

## 2023 Benefit Open Enrollment

Dr. James Dlugos President

Lisa Boucher, Vice President Cross Benefit Solutions

Erin Berryman, Senior Account Manager Cross Benefit Solutions 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 autoelections. 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 30<sup>th</sup> 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
<ul> <li>Long Term Disability</li> </ul>	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 <u>www.optumrx.com</u>
    - 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 <u>www.HarvardPilgrim.org</u>

- 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 <u>is</u> 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 <u>www.doctorondemand.com</u>
- WholeHealth Living Choices: Complementary and alternative medicine network



## 2023 Medical Plans – edHealth/Harvard Pilgrim Health Care Network

Plan	PPO	PPO HSA	HMO HSA
	\$2000	\$3000	\$5000
Deductible (Individual/Family)	\$2,000/	\$3,000/	\$5,000/
	\$4,000	\$6,000	\$10,000
Coinsurance	20%	20%	10%
Out of Pocket Maximum	\$4,000/	\$6,000/	\$6,650/
	\$8,000	\$12,000	\$13,100
Full Monthly Rates Employee Only Employee + Spouse/LDA Employee + Child(ren) Family	\$1,080.50	\$868.86	\$786.40
	\$2,571.39	\$2,055.90	\$1,855.07
	\$2,145.61	\$1,716.90	\$1,549.88
	\$2,677.78	\$2,140.61	\$1,931.34
Per-Pay Period Rates Employee Only Employee + Spouse/LDA Employee + Child(ren) Family	\$169.85	\$72.17	\$34.11
	\$529.10	\$291.18	\$198.49
	\$449.13	\$251.26	\$174.18
	\$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 Type II – Basic Services Type III – Major Services Type IV – Orthodontia Services	100% 80% N/A N/A	100% 80% 50% N/A	100% 90% 60% 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
Full Monthly Rates Employee Only Employee + Spouse/LDA Employee + Child(ren) Family	\$23.99 \$67.83 \$53.71 \$71.48	\$39.07 \$110.42 \$87.44 \$116.33	\$57.49 \$100.75 \$139.21 \$155.92
Per-Pay Period Rates Employee Only Employee + Spouse/LDA Employee + Child(ren) Family	\$11.07 \$31.31 \$24.79 \$32.99	\$18.03 \$50.96 \$40.36 \$53.69	\$26.53 \$46.50 \$64.25 \$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 Single Vision Eyeglass Lenses Bifocal Vision Eyeglass Lenses Trifocal Vision Eyeglass Lenses Lenticular Vision Eyeglass Lenses Standard Frames Standard Contact Lenses	\$20 Copay Covered in Full Covered in Full Covered in Full Covered in Full \$130 Allowance \$130 Allowance	Not Covered \$30 Allowance \$50 Allowance \$65Allowance \$100Allowance \$70 Allowance	
Full Monthly Rates Employee Only Employee + Spouse/LDA Employee + Child(ren) Family	\$5.71 \$11.42 \$11.53 \$18.42		
Per-Pay Period Rates Employee Only Employee + Spouse/LDA Employee + Child(ren) Family	\$2.64 \$5.27 \$5.32 \$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**

# PLANS DURCE



## **Open Enrollment Dates for 2023 Benefits**

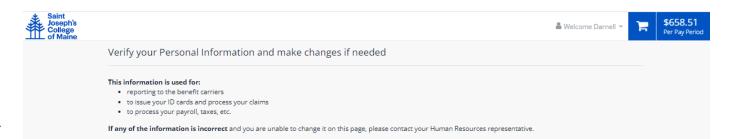
# The PlanSource Benefit System will be open from:

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.





#### Current Family Members

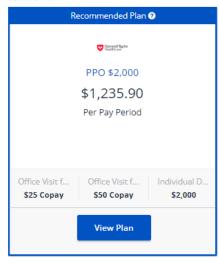


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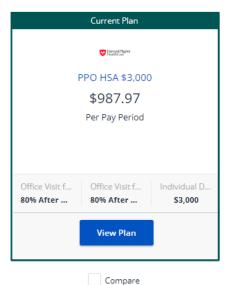
Next: Shop for Benefits

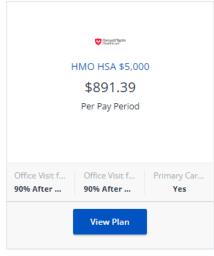


#### Select a Plan



Compare





Compare

#### Plan Overview

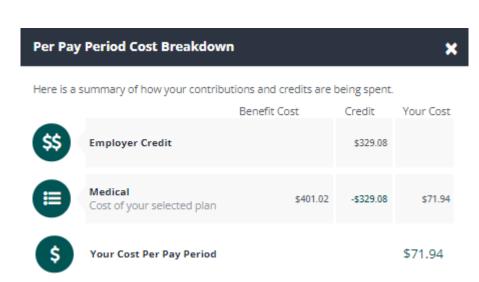
- Plan choices are displayed on "cards," which provide a brief summary of what is included in the plan. Click a card to get more detail.
- You can select which family members you would like to cover, and the costs will update automatically.
- The costs displayed are amounts BEFORE the Defined Contribution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

#### Medical



#### **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 Breakdowno", you will get a breakdown of the amounts.



#### Review Current Beneficiaries

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



#### **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

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



## 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
- 02 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

## 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 easyto-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.

