Important Information

Will I receive a new identification card? If you enroll in the PPO plan you will receive a new card. You will also receive a new medical ID card if you switch your medical plan during this open enrollment. You will only receive a new Dental Care Plus or Humana vision card if you are a new enrollee into those plans.

How do I enroll in my benefits? All employees must enroll online annually to elect or decline benefits. Access the site through the Open Enrollment site on the Office of Human Resources page. You must have your Banner ID to access the site. The Enrollment site is available from November 6th to November 20th.

Are my dependents covered until age 26? Yes, your dependents will be covered until the end of the birth month that they obtain age 26.

Medical Carrier: Humana
Website: www.humana.com
Phone Number: 800.448.6262
Please refer to your Humana ID card for your policy number

Dental Carrier: Dental Care Plus
Website: www.dentalcareplus.com
Phone Number: 800.367.9466
Please refer to your DCP ID card for your policy number

Vision Carrier: Humana
Website: www.humanavisioncare.com
Phone Number: 866.537.0229
Please refer to your Humana ID card for your policy number

Critical Illness, Accident, Voluntary Life Carrier: CIGNA
Website: www.cigna.com
Phone Number: 800.997.1654

Open Enrollment:
- Open enrollment is the time of year that our benefit plans renew. You must enroll in your benefit plans and add or drop dependents.

- The next time you will be able to make changes will be during next year’s open enrollment in late 2018 or if a qualifying event occurs. You must complete a qualifying event change within 31 days of the qualifying event.

- Qualifying events are marriage, birth, adoption, divorce, legal separation, death or loss of coverage.

Enroll online between Monday, November 6 and Monday, November 20, 2017
MEDICAL: HUMANA

Both plans have access to the same network and cover the same services. If you are enrolled in the PPO plan you will receive a new card for 2018.

**Benefits**

<table>
<thead>
<tr>
<th>Benefits</th>
<th>PPO In-Network</th>
<th>HDHP In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$750 / Single</td>
<td>$3,000 / Single</td>
</tr>
<tr>
<td></td>
<td>$1,500 / Family</td>
<td>$6,000 / Family</td>
</tr>
<tr>
<td></td>
<td>80 / 20</td>
<td>100 / 100</td>
</tr>
<tr>
<td>Medical Out-of-Pocket</td>
<td>$2,000 / Single</td>
<td>$3,000 / Single</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$4,000 / Family</td>
<td>$6,000 / Family</td>
</tr>
<tr>
<td>Office Visit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>* PCP Sick Visit</td>
<td>$20 copay</td>
<td>Deductible, then 0%</td>
</tr>
<tr>
<td>* Specialist Visit</td>
<td>$40 copay</td>
<td>Deductible, then 0%</td>
</tr>
<tr>
<td>* Wellness @ PCP</td>
<td>Covered in full</td>
<td>Covered in full</td>
</tr>
<tr>
<td>* Routine Vision including refraction</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>
</tr>
<tr>
<td>Outpatient Hospital</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 0%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$150 copay</td>
<td>Deductible, then 0%</td>
</tr>
<tr>
<td>* Urgent Care</td>
<td>$35 copay</td>
<td>Deductible, then 0%</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>$2,500 / Single</td>
<td>$5,000 / Family</td>
</tr>
<tr>
<td></td>
<td>Same as Medical</td>
<td></td>
</tr>
<tr>
<td>Mail Order (90 Day Supply)</td>
<td>$15 / $40 / $60 / $250 / up to $250</td>
<td>Deductible, then 0%</td>
</tr>
</tbody>
</table>

**HEALTH SAVINGS ACCOUNT (HSA)**

HSA dollars can be used for qualified medical, dental, and vision expenses. The maximum contribution for 2018 is $3,450 for single and $6,900 for employee + spouse or child(ren) and family. Employees age 55+ can contribute an additional $1,000 “catch-up” amount. Fifth Third Bank administers the account. Please note: you may only have this account if you enroll in the HDHP medical plan.

**FLEXIBLE SPENDING ACCOUNT (FSA)**

FSA’s are offered through Chard Snyder.

Healthcare FSA – NOT HSA Compatible
Maximum contribution is $2,600

Limited FSA – HSA compatible
Maximum contribution is $2,600

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

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**

Due to medical costs increasing, the spousal surcharge will be increasing this year. On your open enrollment site, please confirm whether or not your spouse is eligible for coverage through his or her employer. If your spouse is eligible for coverage through their employer and is on Xavier’s health plan, you will pay a $70 per month spousal surcharge.

**TOBACCO AFFIDAVIT**

All employees electing a medical plan will be required to complete the tobacco affidavit for themselves and applicable spouse/dependents, indicating the use or non-use of tobacco products. Tobacco users will pay a $30 charge per month per user.

**WELLNESS RATE**

The wellness rate is $50 a month less than the Standard rate. Qualifying employees completed a biometric screening and health risk assessment by September 22.

**CRITICAL ILLNESS & ACCIDENT: CIGNA**

The out-of-pocket costs you may have if you are in an accident or face a serious illness can be concerning. CIGNA critical illness and accident plans can help. Benefits are paid directly to you, so you can use them however you want – to pay everyday bills, medical copays or deductibles. For this open enrollment period, coverage amounts up to $20,000 for Critical Illness and all amounts for Accident are being offered at guaranteed issue. You will have to answer medical questions if your election exceeds the guaranteed issue amount. Benefit summaries and rates can be found online. 

If you enroll in Critical Illness coverage and receive a covered preventive service, you will receive a $100 wellness benefit.

**VOLUNTARY LIFE INSURANCE: CIGNA**

Voluntary term life insurance is a product you buy not only for yourself, but to help take care of those who depend on your income. This affordable coverage can help relieve the financial burden at a time of loss.

Voluntary Life will be offered at guaranteed issue up to $200,000 in coverage during this open enrollment. You will not have to answer medical questions. Premium rates are based on age and election amounts will appear when selecting your open enrollment benefits online. Make sure your beneficiary information is up to date!

All Benefit Summaries, Certificates of Coverage and additional documentation can be found online at www.xavier.edu/benefits.

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**VOLUNTARY VISION: HUMANA**

Below is a brief summary of your benefits. Please see your Humana detailed benefit summary or certificate for more information.

**DENTAL: DENTAL CARE PLUS**

Xavier University offers a Basic plan that covers preventive and basic services only. Below is a brief summary of your benefits. Please see your Dental Care Plus detailed benefit summary or certificate for more information.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>In Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$50 / $150</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$1,000 per person</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Basic Services</td>
<td>Deductible, then 40%</td>
</tr>
<tr>
<td>Major Services</td>
<td>Deductible, then 60%</td>
</tr>
<tr>
<td>Orthodontia (to age 19)</td>
<td>50% to $500</td>
</tr>
</tbody>
</table>

**Employee Contribution (per month)**

<table>
<thead>
<tr>
<th>Benefits</th>
<th>In Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam (1 every 12 months)</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Lenses (1 every 12 months)</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Single Bifocal Trifocal</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Frames (every 24 months)</td>
<td>$130 retail allowance</td>
</tr>
<tr>
<td>Contacts (1 every 12 months)</td>
<td>$150 allowance</td>
</tr>
</tbody>
</table>

In a 12 month period, you may receive either lenses or contacts, not both.

**Employee Contribution (per month)**

<table>
<thead>
<tr>
<th>Benefits</th>
<th>In Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$5.96</td>
</tr>
<tr>
<td>Employee + One</td>
<td>$10.88</td>
</tr>
<tr>
<td>Family</td>
<td>$16.56</td>
</tr>
</tbody>
</table>

---

**Summary of Changes:**

- The current 3 tier prescription benefit on the PPO plan will now be moving to a 4 tier benefit. The 4th tier will include specialty pharmacy medications that have a higher cost than lower tier medications. This change could cause your medication to fall under a different tier in 2018. See the Humana drug list at www.humana.com to determine which tier your medication will fall under.

- This change may cause you Xavier University to control health care costs without negatively impacting the quality of care. If your drug is moving to a higher tier, please be aware that lower cost alternatives are usually available. Talk to your doctor about what is best for you.

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**Prescription**

- The current 3 tier prescription benefit on the PPO plan will now be moving to a 4 tier benefit. The 4th tier will include specialty pharmacy medications that have a higher cost than lower tier medications. This change could cause your medication to fall under a different tier in 2018. See the Humana drug list at www.humana.com to determine which tier your medication will fall under.

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**Critical Illness and Accident**

- Your Critical Illness and Accident benefit will be through CIGNA beginning 1/1/18.

- If you have a Critical Illness or Accident policy through Humana you will need to make a new election for these benefits in the 4mBenefits site.

- The Humana benefit is not portable. If you want to have Critical Illness and Accident coverage, you will have to make a new election.
MEDICAL: HUMANA
Both plans have access to the same network and cover the same services. If you are enrolled in the PPO plan you will receive a new ID card for 2018.

- **Benefits**
  - **Employees**
    - **Medical**
      - In-Network
        - Deductible: $750
        - Coinsurance: 20/80
        - Annual Maximum: $2,000
    - **Dental**
      - In-Network
        - Deductible: $50
        - Annual Maximum: $1,500

- **Outpatient Hospital**
  - **Employees**
    - **Medical**
      - In-Network
        - Deductible: $3,000
        - Coinsurance: 15/85
        - Annual Maximum: $6,000
    - **Dental**
      - In-Network
        - Deductible: $200

- **Coinsurance**
  - **Employees**
    - **Medical**
      - In-Network
        - Deductible: $250
        - Coinsurance: 20/80
        - Annual Maximum: $4,000
    - **Dental**
      - In-Network
        - Deductible: $50

- **Office Visit**
  - **Employees**
    - **Medical**
      - In-Network
        - copay: $20
        -Coinsurance: 30%
        - Annual Maximum: $1,500
    - **Dental**
      - In-Network
        - copay: $20

- **Urgent Care**
  - **Employees**
    - **Medical**
      - In-Network
        - Deductible: $320
        - Coinsurance: 25%
        - Annual Maximum: $6,000
    - **Dental**
      - In-Network
        - Deductible: $50

- **Wellness**
  - **Employees**
    - **Medical**
      - In-Network
        - Deductible: $191
        - Coinsurance: 15%
        - Annual Maximum: $1,500
    - **Dental**
      - In-Network
        - Deductible: $20

- **Inpatient Hospital**
  - **Employees**
    - **Medical**
      - In-Network
        - Deductible: $293
        - Coinsurance: 10%
        - Annual Maximum: $6,000
    - **Dental**
      - In-Network
        - Deductible: $50

- **Prescription Drugs**
  - **Employees**
    - **Medical**
      - In-Network
        - Deductible: $343
        - Coinsurance: 30%
        - Annual Maximum: $1,500
    - **Dental**
      - In-Network
        - Deductible: $50

- **Mail Order (90 Day Supply)**
  - **Employees**
    - **Medical**
      - In-Network
        - Deductible: $320
        - Coinsurance: 30%
        - Annual Maximum: $6,000
    - **Dental**
      - In-Network
        - Deductible: $50

HEALTH SAVINGS ACCOUNT (HSA)
HSA dollars can be used for qualified medical, dental, and vision expenses.

**Benefits**
- **Employees**
  - **Medical**
    - **HSA**
      - In-Network
        - Deductible: $2,500
        - Coinsurance: 20%
        - Annual Maximum: $5,000
    - **Dental**
      - In-Network
        - Deductible: $50

VOLUNTARY VISION: HUMANA
Below is a brief summary of your benefits. Please see your Humana detailed benefit summary or certificate for more information.

- **Employee Benefits**
  - **Medical**
    - **Vision**
      - In-Network
        - Deductible: $50
        - Annual Maximum: $1,500
      - Preventive Services: Covered in full
      - Basic Services: Deductible, then 40%
      - Orthodontia (to age 19): Deductible, then 60%

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Voluntary term life insurance is a product you buy not only for yourself, but to help take care of those who depend on your income. This affordable coverage can help relieve the financial burden at a time of loss.

CRITICAL ILLNESS & ACCIDENT: CIGNA
The out-of-pocket costs you may have if you are in an accident or face a serious illness can be concerning. CIGNA critical illness and accident plans can help. Benefits are paid directly to you, so you can use them however you want – to pay everyday bills, medical copays or deductibles. For this open enrollment period, coverage amounts up to $20,000 for Critical Illness and all amounts for Accident are being offered at guaranteed issue. You will have to answer medical questions if your election exceeds the guaranteed issue amount. Benefit summaries and rates can be found online.

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Xavier University offers a Basic plan that covers preventive and basic services only. Below is a brief summary of your benefits. Please see your Dental Care Plus detailed benefit summary or certificate for more information.

- **Employee Benefits**
  - **Medical**
    - **Dental**
      - In-Network
        - Deductible: $50
        - Annual Maximum: $1,500
        - Preventive Services: Covered in full
        - Basic Services: Deductible, then 40%
        - Major Services: Deductible, then 60%
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(changes are bolded throughout document)

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Enroll online between Monday, November 6 and Monday, November 20, 2017

HORAN’S ENGAGEMENT TEAM

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 email our Engagement Team:

Email: Engagement@horanassoc.com
Phone: 844.694.6726

This packet is intended to provide a brief overview of your employee benefits. If there is a discrepancy between the enclosed documents and the certificate of coverage, the certificate of coverage for each plan will be the final determining document.