$5,000**
 - PCP referral is not required for PPO \$2000 and PPO HSA \$3000
 - PCP referral is required for HMO HSA \$5000
- **Other pertinent details:**
 - Pharmacy copays \$15 / \$30 / \$50 (deductible applies with HSA-eligible plans)
 - Acupuncture: 20 visits per calendar year; \$25 copay on PPO \$2000, Deductible & Coinsurance on HSA plans
 - Behavioral copay on PPO \$2000 - \$25
 - Virtual fitness classes
- **Doctor on Demand**
 - Real time virtual visit with Doctor on Demand providers (Medical and Behavioral Health)
 - Primary care copay on PPO \$2000; Deductible and Coinsurance on HSA plans (but lower cost than going to a doctor's office, urgent care or emergency care)
 - Mobile app or www.doctorondemand.com
- **WholeHealth Living Choices: Complementary and alternative medicine network**



2023 Medical Plans – edHealth/Harvard Pilgrim Health Care Network

Plan	PPO \$2000	PPO HSA \$3000	HMO HSA \$5000
Deductible (Individual/Family)	\$2,000/ \$4,000	\$3,000/ \$6,000	\$5,000/ \$10,000
Coinsurance	20%	20%	10%
Out of Pocket Maximum	\$4,000/ \$8,000	\$6,000/ \$12,000	\$6,650/ \$13,100
<u>Full Monthly Rates</u>			
Employee Only	\$1,080.50	\$868.86	\$786.40
Employee + Spouse/LDA	\$2,571.39	\$2,055.90	\$1,855.07
Employee + Child(ren)	\$2,145.61	\$1,716.90	\$1,549.88
Family	\$2,677.78	\$2,140.61	\$1,931.34
<u>Per-Pay Period Rates</u>			
Employee Only	\$169.85	\$72.17	\$34.11
Employee + Spouse/LDA	\$529.10	\$291.18	\$198.49
Employee + Child(ren)	\$449.13	\$251.26	\$174.18
Family	\$570.13	\$322.20	\$225.62



Other Products (Dental, Vision, Life, etc.)

**Erin Berryman, Senior Account Manager
Cross Benefit Solutions**

Other Product Notes



Dental Coverage with The Standard

- We continue to offer three plans: a High Option, Medium Option and Low Option
 - PPO plans so you can go to any dentist
 - Low plan has \$1,000 annual maximum
 - Deductible: \$0 Low, \$25/\$75 Medium, \$50/\$150 High, waived for Type I services
 - No waiting periods
 - LATE ENTRANT PROVISION: If you didn't enroll in 2022 or when first eligible, only preventive services covered for first 12 months
 - Includes MaxBuilder that allows a carryover of unused annual maximum amounts
 - Requires at least one claim submitted during the calendar year and staying below \$500
 - Annual maximum carryover \$250, up to double the benefit plan annual maximum amount
 - Includes up to \$150 per person per year vision benefit of exam, lenses, contacts, frames through **PolicyLink**
- ### Dental & Vision
- Dental annual maximum gets reduced by the amount used for vision, up to the \$150 maximum
 - Includes a \$10 claim billing forgiveness: if the amount charged by your dentist is \$10 or less than what Standard allows, you will not be billed for this



2023 Dental Plans – The Standard

2023 Benefits	Low Plan	Middle Plan	High Plan
Individual/ Family Deductible (waived for Type I services)	\$0 per Calendar Year	\$25/individual \$75/family Calendar Year	\$50/individual \$150/family Calendar Year
Type I – Preventive Services	100%	100%	100%
Type II – Basic Services	80%	80%	90%
Type III – Major Services	N/A	50%	60%
Type IV – Orthodontia Services	N/A	N/A	50%
Calendar Year Maximums Type I, Type II, Type III	\$1,000	\$1,000	\$1,500
Lifetime Orthodontia Max (Type IV)	N/A	N/A	\$2,000
<u>Full Monthly Rates</u>			
Employee Only	\$23.99	\$39.07	\$57.49
Employee + Spouse/LDA	\$67.83	\$110.42	\$100.75
Employee + Child(ren)	\$53.71	\$87.44	\$139.21
Family	\$71.48	\$116.33	\$155.92
<u>Per-Pay Period Rates</u>			
Employee Only	\$11.07	\$18.03	\$26.53
Employee + Spouse/LDA	\$31.31	\$50.96	\$46.50
Employee + Child(ren)	\$24.79	\$40.36	\$64.25
Family	\$32.99	\$53.69	\$71.96

Other Product Notes



Vision Coverage with The Standard

- A separate plan from medical
- Vision Service Plan (VSP) Choice Network: 29,000 doctors across the United States
- No claim form needed
- Annual eye exam covered in full after \$20 deductible
- Allowances In Network
 - Lenses: single, bifocal, trifocal, lenticular covered in full after \$20 deductible every 12 months
 - Frame allowance \$130 every 2 years after \$20 deductible
- Contact Lens - in lieu of glasses
 - Up to \$60 for fitting and follow up
 - \$130 every 2 years after \$20 deductible
 - Medically necessary covered in full



2023 Vision Plans – The Standard

2023 Benefits	In-Network	Out-Network
Eye Exam/Refraction	\$20 Copay	Up to \$45
Materials	\$20 Copay	Not Covered
Single Vision Eyeglass Lenses	Covered in Full	\$30 Allowance
Bifocal Vision Eyeglass Lenses	Covered in Full	\$50 Allowance
Trifocal Vision Eyeglass Lenses	Covered in Full	\$65Allowance
Lenticular Vision Eyeglass Lenses	Covered in Full	\$100Allowance
Standard Frames	\$130 Allowance	\$70 Allowance
Standard Contact Lenses	\$130 Allowance	\$105 Allowance
<u>Full Monthly Rates</u>		
Employee Only	\$5.71	
Employee + Spouse/LDA	\$11.42	
Employee + Child(ren)	\$11.53	
Family	\$18.42	
<u>Per-Pay Period Rates</u>		
Employee Only	\$2.64	
Employee + Spouse/LDA	\$5.27	
Employee + Child(ren)	\$5.32	
Family	\$8.50	
Service Frequency: Exams, Lenses (incl Contacts) 12 M – Frames 24M		



Other Products with The Standard

Life and Accidental Death & Dismemberment:

- College provides flat \$25,000
- Ability to purchase supplemental coverage amounts for yourself, your spouse or LDA and dependent children

Supplemental Life Insurance:

- Guaranteed Issue Amount for SJC new hires: \$250,000 or up to 8 times your annual salary
- Election at open enrollment requires completion of Evidence of Insurability (EOI) form for any amounts
- Family status change allows for increase in benefits up to the Guaranteed Issue amount
- Employee must complete the EOI link in PlanSource and submit it to directly to The Standard
- “Pending Status” until approval or denial of benefit by The Standard
- Enrollment for spouse/LDA and/or dependent children is contingent upon the employee electing supplemental life
- If you “drop” dependent life insurance coverage during the benefit year, you must wait until open enrollment to add coverage back and will be required to submit EOI

Please Review / Update Your Beneficiaries:

- Employer Sponsored and the Voluntary Supplemental Life Insurance can have different beneficiaries
- PlanSource benefits administration system is the system of record for beneficiaries for 2023



Other Product Notes

Long Term Disability: The Standard

- One option available: 60% of current earnings
- New election at open enrollment requires completion of Evidence of Insurability (EOI) form
- New elections require employee to complete the EOI link in PlanSource and submit it to directly to The Standard
- “Pending Status” until approval or denial of benefit by The Standard for new election

Employee Assistance Program (EAP): Health Advocate

- Contact www.healthadvocate.com/standard3 or 888-293-6948
- Worklife services such as depression, anxiety, grief, goal setting, daily living, care for your pet, financial and legal, identity theft, online will preparation and other legal documents
- Available to you and your family
- Includes 3 face-to-face or telephonic visits per incident
- Mobile app, phone, online, live chat and email



Money Accounts with Group Dynamic Inc.

Flexible Spending Account (FSA) – Continued partnership with Group Dynamic Inc.

- Medical – 2023 employee contribution limit: \$3,050
- Dependent – no change in employee contribution limit of \$5,000

Health Savings Account (HSA) - Continued partnership with Group Dynamic Inc.

- Employee Limit 2023: \$3,850
- Employee + Dependent Limit 2023: \$7,750
- Additional \$1,000 catch-up contribution if over age 55
- LDA must open their own account
- Dependent does not need to be enrolled on plan to use money
- There will be a link on PlanSource for you to elect contribution amounts – **please pay attention to whether the amount elected is Annual or Biweekly**
- This election amount can be changed at any time during the calendar year

Additionally - New HSA elections require employee to also complete an enrollment process with Group Dynamic Inc. to set up the related banking account



Personal Lines Insurance

Group insurance program offered with a discount for employee's benefit. A wide range of products are available including homeowner, rental, automobile and umbrella insurance.

The Plan Provides:

- Savings
- Group Discounts
- Convenience
- Electronic Funds Transfer
- Direct Billing
- Free, No Obligation Estimate

For More Information, Contact:

Cross Insurance

Jennifer Johnson –

Jennifer.johnson@crossagency.com

116 Community Drive

Augusta, ME 04330

(207) 430-4731

Administration of this program is offered through
Maine Mutual and **Patrons Oxford Insurance Companies.**



Shopping for Your Benefits

PLANSOURCE[®]



Open Enrollment Dates for 2023 Benefits

The **PlanSource Benefit System**

will be open from:

Monday, November 7, 2022 – 8:30 am


through


Friday, November 18, 2022 – 5:00 pm


Log into ADP and click the **PlanSource Benefit System** link for Single-Sign-On (SSO). Review the conditions and click **Allow** in the new window that opens. PlanSource then opens into your enrollment record.

Profile

First, you'll be asked to review and update your profile and ensure that all information listed about you and your family members is correct.



Welcome Darnell 


\$658.51
Per Pay Period


Verify your Personal Information and make changes if needed


This information is used for:

- reporting to the benefit carriers
- to issue your ID cards and process your claims
- to process your payroll, taxes, etc.

If any of the information is incorrect and you are unable to change it on this page, please contact your Human Resources representative.



Welcome Darnell 

\$658.51
Per Pay Period

Review the Dependent Information on file below


Dependents must be listed on this page to be enrolled in coverage.

You may:

- Add New Dependents
- Edit Existing Dependent Information
- Remove Existing Dependent

By adding a dependent, you are confirming that this a legal dependent, eligible for benefits under one or more of your available plans.

Current Family Members


KERRY TEST

Common Law Spouse

Born 01/02/1978

View Details

RemoveEdit


terry test


Child

Born 04/01/2022

View Details

RemoveEdit


Add Family Member

 BACK


Next: Shop for Benefits

Family Covered


[+ ADD FAMILY MEMBER](#)


☒  Yourself

☒  KERRY TEST

☒  terry test

Select a Plan

Recommended Plan 



PPO \$2,000
\$1,235.90
Per Pay Period

Office Visit f...	Office Visit f...	Individual D...
\$25 Copay	\$50 Copay	\$2,000

[View Plan](#)

☐ Compare


Current Plan


PPO HSA \$3,000
\$987.97
Per Pay Period

Office Visit f...	Office Visit f...	Individual D...
80% After ...	80% After ...	\$3,000

[View Plan](#)

☐ Compare


HMO HSA \$5,000
\$891.39
Per Pay Period

Office Visit f...	Office Visit f...	Primary Car...
90% After ...	90% After ...	Yes

[View Plan](#)

☐ Compare

Plan Overview

- Plan choices are displayed on “cards,” which provide a brief summary of what is included in the plan. Click a card to get more detail.
- You can select which family members you would like to cover, and the costs will update automatically.
- The costs displayed are amounts **BEFORE** the Defined Contribution is applied. You will see the actual amount once you have added a plan to your cart.

Medical



PPO HSA \$3,000

\$71.94

After Employer Credit

Applied ⓘ

[View or Change](#)




Defined Contribution

The defined contribution is listed as “Employer Credit”, and you can see this applied in the full plan list. When you click the ⓘ or “[View Cost Breakdown ⓘ](#)”, you will get a breakdown of the amounts.

Per Pay Period Cost Breakdown




Here is a summary of how your contributions and credits are being spent.

	Benefit Cost	Credit	Your Cost
 Employer Credit		\$329.08	
 Medical Cost of your selected plan	\$401.02	-\$329.08	\$71.94
 Your Cost Per Pay Period			\$71.94

Review Current Beneficiaries

You can view, add, or edit beneficiaries for each of your coverages by clicking on the benefit below.


 Basic Employee Life

Primary Beneficiaries (Required *)
You must designate a primary beneficiary for this benefit.

KERRY TEST, Common Law Spouse

Allocation

100%







Allocation Total: **100%**

Would you like to add secondary beneficiaries? 

No ☐ Yes ☒

Reviewing Your Beneficiaries

- Before you checkout, you will be asked to select a beneficiary for all applicable plans.
- You are able to select a dependent from the system or add someone new.
- You do not need to select the same beneficiaries for each applicable plan, but you have the option to assign the same person.



For all SJC Benefit Inquires, please contact:

Heidi Jacques, Benefits Administrator

Assistant Director of Human Resources

Saint Joseph's College

[hjackson@sjcme.edu](mailto:hjacques@sjcme.edu)

Phone: (207) 893-7756

Fax: (207) 893-7861



Need Assistance or Have Questions with Enrollment?

Our partners from Cross Benefit Solutions will be available remotely during normal business hours to assist you as you make your electronic elections.

- Lisa Boucher – Vice President 207-523-2445, 207-650-3366 (cell) or lisa.boucher@crossagency.com
- Erin Berryman - Senior Account Manager 207-523-2440, 207-841-7219 (cell) or Erin.Berryman@crossagency.com

Will you be new to the Harvard Pilgrim Health plans with SJC in 2023? Reach out to **Harvard Pilgrim SmartStart** for assistance with benefit questions.

www.smartstart@harvardpilgrim.org

1-866-874-0817



2023 SJC Wellness Programs

Jenna Chase

Associate Director of Health & Wellness Programming



What we will continue to offer!

- Programs based on the Wellness Wheel
- Weight loss / Weight management programming
- Team challenges / Individual based challenges
- Movement based programs
- Nutrition and Cooking Demos
- Stress Management programs
- Chair Massages
- Wellness Wagon





Wellness Programs Based on National Health Observances

- January – Weight loss and goal setting
- February – Healthy heart
- March – Nutrition & Healthy Sleep
- April – Healthy Finances
- May – Healthy Vision / Skin Cancer Detection & Prevention
- June – Migraine and Headache Awareness
- July – UV Safety Month
- August – Immunization Month
- September – Cholesterol Education
- October – Breast Cancer Awareness and Dental Hygiene
- November- Diabetes Awareness and Great American Smokeout
- December – Happy, healthy holidays



Healthy Habits at the Health Center

- Blood Pressure
- Cholesterol Screenings
- Peak Flow
- O2 Saturations
- True height/weight
- Eye exams
- Blood Type
- Skin Cancer screenings





SJC Wellness Programs for 2023

We want to hear from you!

If you have any thoughts, ideas or suggestions on Wellness programming that you would like to see offered at Saint Joseph's College send them my way! (wellness@sjcme.edu)

We are always open to new ideas and would love to work with you!



Follow us on Instagram: [sjc_healthandwellness](https://www.instagram.com/sjc_healthandwellness)

restoreresilience

a healthfleet® program

A PROGRAM UNLIKE ANY
OTHER

Key Features

This individualized program meets members where they are in their own health journey. Live support from a health coach makes this program hyper personal and effective by walking with members throughout life's ups and downs and everything in between.



COACHING

Unlimited 1:1 live health coaching and support (texting, calls, video chat)



CONTENT

Personalized content & cadence with a focus on sleep and stress management, with some in exercise and nutrition.



CURRICULUM

Resilience Curriculum, Mental Health Screenings, Expert Behavioral Health Content, and more



TECHNOLOGY

Members gain access to an easy-to-use app with device Integration for seamless data tracking.

Click link below to sign up for RestoreResilience for FREE. Learn to create healthy habits, be more mindful, build relationships, and better cope with stress.

[RestoreResilience LINK](#)

Use Group ID "sjcmeresilience" during enrollment.

An aerial photograph of Saint Joseph's College of Maine. The campus features several large, multi-story brick buildings with grey roofs, interspersed with green lawns and trees showing vibrant autumn foliage in shades of orange, yellow, and red. To the right of the main campus is a large, rectangular athletic field with a bright blue track and a green grassy center. The college is situated on a peninsula or near a large body of water, with a dense forest of trees in autumn colors surrounding the campus. In the background, a large lake or bay stretches towards distant, hazy mountains under a soft, pinkish-orange sky, suggesting a sunset or sunrise. The text "Q & A" is overlaid in large, white, sans-serif font in the upper center of the image.

Q & A

Thank You