



RISK STRATEGIES

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.”



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:
 - ✓ 2nd 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 with two orange circles connected by a horizontal line, and a registered trademark symbol (®) is at the end.

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 1st! 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
Employee	\$18.36	\$0.00	\$24.46	\$0.00
You and Your Spouse:	\$336.72	\$289.23	\$348.92	\$297.38
You and Your Child(ren):	\$304.89	\$260.31	\$316.47	\$267.64
You and Your Family:	\$718.75	\$636.30	\$738.26	\$654.23

Medical **Monthly** Employee Costs

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



Dental Plans

(Same as last year)



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

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

Employer Paid Long Term Disability Benefits

Duration of Benefit	To your Social Security “normal” Retirement Age
Elimination Period	90 Days
Benefit Percentage	60%
Maximum Monthly Benefit	\$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!

Jeremy Mahoney, Vice President-Employee Benefits

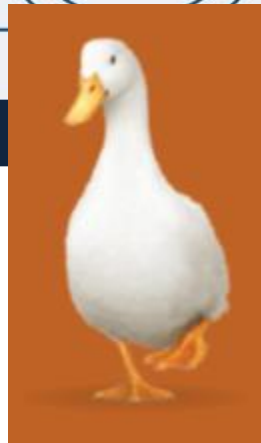
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Aflac

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 ~~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.
- **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!*
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!
- **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

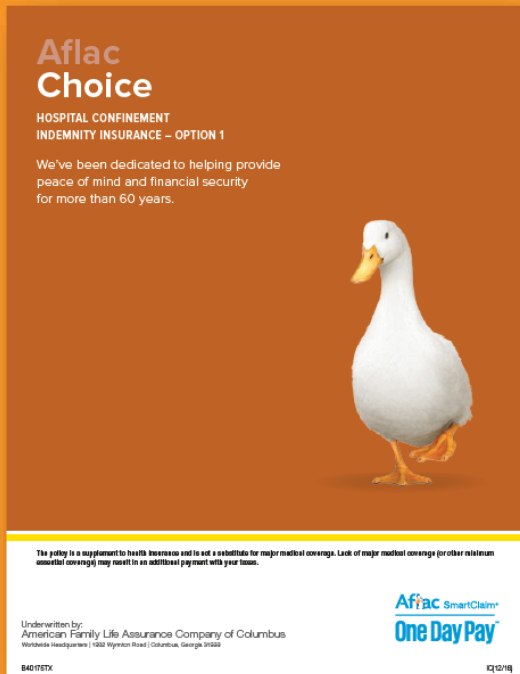
Cancer Protection HIGHLIGHTS

- \$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



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