

Xavier University 2022 Retiree Packet



Congratulations and Welcome to Xavier University's Retiree Benefits!

We are pleased to provide benefit plan information for eligible retirees and/or spouses for the 2022 calendar year.

This communication is comprehensive of all benefits offered to retirees, which includes a summary of benefits. Please keep in mind all of the information enclosed in this packet may not apply to every retiree.

For any questions or concerns, please contact the Horan Engagement team by email Engagement@horanassoc.com

or

1-844-694-6726.



2022 Medical Plan Offerings

Retirees/Spouses under age 65

For the 2022 plan year, Xavier University will continue to offer Anthem Blue Access PPO plan, Anthem Blue Access HSA plan, and Anthem Blue Connection HMO plan.

Retirees/Spouses age 65 or older

For the 2022 plan year, Xavier University will continue to offer the Humana Medicare Advantage Plan.

Please note: Humana Medicare Advantage gives you access to Medicare providers and facilities. If you use Humana's network, your out-of-pocket costs may be less. You must have Medicare A and B to be eligible for this plan.



NEW DENTAL CARRIER STARTING January 1, 2022 **SUPERIOR DENTAL CARE (SDC)**

Vast Nationwide network with out of network benefits: your new PPO dental plan gives you the freedom to visit any licensed dentist or specialist for dental care. You can maximize your benefits and avoid balance billing by choosing a dental provider who participates in SDC's national network which is one of the largest in the United States.

Local, responsive member services: Need assistance? SDC's in-house member services team is available Monday-Friday, 7:30am-5:00pm by phone at 800-762-3159 or online chat at SuperiorDental.com.

Convenient online access: easy to use tools and resources give you quick access to your plan information and include:

- Group Member Portal and SDC Mobile App: View plan details and download schedule of benefits, display and print your membership card, view your plan enrollment, including any dependents, from the roster, review claims and download the explanation of benefits.
- Find-A-Dentist: available from any page at superiordental.com. The find-a-dentist tool allows your to find a network dentist near you or quickly determine if your current dentist participates in SDC's network.
- Online Chat: Communicate directly with SDC's in-house support from the website at superiordental.com or the mobile app.



2022 Anthem Medical Plan Summary Retirees age 55 – 64 and eligible dependents

Please Note:

Non-network benefits are not listed for the Blue Access PPO and HDHP plans.

The Blue Connection HMO plan does not allow for out of network services.

Please refer to the Summary Benefit of Coverage and Certificate of Coverage for benefit details located at 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.

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

**2022 Retiree Monthly Premium Contributions
Anthem Blue Access PPO, Blue Access HSA, and Blue
Connection HMO**

Retirees or dependents age 55 – 64 are eligible for the Anthem Blue Access PPO, Blue Access HSA and Blue Connection HMO coverage

Medical Plans	Blue Access PPO	Blue Access HSA	Blue Connection HMO
Retiree	\$762	\$682	\$762
Retiree + Spouse	\$1,519	\$1,358	\$1,519
Retiree + Child(ren)	\$1,444	\$1,291	\$1,444
Family	\$2,375	\$2,123	\$2,375

***Administrative processing fees may be added on to the rates above.*

**2022 Retiree Monthly Premium Contributions
Humana Medicare Advantage Plan
*Retirees and dependents age 65 and over**

**If Retiree was not 50 years old as of 1995 the
premium will be...**

Rate per Retiree and/or Spouse
\$300.77

**If Retiree was 50 years old as of 1995 they receive a
\$135.00 subsidy from Xavier and the premium will be...**

Rate per Retiree and/or Spouse
\$165.77

**If Retiree retired before 12/31/94 and at the time of
retirement were age 62 with at least 7 years of service they
receive a \$135 subsidy for single medical coverage or \$270
subsidy towards retiree plus spouse or family coverage
and the premium will be...**

Rate per Retiree and/or Spouse
\$165.77

Retirees and spouses over age 65 enrolled in Medicare Advantage

Initial coverage limit: \$4,130 to \$4,430

Total out of pocket cost: \$6,550 to \$7,050

***Administrative processing fees may be added on to the rates above.*

New Dental carrier is Superior Dental Care for 2022

Dental Plan Offerings



Benefits	Core Plan		Enhanced Plan	
	In Network	Out of Network	In Network	Out of Network
Preventative: oral exams, x-rays, cleanings	100%	100%	100%	100%
Basic: oral surgery, extractions, root canal therapy	50%	50%	60%	60%
Major: crowns, onlays, bridges, dentures, implants	0%	0%	40%	40%
Contract Maximum: per member per calendar year; applies to Preventative, Basic & Major Services	\$1,000.00	\$1,000.00	\$1,250.00	\$1,250.00
Orthodontia: to age 19	N/A	N/A	50%	50%
Orthodontia Maximum: lifetime max applies to orthodontic	N/A	N/A	\$500.00	\$500.00
Deductible: applies to basic & major services per calendar year	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Network Access	No Balance Billing	Balance Billing Possible	No Balance Billing	Balance Billing Possible

Vision Plan Offering



Benefits	In Network
Exam (1 every 12 months)	\$20 copay
Lenses – Single, Bifocal, Trifocal (1 every 12 months)	\$20 copay
Frames (1 every 24 months)	\$130 retail allowance
Contact Lenses (1 every 12 months)	\$150 allowance

****Administrative processing fees may be added on to the rates above.**

2022 Retiree Monthly Premium Contributions Dental and Vision

Superior Dental Care Enhanced Dental Plan	
Retiree	\$27.85
Retiree + 1	\$53.55
Family	\$94.32

Superior Dental Care Core Dental Plan	
Retiree	\$21.67
Retiree + 1	\$41.75
Family	\$73.60

Humana Vision Plan	
Retiree	\$5.82
Retiree + 1	\$10.63
Family	\$16.17

***Administrative processing fees may be added on to the rates above.*



FINDING PROVIDERS

FINDING ANTHEM PROVIDERS

How to find a Blue Access PPO and HDHP 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 Access PPO**’

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 (Blue HPN)**’

FINDING DENTAL AND VISION PROVIDERS

How to find a Dental Provider

1. Go to SuperiorDental.com/find-a-dentist
2. Enter your search criteria in the Find-A-Dentist Box
3. Can't find your dentist? Invite them to join the SDC network, contact us at (800) 762-3159

How to find a Vision Provider

1. Under “Find a doctor” on the home page, click on “**Search.**”
2. Under “**Search Type,**” select “Vision” and click on “Go.”
3. **Select Humana Vision (Humana Insight Network)**
4. **Enter Zip code and select Get Results**

IMPORTANT CONTACT INFORMATION



Anthem
Medical Coverage
www.Anthem.com
844.714.6012



Humana
Group Medicare Customer Care
866.396.8810 (TTY: 711)



Superior Dental Care
Dental Coverage
www.superiordental.com
1-800-762-3159



Humana
Vision Coverage
www.humanavisioncare.com
866.537.0229



Benefitfocus
Retirees Direct Billing
Customer Service Department
877.359.1745
Mailing Address for Payments:
Benefitfocus
PO Box 2987
Omaha, NE 68103-2987

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

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.



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.



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513.745.0707



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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.

Next Steps and Important Contact Information

Complete the enclosed election form and return to the Office of Human Resources using one of the options below:

- Via mail: Xavier University, Office of Human Resources
 - Address: 3800 Victory Parkway, ML 5400
Cincinnati, OH 45207-5400
- Via email (scan and email): benefits@xavier.edu
- Via fax: 513-745-3644

If you have questions, please contact the Office of Human Resources at 513-745-3638.

*This communication is intended as a material modification to amend benefits offered to retirees for calendar year 2022. Medical, dental and vision benefits and rates are subject to change at the discretion of Xavier University. Retirees are required to submit contribution payments on a monthly basis for the benefits elected. **If payments are not submitted timely, benefits are subject to termination and are not eligible for reinstatement.***