

# Xavier University 2024 Retiree Packet



## **OPEN ENROLLMENT**

We are pleased to provide benefit plan information for eligible retirees and/or spouses for the 2024 calendar year.

- ✓ No action is required to continue your current coverage for 2024.
- ✓ Retirees and/or spouses cannot add coverage.
- ✓ Retirees and/or spouses may change plans. To change plans, please follow the instructions on the change form included in this packet.
- ✓ To discontinue coverage, please follow the instructions on the discontinue coverage form included in this packet.

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](mailto:Engagement@horanassoc.com) or 1-844-694-6726.**



# 2024 Medical Plan Offerings

## Retirees/Spouses under age 65

Anthem remains the carrier and will offer a 3-tier Preferred Provider Organization (PPO) and 3-tier High Deductible Health Plan (HDHP) with adjustments to deductibles and co-insurance for each plan:

- Tier 1: Anthem Preferred In-Network Providers with deductibles and out-of-pocket maximums
- Tier 2: All other Anthem In-Network Providers with the same deductibles and out-of-pocket maximums as the current HMO and the same deductible as the current HDHP. The out-of-pocket maximum will increase by \$500 individual and \$1000 family compared to the current HDHP
- Tier 3: Out-of-Network Anthem Providers

Some Providers and Facilities in each Tier:

- Tier 1: TriHealth, Kettering, Dayton Children's, Ohio State Medical Center
- Tier 2: Christ, Mercy Health, Cincinnati Children's, St. Elizabeth, Premier, UC Health
- Tier 3: Out-of-network providers

## Retirees/Spouses age 65 or older

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.*



## 2024 Anthem Medical Plan Summary Retirees age 55 – 64 and eligible dependents

Medical	Anthem Blue Access PPO		Anthem Blue Access HDHP/HSA plan	
	Tier 1	Tier 2	Tier 1	Tier 2
<b>Deductible<sup>1</sup></b>	\$750 Single / \$1,500 Family <sup>2</sup>	\$1,250 Single / \$2,500 Family <sup>2</sup>	\$3,200 Single / \$6,400 Family <sup>2</sup>	\$3,500 Single / \$7,000 Family <sup>2</sup>
<b>Coinsurance</b>	90% / 10%	80% / 20%	90% / 10%	80% / 20%
<b>Out-of-Pocket Maximum<sup>1</sup></b>	\$2,000 Single / \$4,000 Family <sup>2</sup>	\$2,000 Single / \$4,000 Family <sup>2</sup>	\$4,000 Single / \$8,000 Family <sup>2</sup>	\$4,000 Single / \$8,000 Family <sup>2</sup>
<b>Office Visits</b> PCP Sick Visit Specialist visit Wellness at PCP	\$20 copay \$40 copay Covered in full	\$20 copay \$40 copay Covered in full	Deductible, then 10% Deductible, then 10% Covered in full	Deductible, then 20% Deductible, then 20% Covered in full
<b>Inpatient Hospital</b>	Deductible, then 10%	Deductible, then 20%	Deductible, then 10%	Deductible, then 20%
<b>Outpatient Hospital</b>	Deductible, then 10%	Deductible, then 20%	Deductible, then 10%	Deductible, then 20%
<b>Emergency Room</b>	\$150 Copay	\$150 Copay	Deductible, then 10%	Deductible, then 20%
<b>Urgent Care Facility</b>	\$35 Copay	\$35 Copay	Deductible, then 10%	Deductible, then 20%
<b>Prescription Plan using the Advantage Network with Essential Prescription Drug List (PDL). Mail order through CaredonRx.</b>				
<b>Rx Out-of-Pocket Max<sup>1</sup></b>	Combined with Medical	Combined with Medical	Combined with Medical	Combined with Medical
<b>Retail (30-day supply)</b> Tier 1/2/3/4	\$15 / \$40 / \$60 / 25% up to \$250	\$15 / \$40 / \$60 / 25% up to \$250	Deductible, then 10%	Deductible, then 20%
<b>Mail Order (90-day supply<sup>3</sup>)</b> Tier 1/2/3/4	\$30 / \$100 / \$150 / 25% up to \$250 (30-day supply)	\$30 / \$100 / \$150 / 25% up to \$250 (30-day supply)	Deductible, then 10%	Deductible, then 20%

<sup>1</sup> Deductible and Out of Pocket Maximums (OOPM) are embedded. Each family member must meet their own individual deductible/OOPM until the total amount of deductible expenses paid by all family members meets the overall family deductible/OOPM. Individuals will pay no more than the single deductible or single OOPM.

<sup>2</sup> Family = Employee plus any one or more additional family member(s)

<sup>3</sup> 90-day supply of Tier 1, 2 or 3 medications available at any in-network retail pharmacy. 90-day prescription required.

**Please Note:**

Non-network benefits are not listed. 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.

## 2024 Retiree Monthly Premium Contributions Anthem Pre-65 Plans

Retirees or dependents age 55 – 64

<b>Medical Plans</b>	<b>Blue Access PPO</b>	<b>Blue Access HSA</b>
<b>Retiree</b>	<b>\$720.09</b>	<b>\$643.49</b>
<b>Retiree + Spouse</b>	<b>\$1,440.21</b>	<b>\$1,287.02</b>
<b>Retiree + Child(ren)</b>	<b>\$1,368.20</b>	<b>\$1,222.66</b>
<b>Family</b>	<b>\$2,253.93</b>	<b>\$2,014.17</b>

All members will receive a new ID card for the 2024 plan year.

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

**2024 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...**

<b>Rate per Retiree and/or Spouse</b>
\$330.25

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

<b>Rate per Retiree and/or Spouse</b>
\$195.25

**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...**

<b>Rate per Retiree and/or Spouse</b>
\$195.25

All members will receive a new ID card for the 2024 plan year.

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



## Dental Plan Offerings

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



## Vision Plan Offering

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

## 2024 Retiree Monthly Premium Contributions Dental and Vision

Superior Dental Care Enhanced Dental Plan	
Retiree	\$30.08
Retiree + 1	\$57.83
Family	\$101.87

Superior Dental Care Core Dental Plan	
Retiree	\$23.40
Retiree + 1	\$45.09
Family	\$79.49

Humana Vision Plan	
Retiree	\$5.53
Retiree + 1	\$10.10
Family	\$15.36

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

# FINDING PROVIDERS

## FINDING ANTHEM PROVIDERS

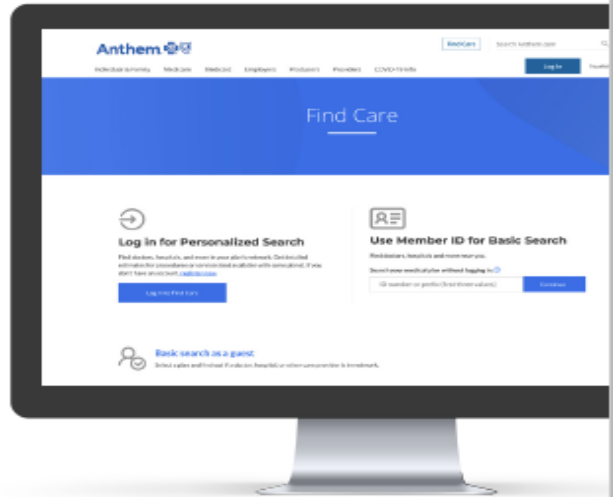
Follow these steps to find care in your plan:

- 1 Go to [anthem.com/find-care](https://www.anthem.com/find-care).
- 2 Search as a member or guest.

**For members** – Select **Log in for Personalized Search** on the left. To help you find care providers who would be a good fit for you, we sort your search results and provide the top three matches using **Personalized Match**. There are more options available below your top three, and you can always re-sort these search results by distance or name.

**For guests** – If you are not enrolled yet in an Anthem plan, you also can search as a guest. Choose **Basic search as a guest**. Then answer the questions regarding the type of care you need, the state you need care in, and the type of plan you want to search under.

- Select the type of plan or network – **medical**.
  - Choose the state where the plan or network is located.
  - Select how you get health insurance.
  - Choose a plan or network – in this case, **Blue Access Options PPO**.
  - Select the **Continue** button.
- 3 Enter your city, county, or ZIP code. You also can search by doctor, or procedure, as well as using other care-related terms.
  - 4 View your search results. You can filter your results by selecting the relevant boxes on the left or browsing by list or map views.



## FINDING DENTAL AND VISION PROVIDERS

### How to find a Dental Provider

1. Go to [SuperiorDental.com/find-a-dentist](https://www.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 SDC 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](http://www.Anthem.com)  
844.714.6012



**Humana**  
Group Medicare Customer Care  
866.396.8810 (TTY: 711)



**Superior Dental Care**  
Dental Coverage  
[www.superiordental.com](http://www.superiordental.com)  
1-800-762-3159



**Humana**  
Vision Coverage  
[www.humanavisioncare.com](http://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

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**HORAN Engagement Team**  
**[engagement@horanassoc.com](mailto:engagement@horanassoc.com)**  
**[www.horanassoc.com](http://www.horanassoc.com)**  
**1.844.694.6726**

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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](mailto:DakerM@horanassoc.com)**  
**513.745.0707**



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](http://www.horanassoc.com/tunein) for more information and to subscribe.

*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.*

## Next Steps and Important Contact Information

Review the enclosed information. If you wish to keep your current coverage, **no action is required**. Should you wish to change plans or discontinue coverage, complete the enclosed corresponding Retiree Benefit Change Form or Retiree Benefit Discontinuation Form and **return it no later than Friday, November 3, 2023** to:

- 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](mailto: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 2024. 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 may not eligible for reinstatement.***