



Xavier University 2022 Benefits Brochure



Congratulations and Welcome to Xavier University!

This brochure gives an overview of Xavier University's Benefits Offerings for the plan year 2022. Your New Hire Enrollment period will go into effect on the 1st of the month, coinciding with or immediately following your date of hire. You will have 31 days from your benefit effective date to enroll for your benefits by logging into Benefit Focus at <https://sts.xavier.edu/adfs/ls/IdpInitiatedSignOn.aspx?LoginToRp=https://secure2.benefitfocus.com>. You will not be able to make changes to your benefits once your enrollment period has closed unless you have a qualifying life event.

If you experience technical issues with the enrollment site
please contact BenefitFocus directly: 1.877.336.8082



Medical Benefits



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

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

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)**’



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 you 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.

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

Additional Benefits



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

Basic Life/AD&D Insurance, Voluntary Life/AD&D, Accident & Critical Illness

New York Life

- Xavier provides basic life insurance/AD&D and long-term disability insurance paid 100% by the University
- Voluntary life insurance and AD&D can be increased or newly elected up to the guaranteed issue amount with no medical questions asked
- Critical Illness and Accident Insurance can be increased or newly elected up to the guaranteed issue amount with no medical questions asked

Health Savings Account (HSA): HealthEquity

HSA dollars can be used for qualified medical, dental, and vision expenses. The maximum contribution for calendar year 2022 is **\$3,650** for single and **\$7,300** 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

Spousal Surcharge

On the open enrollment site, employees must confirm whether or not their spouse is eligible for coverage through his or her employer. If the employees' 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.

Wellness Rate

Employees must annually complete a biometric screening, physician's appointment, and health risk assessment to qualify for the wellness rate.

IMPORTANT CONTACT INFORMATION



Anthem
Medical Coverage
www.Anthem.com
844.714.6012



HealthEquity
Health Savings Account
www.healthequity.com
866.735.8195



Chard Snyder
Flexible Spending and Dependent Care
www.chard-Snyder.com
800.982.7715



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



Humana
Vision Coverage
www.humanavisioncare.com
866.537.0229



New York Life
Critical Illness, Accident,
Voluntary Life Coverage
www.newyorklife.com
800.557.7975

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.



Health. Wealth. Life.

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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Account Representative
DakerM@horanassoc.com
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.