WHAT IS OPEN ENROLLMENT?
Open enrollment is the yearly period when benefit eligible employees can enroll or change health insurance coverage. During this period benefit eligible employees can add or drop a dependent, enroll in a plan for the first time or switch coverage. If benefit eligible employees would like to make any changes, this is the opportunity to do so. The next time changes can be made will be next year during open enrollment unless the employee experiences a qualifying life event during the year.

REQUIRED ACTION
Benefit eligible employees can enroll in or waive benefits for the 2021 plan year by completing the Benefit Elections online at benefits.xavier.edu using their Xavier login information. Online enrollment is open Tuesday, October 27 through Tuesday, November 10, 2020. During this time all benefit eligible employees must take action and make benefit elections for calendar year 2021.

All elections must be completed by Tuesday, November 10, 2020.

If you experience technical issues with the enrollment site please contact BenefitFocus directly: 1.877.336.8082
# Health Insurance Plans

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Anthem Blue Access PPO plan</th>
<th>Anthem Blue Access HDHP/HSA plan</th>
<th>Anthem Blue Connection HMO *NEW for 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$1,250 single / $2,500 family</td>
<td>$3,500 single / $7,000 family</td>
<td>$750 single / $1,500 family</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>80/20</td>
<td>100/0</td>
<td>80/20</td>
</tr>
<tr>
<td>Medical Out-of-Pocket</td>
<td>$2,500 single / $5,000 family</td>
<td>$3,500 single / $7,000 family</td>
<td>$2,000 single / $4,000 family</td>
</tr>
<tr>
<td>Office Visits:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PCP sick visit</td>
<td>$20 copay</td>
<td>Deductible, then 0%</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Specialist visit</td>
<td>$40 copay</td>
<td>Deductible, then 0%</td>
<td>$40 copay</td>
</tr>
<tr>
<td>Wellness at PCP</td>
<td>Covered in full</td>
<td>Covered in full</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 0%</td>
<td>Deductible, then 20%</td>
</tr>
<tr>
<td>Outpatient Hospital</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 0%</td>
<td>Deductible, then 20%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$150 copay</td>
<td>Deductible, then 0%</td>
<td>$150 copay</td>
</tr>
<tr>
<td>Urgent Care Facility</td>
<td>$35 copay</td>
<td>Deductible, then 0%</td>
<td>$35 copay</td>
</tr>
<tr>
<td>Prescription Out-of-Pocket</td>
<td>$2,500 single / $5,000 family</td>
<td>Same as Medical</td>
<td>Same as Medical</td>
</tr>
<tr>
<td>Retail Drugs</td>
<td>$15/$40/$60/25% up to $250</td>
<td>Deductible, then 0%</td>
<td>$15/$40/$60/25% up to $250</td>
</tr>
<tr>
<td>Mail Order (90 day supply)</td>
<td>$30/$100/$150/25% up to $250</td>
<td>Deductible, then 0%</td>
<td>$30/$100/$150/25% up to $250</td>
</tr>
</tbody>
</table>

Please Note: Non-network benefits are not listed. Please refer to the Summary Benefit of Coverage and Certificate of Coverage for benefit details located at [www.xavier.edu/hr/benefits/medical](http://www.xavier.edu/hr/benefits/medical).

With out-of-network benefits the providers can balance bill the difference between the retail cost and what the plan reimburses. Please discuss balance billing with your non-network provider.

**Benefit Plan Changes:**
- Highlighted above in gray are the increase amounts to deductible and out of pocket maximum for PPO and HDHP.
- Spousal surcharge increase from $80 to $120 per month

**Pharmacy Benefit Changes:**
- A prescription drug plan change from National Formulary to Essential formulary. Employees impacted by this change will receive notification directly from Anthem.
- Walgreens removed from pharmacy network.

**Essential Formulary Drug Search Directions:**
- Go to [www.anthem.com](http://www.anthem.com)
- Click on “Find a Doctor / Find Care” box on the top of the screen to the left of the search bar;
- Scroll to the bottom of the page – click on Medication Search;
- The Essential Drug Lists are located here and they are listed first;
- Click on Essential Drug List 4-tier Searchable”;
- From here, you can type in the drug name in the Search box or you can search by clicking on the Alphabet letter;
- Type in the drug name, click go
- You should see the drug listed, click on the correct dosage
- It will take you to the screen that shows you the Tier, Notes/Restrictions and what is not covered;
*NEW FOR 2021: ANTHEM BLUE CONNECTION HMO PLAN*

- **HMO Plan Design**, no out of network coverage except for Urgent Care and Emergency Room

- **Network Only**: This plan offers network only coverage. If you access services with a provider that is not in the network, the member will pay 100% of the service cost and cost will not apply to your out of pocket maximum.

- **Providers in the network**
  
  TriHealth, St. Elizabeth, Cincinnati Children’s

- **PCP selection required** – no gatekeeper (no referrals for specialty care required)

- Plan Design matches 2020 PPO plan and all pharmacy costs apply to plan out of pocket maximum.

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**How to find a Blue Connection HMO Provider**

1. Go to Anthem.com
2. Click on the Individual & Family
3. Click on Find Care, Click on “Guests”,
4. In ‘What type of care are you searching for’,
5. Click the drop down button then click on ‘Medical’,
6. In ‘What state do you want to search in?’ Click desired state
7. In “What type of plan do you want to search with? Click Medical (Employer Sponsored
8. In ‘Select a plan/network’, click ‘Blue Connection HMO (Blue HPN)’
Voluntary Benefits

CIGNA Plans - Voluntary Accident, Critical Illness & Life Insurance:

- For this open enrollment period, coverage is being offered at guaranteed issue (GI). You can increase or newly elect coverage of any amount for Critical Illness and any tier for Accident.
- For Voluntary Life if enrolled you may increase coverage or if you waive enrollment up to guaranteed issue with no medical questions. You will have to answer medical questions if your election exceeds the GI amount. Employees/dependents will be approved for amounts up to GI but could be declined for amounts over GI.
- Xavier provides life insurance and long term disability insurance paid 100% by the University.

Health Savings Account (HSA): Fifth Third Bank
HSA dollars can be used for qualified medical, dental, and vision expenses. The maximum contribution for calendar year 2021 is $3,600 for single and $7,200 for employee + spouse or child(ren) and family. Employees age 55+ can contribute an additional $1,000 ‘catch-up’ amount. Please note: employees may only have this account if they enroll in the Anthem Blue HDHP/HSA medical plan.

Flexible Spending Account (FSA): Chard Snyder
Healthcare FSA – NOT HSA Compatible
Maximum contribution is $2,750

Limited FSA – HSA compatible
Maximum contribution is $2,750

Dependent Day Care – HSA compatible
Maximum contribution is $5,000

Note about FSA: You have 90 days after the plan year ends on December 31st to submit – not incur – claims for reimbursements that occur during the plan year. This is your run out period. Any funds not used by this point will be forfeited.

Spousal Surcharge
The spousal surcharge will be increasing this year. On the open enrollment site, employees must confirm whether or not their spouse is eligible for coverage through his or her employer. If the employee’s spouse is eligible for coverage through their employer and is on Xavier’s health plan, the employee will pay a $120 per month spousal surcharge.

Wellbeing Rate
The wellbeing rate is $50 a month less than the standard rate. Employees must annually complete a biometric screening, physician’s appointment, and health risk assessment to qualify.

There are no changes to the dental or vision benefit coverage for calendar year 2021.
In the event you have a question or concern that has not been handled correctly or to your satisfaction by the insurance carrier, please call or e-mail our benefits consultant, HORAN.

Anthem
Medical Coverage
www.Anthem.com
844.714.6012

Dental Care Plus
Dental Coverage
www.dentalcareplus.com
800.367.9466

Humana
Vision Coverage
www.humanavisioncare.com
866.537.0229

CIGNA
Critical Illness, Accident,
Voluntary Life Coverage
www.cigna.com
800.997.1654

HORAN Engagement Team
engagement@horanassoc.com
www.horanassoc.com
1.844.694.6726

In the event you have a question or concern that has not been handled correctly or to your satisfaction by the insurance carrier, please call or e-mail our benefits consultant, HORAN.

Daker Monroe
Account Representative
DakerM@horanassoc.com
513.794.2970

Adam Schmalz
Client Specialist
AdamS@horanassoc.com
513.587.2757

HORAN welcomes you to the “Benefits: What, Like it’s Hard?” podcast where we breakdown the truths and misconceptions about all things benefits. Visit www.horanassoc.com/tunein for more information and to subscribe.