Huston Tillotson University

Employee Benefits Meeting
Effective: January 1st, 2021
Open Enrollment Period:
Runs from November 5th – November 16th
Benefits will be Effective: January 1st

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.”
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.
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
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:
  - 2nd opinion for upcoming procedures
  - Advice on adverse effects when taking multiple medications
  - What to expect following a medical procedure/surgery

FreshBenies Bundle
(part of $2.65 monthly package)
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: $5 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:
Single - $8.49
Family - $23.36
Per month
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.
- Up to $20 off walking, sitting, doggy day care, and boarding at Rover.com
- All pets are eligible
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

Value Added Plan: $8 per Month
Medical Plans
(Same as last year)
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 1st! It will take you less than 10 minutes to complete!

Teladoc.com/aetna
1-855-Teladoc

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

<table>
<thead>
<tr>
<th>Eligible Expenses</th>
<th>Ineligible Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expenses Counted Towards your Deductible</td>
<td>Cosmetic Surgery</td>
</tr>
<tr>
<td>Dental Treatments (X-Rays, Braces, Fillings)</td>
<td>Health Club Dues</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>OTC Rx</td>
</tr>
<tr>
<td>Hearing Aids &amp; Batteries</td>
<td></td>
</tr>
<tr>
<td>Vision Care (Materials &amp; Lasik Surgery)</td>
<td></td>
</tr>
<tr>
<td>Acupuncture</td>
<td>Teeth Whitening</td>
</tr>
</tbody>
</table>
### Medical Semi-Monthly Employee Costs

<table>
<thead>
<tr>
<th>Plan Election Tier</th>
<th>EPO HSA</th>
<th>EPO Copay</th>
<th>PPO HSA</th>
<th>PPO Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$18.36</td>
<td>$0.00</td>
<td>$24.46</td>
<td>$0.00</td>
</tr>
<tr>
<td>You and Your Spouse:</td>
<td>$336.72</td>
<td>$289.23</td>
<td>$348.92</td>
<td>$297.38</td>
</tr>
<tr>
<td>You and Your Child(ren):</td>
<td>$304.89</td>
<td>$260.31</td>
<td>$316.47</td>
<td>$267.64</td>
</tr>
<tr>
<td>You and Your Family:</td>
<td>$718.75</td>
<td>$636.30</td>
<td>$738.26</td>
<td>$654.23</td>
</tr>
</tbody>
</table>
**Medical Monthly Employee Costs**

<table>
<thead>
<tr>
<th>Plan Election Tier</th>
<th>EPO HSA</th>
<th>EPO Copay</th>
<th>PPO HSA</th>
<th>PPO Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$36.72</td>
<td>$0.00</td>
<td>$48.92</td>
<td>$0.00</td>
</tr>
<tr>
<td>You and Your Spouse:</td>
<td>$673.43</td>
<td>$578.45</td>
<td>$697.83</td>
<td>$594.75</td>
</tr>
<tr>
<td>You and Your Child(ren):</td>
<td>$609.77</td>
<td>$520.61</td>
<td>$632.94</td>
<td>$535.28</td>
</tr>
<tr>
<td>You and Your Family:</td>
<td>$1,437.50</td>
<td>$1,272.60</td>
<td>$1,476.52</td>
<td>$1,308.45</td>
</tr>
</tbody>
</table>
Dental Plans
(Same as last year)
### Low Dental Plan:

- **$1,000 Annual Max**
- *Must Use In-Network Dentist*

### High Dental Plan:

- **$1,500 Annual Max**
- *Freedom to see ANY Dentist*

#### Preventive Services (Covered 100%)
- Exams | Cleanings | Fluoride | Sealants | Bitewing X-rays | Full Mouth Series X-Rays

#### Deductible: (Applies to Basic & Major) $50 | 3x per Family Limit

#### Basic Services (Covered 80%)
- Endodontics | Periodontics | Fillings | Oral Surgery

#### Major Services (Covered 50%)
- Crowns | Bridges | Dentures | Implants | General Anesthesia

### Orthodontia:
- **Child Only**
  - 50% to $1,000 Lifetime Maximum

- **Child & Adult**
  - 50% to $1,500 Lifetime Maximum
Dental **Semi-Monthly Costs Per Paycheck**

<table>
<thead>
<tr>
<th>Plan Election Tier</th>
<th>Low Plan</th>
<th>High Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$12.01</td>
<td>$20.48</td>
</tr>
<tr>
<td>You and Your Spouse:</td>
<td>$24.00</td>
<td>$43.88</td>
</tr>
<tr>
<td>You and Your Child(ren):</td>
<td>$23.58</td>
<td>$40.97</td>
</tr>
<tr>
<td>You and Your Family:</td>
<td>$37.12</td>
<td>$67.47</td>
</tr>
</tbody>
</table>
### Dental Monthly Costs Per Paycheck

<table>
<thead>
<tr>
<th>Plan Election Tier</th>
<th>Base Plan</th>
<th>Buy Up Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$24.01</td>
<td>$40.96</td>
</tr>
<tr>
<td>You and Your Spouse:</td>
<td>$48.00</td>
<td>$87.75</td>
</tr>
<tr>
<td>You and Your Child(ren):</td>
<td>$47.16</td>
<td>$81.93</td>
</tr>
<tr>
<td>You and Your Family:</td>
<td>$74.24</td>
<td>$134.93</td>
</tr>
</tbody>
</table>
Vision Plan
(Same as last year)
## Vision Plan via the Select Eye Med Network

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

**You can get BOTH contacts & glasses each year under both plan options**
## Vision Semi-Monthly Costs Per Paycheck

<table>
<thead>
<tr>
<th>Plan Election Tier</th>
<th>Base Plan</th>
<th>Buy Up Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$2.88</td>
<td>$6.16</td>
</tr>
<tr>
<td>You and Your Spouse:</td>
<td>$5.52</td>
<td>$11.68</td>
</tr>
<tr>
<td>You and Your Child(ren):</td>
<td>$5.81</td>
<td>$12.31</td>
</tr>
<tr>
<td>You and Your Family:</td>
<td>$8.69</td>
<td>$18.40</td>
</tr>
</tbody>
</table>
## Vision Monthly Costs Per Paycheck

<table>
<thead>
<tr>
<th>Plan Election Tier</th>
<th>Base Plan</th>
<th>Buy Up Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$5.75</td>
<td>$12.31</td>
</tr>
<tr>
<td>You and Your Spouse:</td>
<td>$11.04</td>
<td>$23.35</td>
</tr>
<tr>
<td>You and Your Child(ren):</td>
<td>$11.62</td>
<td>$24.61</td>
</tr>
<tr>
<td>You and Your Family:</td>
<td>$17.37</td>
<td>$36.80</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Benefit Percentage</th>
<th>60%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Weekly Benefit</td>
<td>$1,000</td>
</tr>
<tr>
<td>Elimination Period</td>
<td>8th Day Injury or Sickness</td>
</tr>
<tr>
<td>Maximum Benefit Period</td>
<td>12 Weeks</td>
</tr>
</tbody>
</table>

### Employer Paid Long Term Disability Benefits

<table>
<thead>
<tr>
<th>Duration of Benefit</th>
<th>To your Social Security “normal” Retirement Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elimination Period</td>
<td>90 Days</td>
</tr>
<tr>
<td>Benefit Percentage</td>
<td>60%</td>
</tr>
<tr>
<td>Maximum Monthly Benefit</td>
<td>$7,000</td>
</tr>
</tbody>
</table>
Employee Assistance Program
Employee Assistance Program:

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

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.
THANK YOU!

Jeremy Mahoney, Vice President-Employee Benefits
jmahoney@risk-strategies.com

Tiffany Palmer, Benefits Consultant
tiffany.palmer@risk-strategies.com

Maya Young, Account Manager
myoung@risk-strategies.com
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
  - Any more!

• Health insurance doesn’t pay for everything! **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.*
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.

- **Cancer**  *Protect yourself!*
  2nd 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!

- **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.

- **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

- 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

- 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
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

• 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.)

• Primary events covered: heart attack, stroke, bypass surgery, sudden cardiac arrest, organ transplant, end-stage renal failure, 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
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: d1_schroeder@us.aflac.com