



**Leadership
update**

**2015 medical
and wellness
plans**

**myTOTAL
REWARDS**

Annual Enrollment: October 20 - October 31, 2014



Today we'll talk about...

- Your role as a leader
- This year's changes
 - Medical plan choices
 - Wellness Incentive
- Resources
- What we need from you

Your role as a leader

- Changes are underway this year
- Make sure you're informed
- We need your buy-in, and we need you to support your employees during the process

What is changing for annual enrollment?

■ For 2015

- **Active enrollment** – Faculty and staff must select and submit a plan choice or waive coverage. Those who do not make a selection will default into the lowest cost plan.
- **Medical plan changes** – PPO deductible and out-of-pocket limit changes. Changes to the university's HSA contribution
- **Wellness incentive** – The annual incentive to reward healthy behaviors has increased to \$450
 - This year's incentive includes incentives for being tobacco-free or taking a tobacco cessation course
- **Premium changes**

■ For 2016

- **Tobacco-free premium discount**

Why changes are being made

- Total Rewards Task Force recommendations
 - Lower medical cost trend
 - Increase education and communication
 - Increase engagement in wellness activities
- It IS about the money – for both faculty/staff and UM
 - Those who choose the PPO contribute \$1,600 per year in premiums as an individual and \$5,000 for a family
 - Active choice-making increases perceived value and satisfaction with “investment”
- Awareness improves health
 - UM employees who participate in the wellness incentive report eating better and exercising more

Participation targets

- 100% of faculty and staff will actively choose a plan or waive coverage
- 60% of faculty and staff will participate in the first tier of the wellness incentive, called ***Educate Yourself***
- 50% of employees will participate in a Town Hall, department or one-on-one educational session

Important dates to take action!



What happens if an employee doesn't act?

- If no medical plan choice is made...
 - If currently enrolled, you will default to the lowest cost plan (Healthy Savings or high deductible health plan) at the same level of coverage (i.e. employee only, family)
 - Those without medical coverage now will default to employee-only coverage
- You will pay taxes on the premiums
 - IRS regulation allows you to drop coverage when paying premiums after tax
 - IRS does not allow you to change plans or who is covered once the enrollment period closes on October 31

Medical plan choices

- **Healthy Savings Plan** (formerly *myOptions*)
 - Lowest monthly premium
 - \$1,500 individual deductible
 - Access to HSA with university contributions

- **PPO Plan** (formerly *myChoice*)
 - Highest premium
 - \$350 deductible; no MUHC office discount
 - Same network as Healthy Savings Plan



Medical plan details

2015 monthly premiums

	Healthy Savings Plan (formerly myOptions)	PPO Plan (formerly myChoice)
Self	\$85	\$152
Self & Spouse	\$170	\$304
Self & Child(ren)	\$145	\$258
Self, Spouse & Children	\$238	\$426

2015 coverage – annual cost and contributions overview*

	Self		Self, Spouse & Children	
	Healthy Savings	PPO	Healthy Savings	PPO
Annual Premium	\$1,020	\$1,824	\$2,856	\$5,112
Wellness Incentive	(\$450)	(\$450)	(\$450)	(\$450)
UM Annual Contribution to HSA	(\$400)	\$0	(\$1,200)	\$0
Your Net Annual Costs	\$170	\$1,374	\$1,206	\$4,662

* Does not include out-of-pocket costs for medical and prescription drugs. Use the myBenefit Decision Center in myHR to compare plan out-of-pocket costs.

A few more details...

- Change in university contribution to the Health Savings Account (HSA): \$400 / \$800 / \$1,200
- No plan design changes to dental, vision and life
 - Increase to vision premium

	2015 Premiums	Used to be...
Employee	\$5.88	\$5.62
Employee & Spouse	\$11.73	\$11.22
Employee & Child(ren)	\$12.80	\$12.24
Employee & Family	\$20.26	\$19.38

Wellness incentive changes



Tier 1: Educate yourself (\$150)

Take the Wellness Pledge, complete a Personal Health Assessment and get a biometric health screening by April 30, 2015

Tier 2: Invest in yourself (\$300)

Take steps towards healthier living, such as getting a flu shot, taking a wellness workshop, walking 1 million steps and more between October 1, 2014, and September 30, 2015

- Who's eligible to earn \$450? Faculty and staff who are primary subscribers on a university medical plan
- Please remember...the Wellness Incentive is taxable income and you must be employed at the time of the payout

Annual Enrollment communication / education



August

Information bulletin
mailed to homes:
2nd week

Automated
outbound calls:
3rd week

Department
meetings continue
through
September

September

AE Guides:
Mailed to homes
3rd week

Automated
outbound calls:
4th week

Town hall
meetings: starting
Sept. 15; continue
through October

1:1 support:
Starting Sept. 15;
continue through
October 31

October

Postcard to homes –
Don't forget to enroll:
Mailed 2nd week

Automated
outbound calls:
3rd & 4th weeks

Town hall
meetings
continuing

1:1 support
continuing
through October
31

Faculty and staff resources

AE webpage:
<http://umurl.us/2015AE>



town halls
<http://umurl.us/2015AE>
...plus departmental meetings

2015 AE Guide
(mailed in early Sept.)



1:1 appointments
<http://umurl.us/2015AE>

myBenefit Decision Center (available in September in myHR)



Campus Benefit Representative or HR Service Center
(573) 882-2146 | (800) 488-5288
HRServiceCenter@umsystem.edu

What we need from you

- Be informed, attend a meeting and enroll at the beginning of the enrollment period...in short, be a role model
- Schedule a meeting for your school or department
- If you support the approach, make a commitment to bring it into a conversation at least once a day
- You don't need to be an expert, but do know where to send others to get information
- During the actual enrollment period, touch base with each of your faculty and staff to make sure they have enrolled
- If you have questions or need information or resources, contact your campus benefits representative or the HR Service Center (573-882-2146, 800-488-5288, or hrrservicecenter@umsystem.edu)

For more information...

- Your one-stop shop for 2015 Annual Enrollment
<http://umurl.us/2015AE>
- Schedule a departmental meeting
 - Email umhraetotalrewards@umsystem.edu
- Direct questions to:
 - Your campus benefits representative
 - www.umsystem.edu/totalrewards/benefits/benefits_representative
 - HR Service Center
 - (573) 882-2146 | (800) 488-5288
 - hrrservicecenter@umsystem.edu