

# Huston Tillotson University

**Employee Benefits Meeting  
Effective: January 1<sup>st</sup>, 2021**





**Open Enrollment Period:**

**Runs from November 5<sup>th</sup> – November 16<sup>th</sup>**

**Benefits will be Effective: January 1<sup>st</sup>**

**What can I do during this time?**

**Make changes to your Benefit Elections such as add or remove yourself and any of your dependents from benefits**

“**Open Enrollment** is your one chance each year to make changes to your benefits. Otherwise, you must experience an **IRS approved Qualifying Life Event** in order to make a mid-year change to your plans.”



freshbenies®  
SAVE TIME • MONEY • FRUSTRATION



Take the  
headache  
out of  
healthcare  
(and more)...

*all in one easy-to-use card!*



## Important Note!

To be eligible for purchasing the **Value Added Plans** on the next few slides, you **MUST** elect the FreshBenies Bundle (\$2.65 per month).

Value Added Options are **not** available if you waive the FreshBenies Bundle.

## FreshBenies Bundle

(part of \$2.65  
monthly package)



# AdvocacyPLUS

Powered through Alight, allow your HealthPro navigate the healthcare system on your behalf! Think of them as your personal healthcare concierge.

- ✓ Your HealthPro can:
  - ✓ Find In-Network providers
  - ✓ Scheduling your appointments
  - ✓ Price Transparency
  - ✓ Benefit Questions
  - ✓ Save money on prescriptions
  - ✓ Resolve billing errors

# FreshBenies Bundle

(part of \$2.65  
monthly package)



## Doctors Online

Where you go when you need solid medical advice? Think of Doctors Online as your personal “WebMD”

- ✓ Obtain trustworthy, personalized advice from qualified medical professionals, such as:
  - ✓ 2<sup>nd</sup> opinion for upcoming procedures
  - ✓ Advice on adverse effects when taking multiple medications
  - ✓ What to expect following a medical procedure/surgery

# Value Added Plan: \$5 per Month



## Legal Savings

**Legal concerns reduce productivity & increase stress. Get piece of mind with several services and discounted legal care.**

- ✓ Discounted legal care (\$125/hour or 40% discount off usual/customary fee)
- ✓ A Living Will Form
- ✓ Phone Consultation
- ✓ Attorney-written letters / phone calls
- ✓ One-on-One Consultation
- ✓ Assistance in small claims court
- ✓ Review of legal documents

## Value Added Plan:

Single - \$8.49

Family - \$23.36

Per month



## LifeLock

**You only have one identity. Protect it with the best. Reduce your risk & increase your peace of mind.**

- ✓ LifeLock Identity Alert System
- ✓ Black Market Website Surveillance
- ✓ \$1 Million Service Guarantee (LifeLock will spend up to \$1M to hire the experts to help in your recovery!)
- ✓ Lost Wallet Protection
- ✓ Reduced Pre-Approval Credit Card offers
- ✓ Live Member Support  
24/7/365

# Value Added Plan: \$8 per Month



## Pet Care Savings

**Pets are family, too! At participating providers, enjoy up to 25% savings on the following:**

- ✓ Most medical procedures
- ✓ Medications, food, supplies & toys at [PetCareRx.com](https://www.petcareRx.com).
- ✓ Up to \$20 off walking, sitting, doggy day care, and boarding at [Rover.com](https://www.rover.com)
- ✓ All pets are eligible

## Value Added Plan:

\$8 per Month

The Cariloop logo features the word "cariloop" in a lowercase, sans-serif font. The "oo" is stylized as two overlapping circles, and the "p" has a small registered trademark symbol (®) to its upper right.

## Caregiver Support

**Cariloop's Caregiver Support Platform connects families with dedicated healthcare coaches who help navigate the complex world of caregiving.**

- ✓ **Dedicated Healthcare Coach:** each coach has 10+ years experience in fields such as nursing, social work, therapy & counseling
- ✓ **Customized caregiving plan:** help with family conversation starters or exploring professional caregiver/facility options
- ✓ **Secure, collaborative portal:** Invite all parties who are in control of your family member's care – portal provides easy access for everyone to collaborate together



# Medical Plans

(Same as last year)





Teladoc.com/aetna  
1-855-Teladoc

**\*Only available**  
**if you elect**  
**Medical\***

## Teladoc

As an Aetna member, a virtual visit lets you see and talk to a doctor from your mobile device or computer! This service is powered through Teladoc.

- ✓ No driving or crowded waiting rooms
- ✓ 24/7 access, 365 days a year
- ✓ **Commonly treated illnesses:** cold, flu, strep throat, respiratory infections, pink eye, and other skin/eye problems
- ✓ \$40 Consultation Fee (All Plans)
- ✓ Be sure to complete your Teladoc account set up on/after January 1<sup>st</sup>! It will take you less than 10 minutes to complete!

Benefits	\$3,000/100% HSA (EPO)	\$2,500/70% Copay (EPO)	\$3,000/100% HSA (PPO)	\$2,500/70% Copay (PPO)
Network	Elect Choice EPO (Open Access)	Elect Choice EPO (Open Access)	Managed Choice POS (Open Access)	Managed Choice POS (Open Access)
Primary Care	Deductible	\$40	Deductible	\$40
Specialist		\$70		\$70
Urgent Care		\$100		\$100
Emergency Room		\$500 +		\$500 +
Preventive Care	Covered 100% (No Patient Cost Share)	Covered 100% (No Patient Cost Share)	Covered 100% (No Patient Cost Share)	Covered 100% (No Patient Cost Share)
Calendar Year Deductible				
Per Covered Person	\$3,000	\$2,500	\$3,000	\$2,500
Per Covered Family	\$6,000	\$5,000	\$6,000	\$5,000
Coinsurance Percentage (Plan Pays)	100%	70%	100%	70%
Out of Pocket Max				
Per Covered Person	\$4,000	\$6,600	\$4,000	\$6,600
Per Covered Family	\$8,000	\$13,200	\$8,000	\$13,200
Maximum Benefit	Unlimited	Unlimited	Unlimited	Unlimited
Prescription Benefit	*After Deductible is Met*		*After Deductible is Met*	
Tier 1 Tier 2 Tier 3	\$15 Retail / \$37.50 Mail Order \$50 Retail / \$125 Mail Order \$90 Retail / \$225 Mail Order			



# What is an HSA?

## A medical savings account that is:

- Individually owned by **YOU** (not the employer)
- Contributions you make to the account are tax free
- Use those contributions to pay for **qualified medical, dental, and/or vision expenses**
- Funds used from the account for qualified expenses are also **tax free**
- **Unused funds roll over every year and do NOT expire!**



# 2021 HSA Limits & Allowed Expenses

**Individual Limit: \$3,600**

**Family Limit: \$7,200**

**Catch-Up Contribution for those 55+: \$1,000**

Eligible Expenses	Ineligible Expenses
Expenses Counted Towards your Deductible	Cosmetic Surgery
Dental Treatments (X-Rays, Braces, Fillings)	Health Club Dues
Prescription Drugs	OTC Rx   Vitamins   Herbal Supplements (Unless prescribed by doctor to treat a medical condition)
Hearing Aids & Batteries	
Vision Care (Materials & Lasik Surgery)	
Acupuncture	Teeth Whitening

# Medical **Semi-Monthly** Employee Costs

Plan Election Tier	EPO HSA	EPO Copay	PPO HSA	PPO Copay
<b>Employee</b>	\$18.36	\$0.00	\$24.46	\$0.00
<b>You and Your Spouse:</b>	\$336.72	\$289.23	\$348.92	\$297.38
<b>You and Your Child(ren):</b>	\$304.89	\$260.31	\$316.47	\$267.64
<b>You and Your Family:</b>	\$718.75	\$636.30	\$738.26	\$654.23

# Medical **Monthly** Employee Costs

Plan Election Tier	EPO HSA	EPO Copay	PPO HSA	PPO Copay
<b>Employee</b>	\$36.72	\$0.00	\$48.92	\$0.00
<b>You and Your Spouse:</b>	\$673.43	\$578.45	\$697.83	\$594.75
<b>You and Your Child(ren):</b>	\$609.77	\$520.61	\$632.94	\$535.28
<b>You and Your Family:</b>	\$1,437.50	\$1,272.60	\$1,476.52	\$1,308.45



**Dental Plans**  
**(Same as last year)**



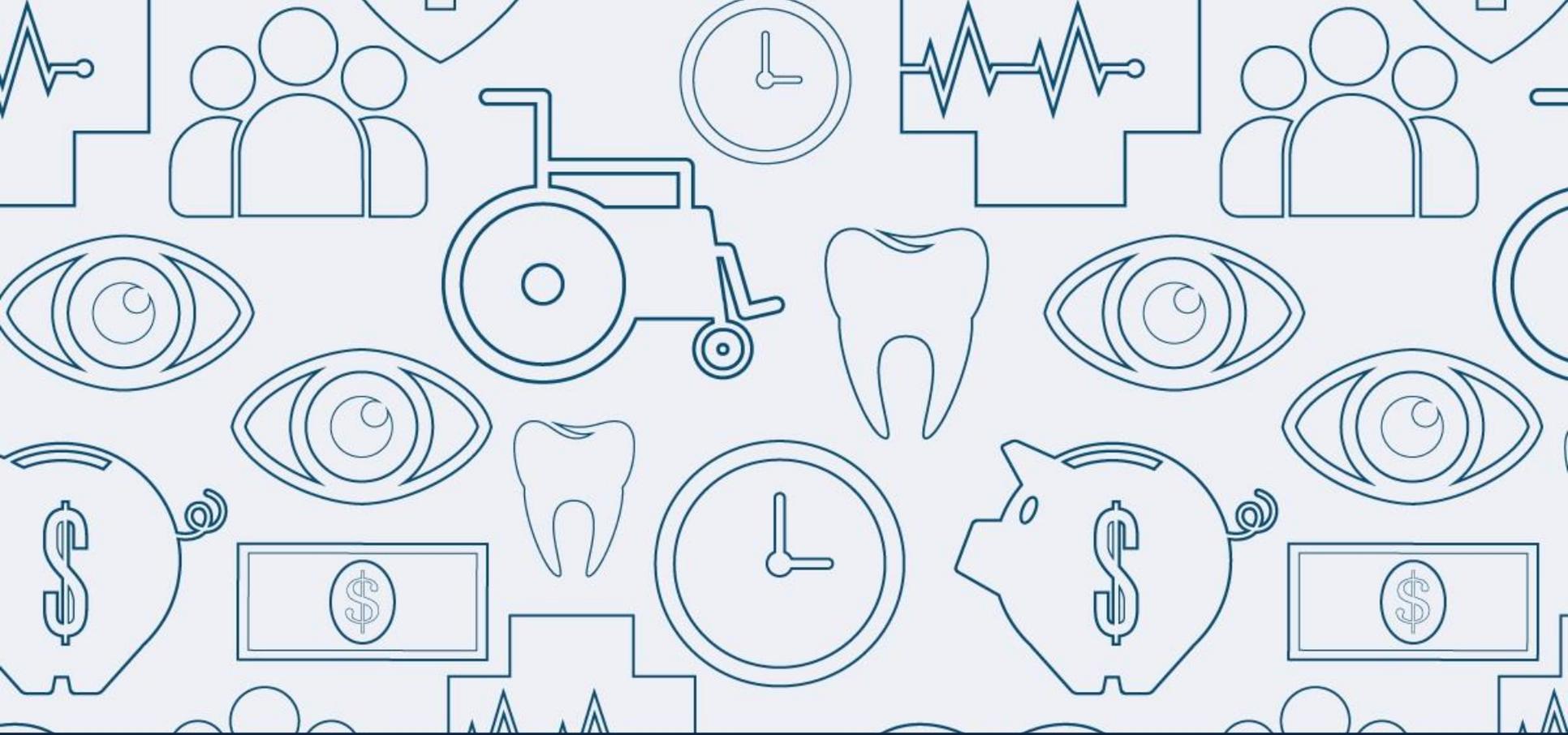
<b>Low Dental Plan:</b> <b>\$1,000 Annual Max</b>	<b>High Dental Plan:</b> <b>\$1,500 Annual Max</b>
<b>*Must Use In-Network Dentist*</b>	<b>*Freedom to see ANY Dentist*</b>
<b><u>Preventive Services (Covered 100%)</u></b>	
Exams   Cleanings   Fluoride   Sealants   Bitewing X-rays   Full Mouth Series X-Rays	
<b><u>Deductible: (Applies to Basic &amp; Major) \$50   3x per Family Limit</u></b>	
<b><u>Basic Services (Covered 80%)</u></b>	
Endodontics   Periodontics   Fillings   Oral Surgery	
<b><u>Major Services (Covered 50%)</u></b>	
Crowns   Bridges   Dentures   Implants   General Anesthesia	
<b><u>Orthodontia: Child Only</u></b> 50% to \$1,000 Lifetime Maximum	<b><u>Orthodontia: Child &amp; Adult</u></b> 50% to \$1,500 Lifetime Maximum

# Dental **Semi-Monthly** Costs Per Paycheck

Plan Election Tier	Low Plan	High Plan
Employee	\$12.01	\$20.48
You and Your Spouse:	\$24.00	\$43.88
You and Your Child(ren):	\$23.58	\$40.97
You and Your Family:	\$37.12	\$67.47

# Dental **Monthly** Costs Per Paycheck

Plan Election Tier	Base Plan	Buy Up Plan
Employee	\$24.01	\$40.96
You and Your Spouse:	\$48.00	\$87.75
You and Your Child(ren):	\$47.16	\$81.93
You and Your Family:	\$74.24	\$134.93



# Vision Plan

**(Same as last year)**



# Vision Plan via the **Select** Eye Med Network

Type of Service	Base Vision / Vis 12	Buy Up Vision / Vis 8
Exams	\$10 Copay	\$0 Copay
	1 Every 12 Months	
Lenses (Single   Bifocal   Trifocal)	\$10 Copay	\$0 Copay
	1 Every 12 Months	
Frames	\$100 Allowance Plus 20% Discount Off Balance Over \$100	
	1 Every 12 Months	
Contact Lenses	\$120 Allowance	\$200 Allowance
	1 Every 12 Months	
Contact Fitting Fee:	Standard Fit/Follow Up: Up to \$40 Copay	
	Premium Fit/Follow Up: Up to 10% Off	

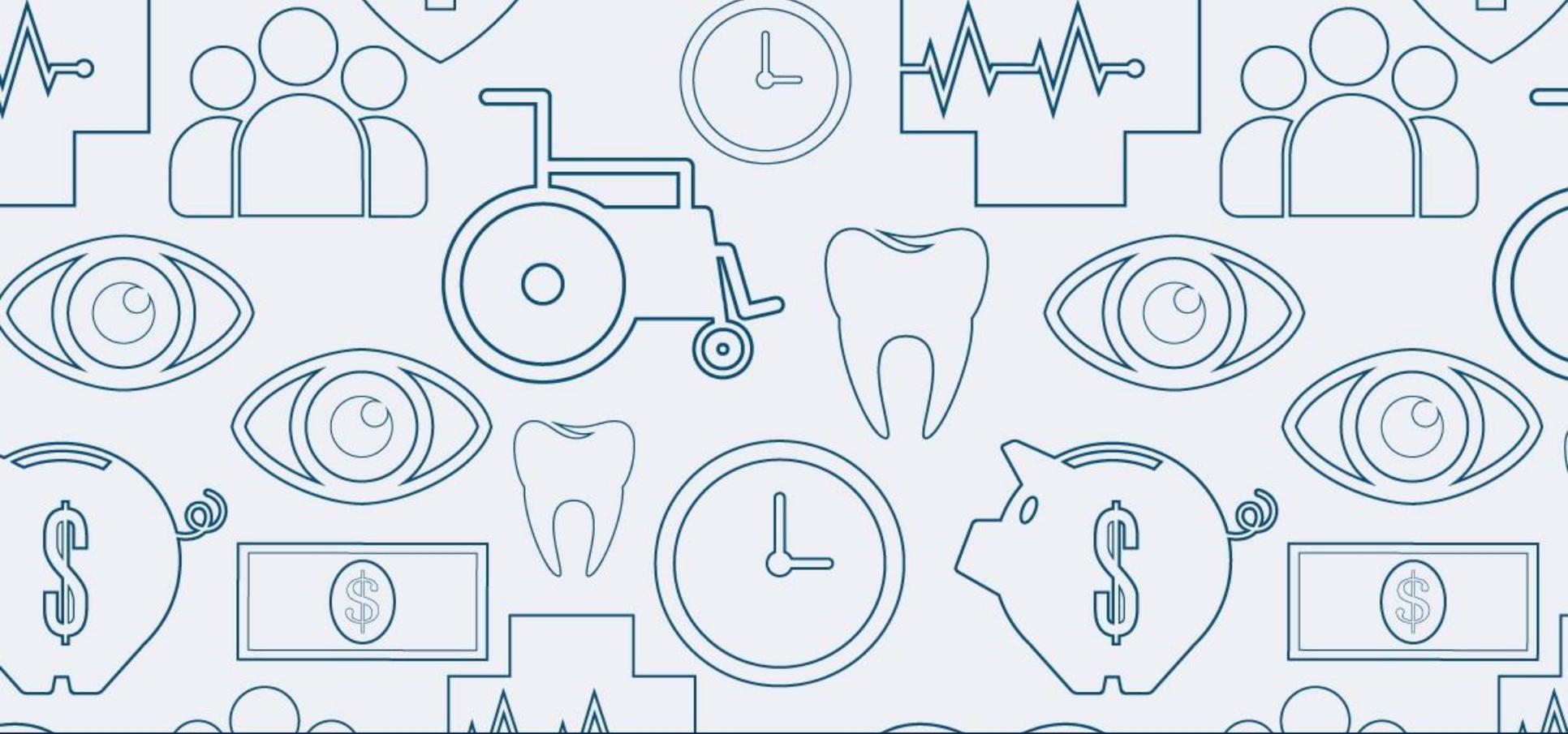
**You can get BOTH contacts & glasses each year under both plan options**

# Vision **Semi-Monthly** Costs Per Paycheck

Plan Election Tier	Base Plan	Buy Up Plan
Employee	\$2.88	\$6.16
You and Your Spouse:	\$5.52	\$11.68
You and Your Child(ren):	\$5.81	\$12.31
You and Your Family:	\$8.69	\$18.40

# Vision **Monthly** Costs Per Paycheck

Plan Election Tier	Base Plan	Buy Up Plan
Employee	\$5.75	\$12.31
You and Your Spouse:	\$11.04	\$23.35
You and Your Child(ren):	\$11.62	\$24.61
You and Your Family:	\$17.37	\$36.80



# **Life & Disability**

## **(Same as last year)**



# Employer Paid Group Life / AD&D Insurance

Employee: 1x Annual Salary up to \$250,000

AD&D or Accidental Death & Dismemberment:

If Death Occurs due to an Accident, AD&D is 100% of Life Benefit.

# Voluntary Life Insurance

## Employee:

- Minimum: \$10,000 | Maximum: \$500,000 in \$10,000 increments, not to exceed 5x your Salary
  - **Guarantee Issue (New Hires Only): \$150,000**

## Spouse:

- Minimum: \$5,000 | Maximum: \$250,000 in \$5,000 increments, not to exceed 50% of Employee's Amount
  - **Guaranteed Issue (New Hires Only): \$40,000**

## Children:

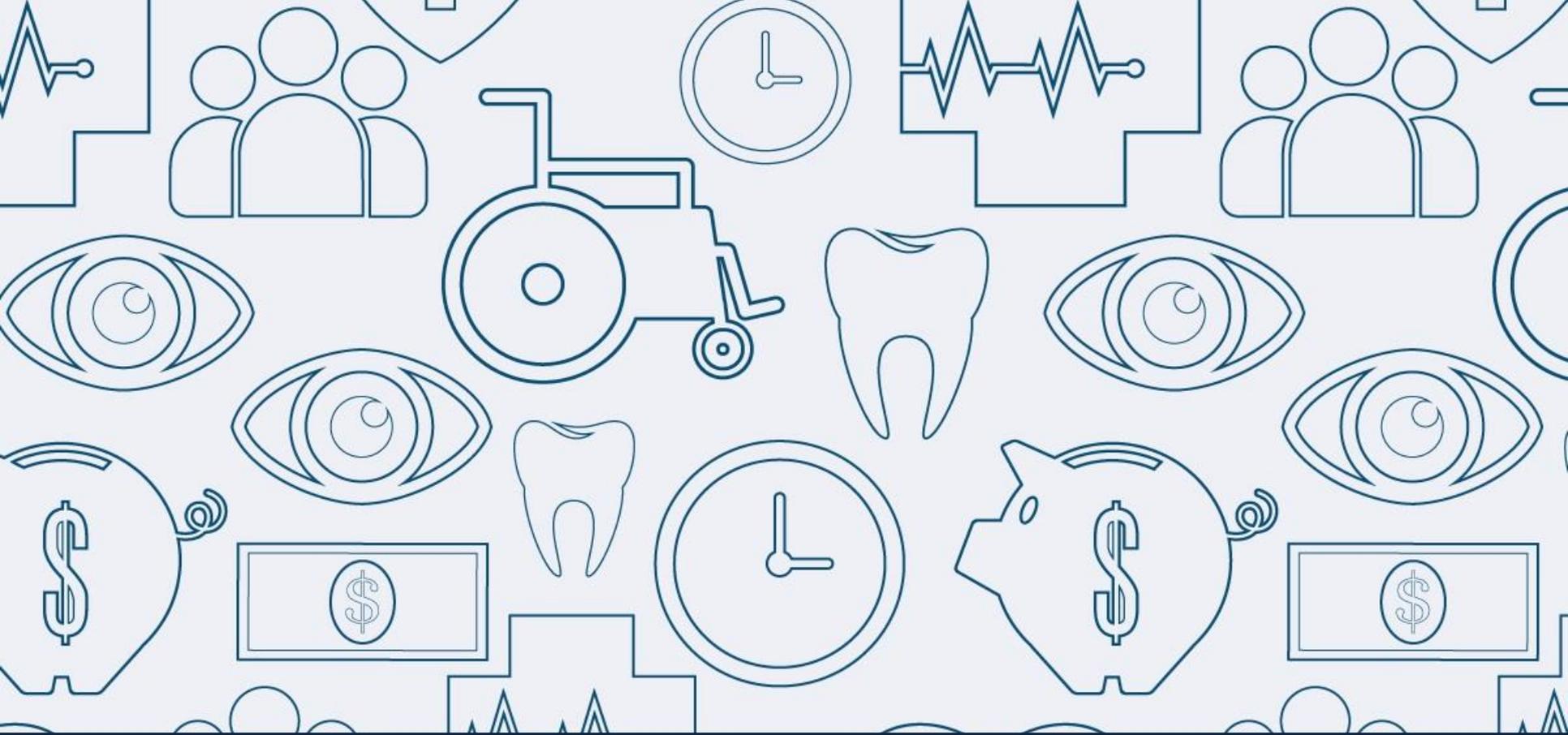
- Birth to 6 Months: \$250 | 6 Months to 26 Years: \$10,000
  - **Guaranteed Issue (New Hires Only): \$10,000**

## Employer Paid Short Term Disability Benefits

<b>Benefit Percentage</b>	60%
<b>Maximum Weekly Benefit</b>	\$1,000
<b>Elimination Period</b>	8th Day Injury or Sickness
<b>Maximum Benefit Period</b>	12 Weeks

## Employer Paid Long Term Disability Benefits

<b>Duration of Benefit</b>	To your Social Security “normal” Retirement Age
<b>Elimination Period</b>	90 Days
<b>Benefit Percentage</b>	60%
<b>Maximum Monthly Benefit</b>	\$7,000



# Employee Assistance Program



# Employee Assistance Program:



All benefits can be  
accessed by calling:

toll free

**1-800-343-3822**

TDD

**1-800-448-1823**

teen line

**1-800-334-TEEN (8336)**

We are available to take your call  
24 hours a day, 7 days a week.



## Benefits:

- Law Access
  - HelpNet
  - WorkLife
  - WellCoach
  - PlanWell
  - SafeRide
  - 1-6 Counseling Sessions
- 



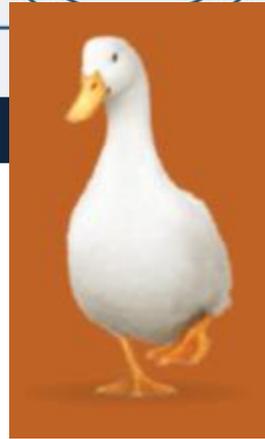
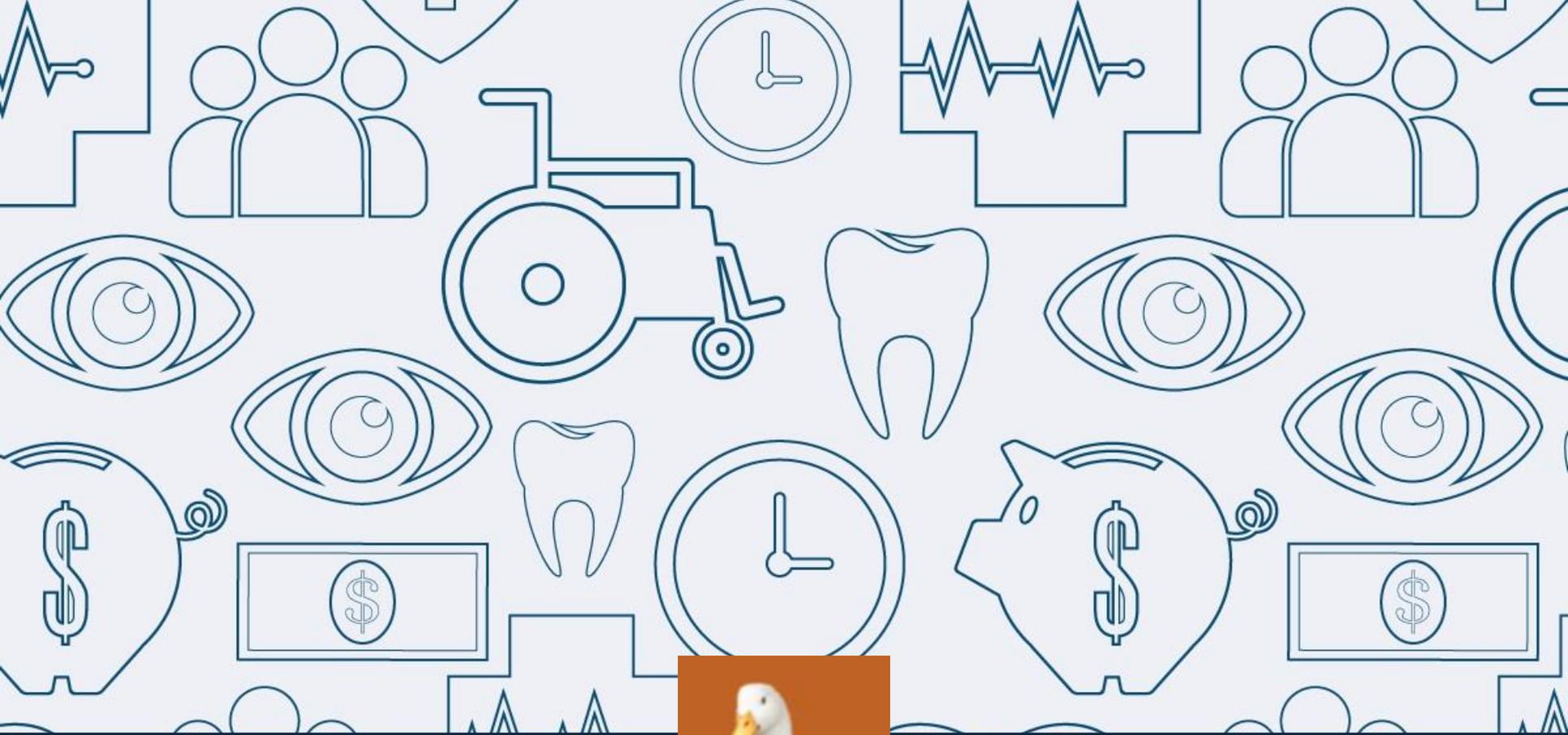
RISK STRATEGIES

**THANK YOU!**

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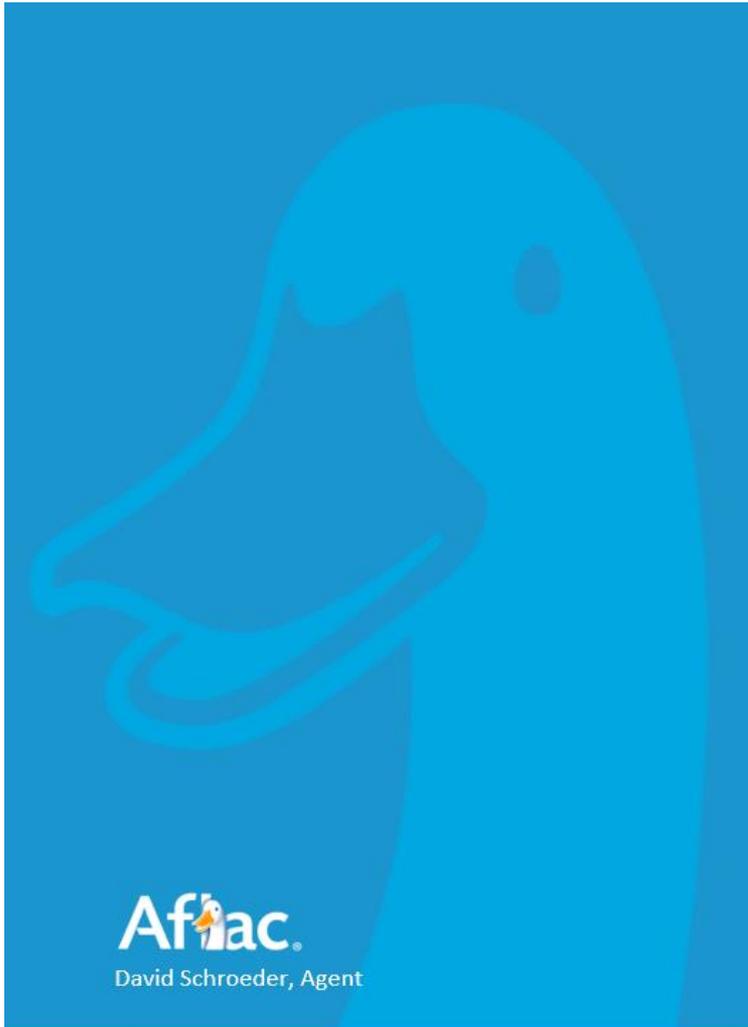
Maya Young, Account Manager  
[myoung@risk-strategies.com](mailto:myoung@risk-strategies.com)



**Aflac**

## Why HTU Offers Aflac

- 1) HTU wants to have the best overall benefits package they can offer to their employees.
- 2) Aflac is different than traditional health insurance, and we have a different job from what Aetna does.
- 3) Through the HTU you are eligible for a low group rate.
- 4) Premiums are payroll deducted pre-tax = extra savings to you!
- 5) Your Aflac rate never goes up regardless of # of claims, \$ amount of claims, or how much older you get. *Also, they are portable at the LOW group rate.*
- 6) You can add your spouse and any children to your coverage, and children are covered until they attain age of 26. *They do not have to be on your insurance at HTU.*



## Why Would You Need Aflac?

- If you or a family member have an **injury** or a **sickness** it can cost **YOU** a lot of \$\$ even when you have health insurance.
- **What is your health insurance's job?** It pays \$\$ to doctors, the ER, hospital, pharmacy, etc. **That's it.**
  - Prescriptions
- Health insurance doesn't pay for **Anything!** **You could be responsible for thousands of \$\$ for:**
  - Co-pays
  - Deductible
  - Coinsurance
- How prepared are you to pay thousands of dollars when someone has a bad injury, a cancer diagnosis, a heart attack or stroke, a sickness like Covid-19, or even maternity.
- HTU offers Aflac to all employees at a **LOW GROUP RATE!**

## Aflac is the Key Benefit for YOU

- We are not there to take care of the doctor or hospital...that's why you have health insurance.
- **Aflac's job is to pay you with cash benefits.**
- Many Aflac claims can be processed and paid in **ONE DAY** via our online system.
- **You decide** how the funds are used...on medical costs or home expenses. *You know what's best for you.*

*Aflac is the insurance you customize to fit your needs,  
and then use it to take care of your needs.*



David Schroeder, Agent

## Policies Offered

- **ACCIDENT** *A must for active families!*  
Covers **any injury** (24/7; on or off-the-job) that results in any physician visit. This is a base policy everyone should have.
- **CRITICAL CARE PROTECTION**  
Our main 'heart/stroke' policy that is popular with those who have a family history of heart, stroke, or high blood pressure/cholesterol.
- **CANCER** *Protect yourself!*  
2<sup>nd</sup> most deadly disease in the U.S. 1-in-2 men and 1-in-3 women will be diagnosed. Kids are free to add to this policy. Have peace of mind knowing you are protected!
- **HOSPITAL CHOICE**  
Our 'umbrella' policy that pays benefits on both injuries and sicknesses. An excellent policy to add to cover a multitude of health situations including maternity and Covid-19.

# Accident Policy HIGHLIGHTS

- Covers all injuries: *on or off-the-job*
- Pays for visits to regular physician, clinic, ER or hospital confinement due to an injury
- Each injury includes up to 6 follow-up visits and 10 PT visits
- Benefits include: x-rays, MRI/CT scan, ambulance, appliances (e.g. crutches), surgery, days in the hospital, and payment for actual injury (fracture, concussion, broken tooth repair, laceration, etc.)
- If someone is hurt playing an organized sporting activity = +25% (up to \$1000)
- Accidental death benefit built into the plan
- \$60 annual wellness benefit payable once per calendar year

# Cancer Protection HIGHLIGHTS

- \$75 Cancer Screening benefit payable once per calendar year, per covered person
- Initial diagnosis benefit: \$4,000 for adult; \$8,000 for child
- Then pays benefits on treatment: chemo, radiation, stem cell/bone marrow transplant, immunotherapy, anti-nausea, surgery, hospitalization, extended-care facility, home health, hospice, reconstruction surgery, and more
- Policy also includes benefits for transportation (if patient had to be treated in Houston or out of state, for example) and hotel costs for loved ones during that trip
- Skin cancer benefits included in policy as well

# Critical Care Protection HIGHLIGHTS

- Primary events covered: heart attack, stroke, bypass surgery, sudden cardiac arrest, organ transplant, end-stage renal failure, etc.
- First occurrence benefit: \$7,500 for adult; \$10,000 for child
- Pays for hospitalization, ambulance, coronary angioplasty, transportation/lodging (more than 50 miles away)
- Policy also includes “Continuing Care” that pays on physician/therapy visits for 6 months following the event
- ICU and Step-Down ICU benefits for any reason (injury, sickness, heart, stroke, etc.)



# Hospital Choice Policy HIGHLIGHTS

- Base or “Premium” part of policy covers:
  - Hospital confinement, ER visit, hospital short-stay and rehabilitation facility confinement
- Extended Benefits Rider (optional):
  - Physician visits, lab work/x-rays, MRI/CT scans, ambulance
- Hospital Stay and Surgical Care Rider (optional):
  - Surgery, invasive diagnostic exams, second surgical opinion, daily benefit for regular hospital room, daily benefit for ICU room

**Aflac Choice**  
 HOSPITAL CONFINEMENT  
 INDEMNITY INSURANCE – OPTION 1

We've been dedicated to helping provide peace of mind and financial security for more than 60 years.



The policy is a supplement to health insurance and is not a substitute for major medical coverage. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your claim.

Underwritten by:  
 American Family Life Assurance Company of Columbus  
Worldwide Headquarters | 1500 Myrtle Road | Columbus, Georgia 31906

**Aflac SmartClaim<sup>SM</sup>**  
**One Day Pay<sup>SM</sup>**

BAC075X 12/14



If you have questions, or would like to setup a meeting with your Aflac agent, please contact:

**David Schroeder**

**Phone: 214-263-0419**

**E-mail: [dl\\_schroeder@us.aflac.com](mailto:dl_schroeder@us.aflac.com)**