

November 2017

Dear University Colleagues,

We are pleased to announce that The University of Akron has signed a multi-year contract with Anthem, Inc. to provide medical plan administration services effective January 1, 2017. Under the Anthem plans, employees and their dependents will see little disruption to in-network providers and services, as the network provides a 99% match to our current utilization. The network includes local hospitals in Akron (Summa, Akron General, Children's) as well as the Cleveland Clinic and University Hospitals.

New medical insurance plans will be offered in 2017 through Anthem. Caremark will remain our pharmacy benefits manager. The plan names of Gold and Blue remain the same, but benefits will change slightly. The changes in plan design and contribution rates are being instituted in response to current health trends and compliance with the Affordable Care Act. You'll find these plans still offer a high level of affordable coverage that adds to your overall compensation package.

In calendar year 2017, point of service costs such as co-pays, coinsurance, and deductibles will increase slightly for both the Gold and Blue plans. The medical and prescription out-of-pocket maximums will be combined into one out-of-pocket maximum. This change will provide better protection to our employees who happen to experience catastrophic health events during the year.

Please be sure to review all the information in this open enrollment booklet. Inside you will find detailed plan information and costs. Because there are changes to the plans and rate structures, we cannot default you into your current plan selections. **You must affirmatively active enroll in your benefits for 2017 online or you will not have benefits in 2017.** If you need assistance with your enrollment, please contact Benefits Administration. Representatives from Anthem will also be at the Employee Health Fair on November 9th to answer any questions you may have.



In This Brochure

- Open Enrollment
- How to Enroll
- Benefit Options
- Annual Notices
- Contact Information

IMPORTANT

DEADLINES

Enrollment Dates

November 7 to 18

Corrections due

November 25

Working Spouse Forms

and Dependent Docu-

mentation due Novem-

ber 30

Id cards mailed to

homes in December

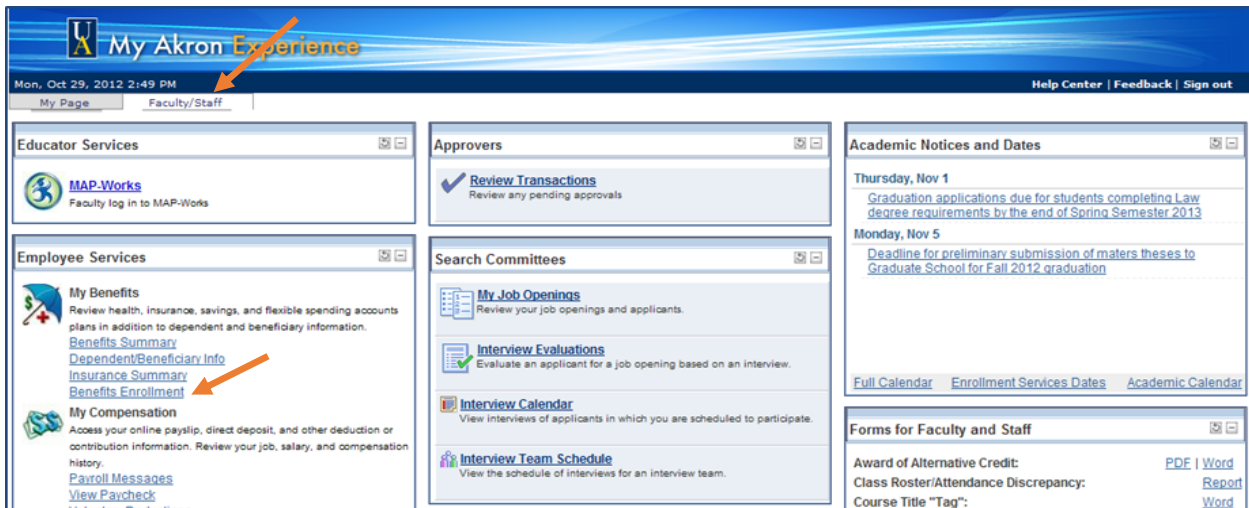
HOW TO ENROLL ONLINE

- ⇒ **Complete online 2017 Open Enrollment via myakron (see below). Because we are changing plans and vendors this year, you must complete an online open enrollment in order to have benefits in 2017. If you do not complete this process by November 18, 2016, you will not have benefits in 2017.**
- ⇒ **If you do not have computer access**, please come to the Benefits Office located in the Administrative Services Building, Room 140 between 8 a.m. and 4:30 p.m. Monday through Friday for assistance. Special accommodations will be made during Open Enrollment as well as for groups. Computer access is also available in the Student Union and Bierce Library.
- ⇒ **If adding a dependent**, all supporting documentation (i.e. birth certificates, marriage certificates, working spouse forms, etc.) must be received by the Benefits Administration in order to complete the dependent's enrollment.
- ⇒ All enrollment **elections must** be completed by **November 18, 2016** at 5 p.m. All **working spouse forms and dependent documentation** must be returned to Benefits Administration by **November 30, 2016**.

1. Log onto My Akron



2. Click on the **Faculty/Staff** tab, then click “**Benefits Enrollment**.”



3. You should be here.



- 4. After Open Enrollment is finalized, you will receive an email with instructions on how to view your 2017 enrollment selections and make changes if necessary.

Benefit

Options and

Eligibility



Employee Eligibility is defined in the Rules of the University Board of Trustees. All faculty, contract professional and staff employees who worked on average more than 30 hours per week are eligible to receive group insurance benefits.

Dependent Eligibility for coverage is available if an employee is insured. Eligible dependents may be your legal spouse and children.

Spouses are subject to the working spouse rule which requires that if a spouse has access to employer subsidized (at least 50%) medical and dental insurance they will need to enroll with their employer's plan for primary coverage. They can remain on the University's plan, but will be covered as secondary insurance only. **When making your plan selections for the coming year, those enrolling their spouses will be required to complete a Working Spouse-Primary Coverage Certification form.** It is recommended that you verify the coordination of benefits provisions of your spouse's primary plan to ensure secondary coverage is permissible.

Children include biological children, adopted children, stepchildren and foster children under the age of 26. If the child is developmentally disabled or physically handicapped, insurance may be continued after age 26 under the circumstances described in the group policy. The University requires that employees certify eligibility of all new dependents. If you are adding a dependent for the first time, proof of dependency is required at the time elections are made or no later than 30 days from a qualifying event.

New this year, Ohio law changed in 2016 regarding the coverage of dependents over the age of 26 to match ACA guidelines of a maximum age limit of 26 years old. Effective January 1, 2017, adult children over age 26 of UA employees will not be eligible for health insurance through the University. Those who are affected will receive COBRA information mailed to their homes. Those affected may also want to research additional options through the Marketplace at www.healthcare.gov.

In 2015, the Supreme Court declared same-sex marriages legal in all 50 states. Now that marriage is an option for same sex couples, the University will cease to cover same sex domestic partners as of the December 31, 2016. Effective January 1, 2017, all currently covered domestic partners will be required to be married in order to enroll in University benefits. At that time you'll be required to provide a copy of a marriage certificate and copy of the front page of your most recently filed federal tax return confirming this dependent as a spouse OR documentation dated within the last 6 months establishing current relationship status such as a joint bank/ credit account, joint mortgage or lease, listing your name and your spouse's name.

Dental insurance will no longer be provided to employees at no cost. Employees will be required to pay 15% of the premium in 2017.

Average medical plan contributions have increased 1%. The Blue Plan rates are now tiered by salary like the Gold Plan. Be sure to review the rate page of this brochure for complete details.

2017 Changes

Anthem
Network for Medi-
cal



Changes in
copays and
coinsurance.

Combined
medical and Rx
out of pocket
maximum.

Premium
contributions on
dental.

Plan Type	Gold In Network	Gold Out of Network	Blue In Network	Blue Out of Network
Deductibles	\$400 Single \$800 Family	\$800 Single \$1,600 Family	\$600 Single \$1,200 Family	\$1,200 Single \$2,400 Family
Employee Coinsurance	15%	35%	25%	45%
Out of Pocket Maximums (Combined Medical and Rx Limits)	\$2,500 Single \$5,000 Family	\$5,000 Single \$10,000 Family	\$4,500 Single \$9,000 Family	\$9,000 Single \$18,000 Family
Employee Co-pays				
PCP	\$25	Deductible and Coinsurance	\$30	Deductible and Coinsurance
Specialist	\$35		\$45	
Urgent Care	\$50		\$70	
Emergency Room	\$100		\$140	
Prescription Coverage				
Retail				
Generic	\$10		\$12	
Formulary	25% up to \$70		30% up to \$85	
Non-Formulary	35% up to \$85		40% up to \$125	
Specialty	30% up to \$125		35% up to \$150	
Mail Order				
Generic	\$25		\$30	
Formulary	25% up to \$175		30% up to \$225	
Non-Formulary	35% up to \$175		40% up to \$250	

Delta Dental PPO (Point-of-Service)	PPO Dentist Plan Pays	Premier Dentist Plan Pays	Non-participating Dentist (The nonparticipating Dentist Fee may be less than what your dentists charges and you are responsible for that difference.)
Diagnostic & Preventative	100%	100%	100%
Basic Services	70%	70%	70%
Major Services	50%	50%	50%
Orthodontic Services— Up to age 19, with \$1,000 lifetime maximum.	50%	50%	50%
Balance Billing Protection	Yes	Yes	No
Deductible	\$50 Per person for basic and major services.		
Annual Benefit Maximum	\$1,250 Per person for all services.		

VSP Vision	VSP Signature Network	Other Providers Maximum Reimbursement
WellVision Exam (per calendar year)	\$10 Copay	Up to \$35
Prescription Glasses	\$15 Copay	--
Lenses (every calendar year)	100%	Single vision: up to \$25 Lined bifocal: up to \$40 Lined trifocal: up to \$55
Frames (every other calendar year)	\$140 Allowance 20% Off Amount Over Allowance	Up to \$45
Contact Lens (instead of glasses)	No Copay. \$140 allowance for contacts and the contact lens exam.	Up to \$105 Medically Necessary Contacts up to \$210
Laser Vision Correction	Average 15% off the regular price or 5% off the promotional price from contracted facilities.	None

IMPACT SOLUTIONS Call the IMPACT program, 24/7: 800-227-6007
www.myimpactsolution.com

Employee Assistance Program Features	<ul style="list-style-type: none"> •Unlimited phone consultation •6 complimentary face-to-face counseling sessions per person per occurrence <p>Speak with an IMPACT professional for guidance and support related to: General day-to-day issues, Stress, Depression or anxiety, Alcohol/drug abuse, Legal/financial matters, Identity theft recovery assistance, Child/eldercare and other family issues</p>
Comprehensive Work/ Life Web	Website provides a host of information via webinars, tip sheets, self-searches, calculators and documents on events/issues related to finance, legal, identity theft and much more. Visit us at MyIMPACTSolution.com and use login: UAkron



Whether you're just getting started or preparing for what's next in life, someone is depending on you. Adequate protection means your loved ones can pursue their plans and dreams, even if something happens to you.

Life and AD&D Insurance is provided by the University for two times your annual salary up to \$100,000. Employees may also purchase supplemental insurance up to five times their annual salary with a maximum of \$500,000 without an evidence of insurability medical exam or up to \$1,000,000 with a successful evidence of insurability medical exam. Costs vary by age and salary. Employees age 65 or older will have a reduced coverage level based on their age.

You may also wish to purchase Dependent Life Insurance for your spouse and your child(ren) between the ages of 14 days and 26 years. You may select coverage for \$5,000 Spouse and \$2,500 Child(ren) or \$10,000 Spouse and \$5,000 Child(ren). The amount of dependent life insurance chosen for the spouse is limited to 50% of the employee's amount of life insurance.

To review your current beneficiaries visit [My Akron](#), go to the Faculty/Staff tab and click on Benefits Summary. If you wish to change your beneficiaries, it can be done via [My Akron](#).

Disability Insurance provides financial protection for eligible employees by paying a percentage of weekly earnings in the event of a disability. Consider enrolling in a disability insurance plan if you have inadequate emergency funds set aside to pay for an unexpected accident or illness or you have limited sick leave balance.



Short-term Disability Plan

This plan provides 60% salary replacement up to a maximum weekly benefit of \$1,400. There is a waiting period for benefits to begin. For injury, the waiting period is 14 days and for illness (including pregnancy), the waiting period is 28 days. You must exhaust all sick leave before the policy pays benefits. The cost of short-term disability insurance is paid by employees with rates that vary by age and salary. This plan is subject to a 12/12 pre-existing condition limitation. See [plan certificate](#) of coverage for more detail.

Long-term Disability Plan

The Base Plan for long-term disability insurance is funded by the University. This plan provides 60% salary replacement up to a monthly maximum of \$5,000. This plan required a six month waiting period and sick leave must be exhausted before benefit are paid out. The Buy Up plan provides 70% salary replacement up to \$6,000 monthly benefits. For this option, you will pay the difference in cost from the Base Plan. Rates vary by salary. This policy is subject to pre-existing condition exclusions. See [plan certificate](#) of coverage for more detail.



Flexible Spending Accounts are a smart way to pay for your out-of-pocket qualified healthcare and/or dependent care expenses. You can enjoy tax savings and a convenient debit card for your eligible expenses.

Flexible spending accounts allow employees to set aside money on a pre-tax basis to pay for eligible out-of-pocket medical and dependent care expenses, therefore reducing taxable income. The monies set aside for these accounts must be used for expenses not reimbursed by other coverage.

The **Health Care Spending Account** allows you to be reimbursed for non-covered and medically necessary medical, dental or eye care expenses. Employees can contribute a maximum of \$2,600 in into a health care flexible spending account. Participants will receive a debit card for easy FSA withdrawals for eligible items.

The **Dependent Care Spending Account** allows you to be reimbursed for child and dependent care expenses (e.g., daycare) that are required for you or your spouse to work. Employees can contribute a maximum of \$2,500 or \$5,000 if married and filing a joint tax return.

New for 2017: The FSA vendor will change to ChardSnyder. The plan will also change from having a grace period for claim submissions to a carryover option. Health FSA funds deposited during the 2017 calendar year must be used by December 31, 2017, except that funds up to \$500 may be carried over into the 2018 plan year. This change applies to Health FSAs only and does not apply to Dependent Care FSAs.

Supplemental Retirement Accounts (SRAs)

Invest in your financial future by taking advantage of the supplemental retirement options. There are two types of supplemental retirement plan available to the employees of The University of Akron; 403(b) and 457(b) plans. These two plans allow you to make **pre-tax** contributions by convenient payroll deduction and save that money for your retirement.



A third option available to you is a Roth 403(b). With a Roth 403(b) account, you contribute money via payroll deduction on an **after-tax** basis. The returns that you make are not taxed. Once you hit retirement, you can take money out and avoid paying any taxes on it.

The 403(b) and 457(b) plans were created to encourage long-term savings. Distributions are available when you reach age 59 1/2; distributions are mandated at 70 1/2 years of age. As you consider these opportunities, you may wish to talk with your financial advisor about distribution opportunities when you leave employment.

Contributing to either one of these supplemental retirement plans can help you take control of your future. Other sources of retirement income, including state pension plans, and if applicable, Social Security, rarely replace a person's final salary upon retirement.

For calendar year 2017, the IRS has established the contribution limits at \$18,000. Participants who are age 50 and over at the end of the calendar year can also make additional "catch-up" contributions up to \$6,000 .

For more information about providers, contact information, salary reduction agreements, and plan administration (loans and withdrawals) visit our [website](#).

2017 Rate Page

Gold Plan Rates shown are monthly pre-tax full time employee contributions.	Salary Range \$0.00 - \$31,000.00 12%	Salary Range \$31,000.01- \$37,000.00 14%	Salary Range \$37,000.01 - \$48,000.00 15%	Salary Range \$48,000.01 - \$67,000.00 16%	Salary Range \$67,000.01 - \$91,000.00 17%	Salary Range \$91,000.01 - \$125,000.00 18%	Salary Range \$125,000.00 + 20%
Employee	\$81	\$95	\$101	\$108	\$115	\$122	\$135
Employee + Spouse	\$162	\$189	\$203	\$216	\$230	\$244	\$271
Employee + Child(ren)	\$154	\$180	\$193	\$205	\$218	\$231	\$257
Employee + Spouse + Child(ren)	\$235	\$275	\$294	\$314	\$333	\$353	\$392

Blue Plan Rates shown are monthly pre-tax full time employee contributions.	Salary Range \$0.00 - \$31,000.00 5%	Salary Range \$31,000.01- \$37,000.00 7%	Salary Range \$37,000.01 - \$48,000.00 8%	Salary Range \$48,000.01 - \$67,000.00 9%	Salary Range \$67,000.01 - \$91,000.00 10%	Salary Range \$91,000.01 - \$125,000.00 11%	Salary Range \$125,000.00 + 13%
Employee	\$31	\$44	\$50	\$57	\$63	\$69	\$81
Employee + Spouse	\$63	\$88	\$100	\$114	\$125	\$138	\$163
Employee + Child(ren)	\$59	\$83	\$95	\$107	\$119	\$130	\$154
Employee + Spouse + Child(ren)	\$91	\$127	\$145	\$165	\$181	\$199	\$254

Dental Rates shown are monthly pre-tax full time employee contributions.	15%
Employee	\$4.40
Employee + Spouse	\$9.07
Employee + Child(ren)	\$8.51
Employee + Spouse + Child(ren)	\$13.12

Vision Rates shown are monthly pre-tax full time employee contributions.	100%
Employee	\$9.84
Employee + 1	\$19.68
Family	\$28.79

Life	University paid for two times your annual salary up to \$100,000. Employees may also purchase supplemental insurance. Costs vary by age and salary
Short Term Disability	The cost of short-term disability insurance is paid by employees with rates that vary by age and salary.
Long Term Disability	The Base Plan for long-term disability insurance is funded by the University. You can elect the Buy Up plan. For this option, you will pay the difference in cost from the Base Plan. Rates vary by salary.

Benefits Administration - Talent Development and Human Resources

Benefit Administrators are available by phone, email or in person to answer your questions about benefits and Open Enrollment.

Phone: (330) 972-7090 **Fax:** (330) 972-2336 **Email:** benefits@uakron.com

Visit us on the web at <http://www.uakron.edu/hr/benefits/>

Office Hours in the Administrative Services Building

Room 140 are from 8:00 a.m. to 4:30 p.m. / M-F

Medical—Anthem Phone (844) 653-7397 Website www.anthem.com	Pharmacy—CareMark Phone (888) 202-1654 Website www.caremark.com
Dental—Delta Dental Phone (800) 524-0149 Website www.deltadentaloh.com	Vision - Vision Service Plan Phone (800) 877-7195 Website www.vsp.com
Life Insurance—Minnesota Life Phone (800) 843-8358 Website www.securian.com	Employee Assistance- Impact Solutions Phone (800) 227-6007 Website www.myimpactsolution.com Login uakron
Disability—Cigna Phone (800) 362-4462 Website www.CIGNAaccess.com	Flexible Spending Accounts—Chard Snyder Contact Information Coming Soon