



LOYOLA
UNIVERSITY CHICAGO

2022

Loyola University Chicago

BENEFITS

INFORMATION SESSION WEBINAR

Welcome! Our presentation will begin in a few moments.

Presenters:

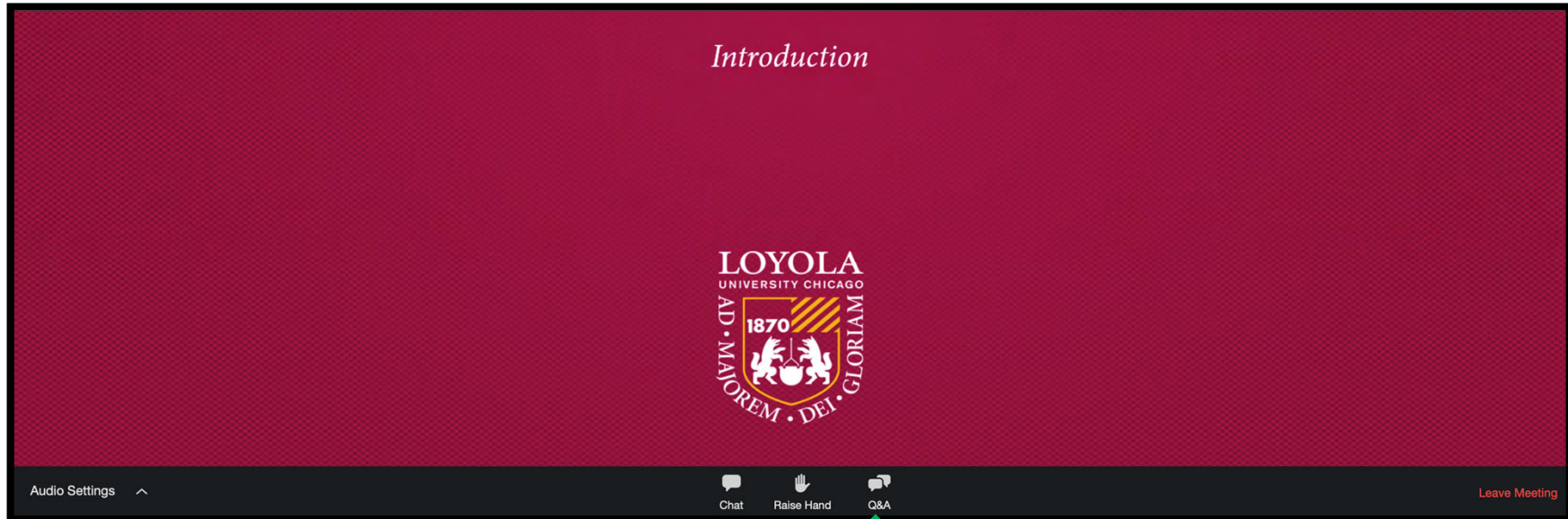
Peter Curtis, CBIZ

Julie Caroselli-Sander, Aetna

Danielle Hanson, Human

Resources

Zoom Webinar “Housekeeping”



Use **Q&A**, to ask Questions to the presenters. Questions will be answered by the presenters at the end of the presentation.

AGENDA

Section 1

- Important resources
- When & how to enroll
- Wellness incentive
- Spouse/LDA & Tobacco premiums

Section 2

- Medical, Behavioral Health & Prescription Drug
- Aetna Resources

Section 3

- Health Savings Account (HSA)
- Flexible Spending Accounts (FSA)

Section 4

- Behavioral health resources
- Dental
- Vision
- Accident
- Critical Illness
- Other benefits

Section 6

- Enrolling in benefits

Section 7

- Questions & Answers

Section 1

Overview

Highlights for 2022

- Loyola's medical and RX plan options remain the same: PPO 1, PPO 2 and PPO 3 HSA
- PPO 3 HSA plan includes incentives:
 - LUC HSA contribution \$600/\$1,200
 - Accident and Critical Illness coverage
- **New salary bands for employee medical premiums**
 - **2022 Salary Band Ranges for Medical Insurance Premiums**
 - Band 1 (annual salary under \$50,000.00) has the lowest employee contribution
 - Band 2 (annual salary \$50,000.01 to \$80,000.00)
 - Band 3 (annual salary \$80,000.01 to \$150,000.00)
 - Band 4 (annual salary \$150,000.01 and above) has the highest employee contribution
- **Additional behavioral health resources coming in 1st Quarter 2022**

IMPORTANT RESOURCES

Loyola University Chicago - Partners

Aetna – Medical insurance

Aetna/Teledoc – Virtual visits

CVS/Caremark – Prescription medications

BenefitWallet – Health Savings Account (HSA)

BenefitsExpress – Medical Flexible Spending Account (FSA) /
Dependent Care & Transit

Delta Dental of Illinois – PPO Dental insurance

Guardian/First Commonwealth - DHMO Dental insurance

VSP – Vision insurance

Reliance Standard – Basic life, AD&D, Voluntary life,
Dependent life, Critical Illness and Accident

Matrix - Leave of Absences and Disability management

Perspectives – Employee Assistance Program (EAP)

Nationwide – Pet insurance

Metlife Legal – Pre-paid legal

WHERE TO GO TO LEARN MORE:

▶ www.Aetna.com/loyola

▶ **Aetna Concierge 855.586.6958**

▶ www.myalex.com/loyola/2022

▶ www.mybenefitwalletsite.com/luc

▶ www.luc.edu/hr/openenrollment/

OPEN ENROLLMENT HIGHLIGHTS

When & how can I enroll?

ANNUAL OPEN ENROLLMENT DATES:

MONDAY, NOVEMBER 1 - MONDAY, NOVEMBER 15, 2021

Where do I enroll?

- Use Employee Self-Service (ESS):
<https://ess.luc.edu>
- Trouble? Contact the ITS Help Desk
• helpdesk@luc.edu or 773-508-4487

What You Need to Do During Open Enrollment:

- Go to ESS and elect your 2022 benefit options
- Must re-enroll in FSAs & HSA through ESS
- Must complete Tobacco Premium and Spousal Premium Certifications
- Verify your dependents/beneficiaries

You and your covered spouse or legally domiciled adult (LDA) are required to participate in a biometric screening and complete the Health Power Assessment to receive a \$50 monthly wellness reduction on your Loyola medical plan premiums for 2022. All screenings are due by Friday, December 3, 2021.

Section 2

Medical, Behavioral Health & Prescription Drug Benefits

Key Terms

- **Annual Deductible** - The amount you have to pay each year before the plan starts paying a portion of expenses.
- **Annual Out-of-Pocket Maximum** - Total amount you pay out of pocket each calendar year before the plan pays 100 percent of covered expenses for the rest of the calendar year.
- **Coinsurance** - A percentage of a claim you pay after you meet the annual deductible.
- **Copayment (copay)** - A fixed dollar amount you pay for emergency room visits and hospital admissions.
- **Home Hospital** - Loyola University Health System, including Loyola Medical Center, Gottlieb Memorial Hospital and MacNeal Hospital
- **PPO (Preferred Provider Organization)** - A network of doctors, hospitals and other health care providers. All of Loyola's medical plans use the Aetna network.

MEDICAL INSURANCE



YOUR MEDICAL PLAN OPTIONS

	PPO 1	PPO 2	PPO 3
	In-Network	In-Network	In-Network
Medical Deductible Individuals Family (You +1 or more)	\$500 \$1,000	\$1,200 \$2,400	\$2,800 \$5,600
Out-of-Pocket Maximum Individual Family (You +1 or more)	\$3,000 \$6,000	\$4,000 \$8,000	\$5,000 \$10,000
Coinsurance - Member Share	10% Home Hospital 20% In Network	10% Home Hospital 20% In Network	10% Home Hospital 20% In Network
Office Visit / Outpatient <i>(Medical & Mental Health)-</i>	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Inpatient Services <i>(Medical & Mental Health)-</i> Home Hospital In Network hospital	\$100 copay, then Coinsurance \$250 copay then Ded. & Coins.	\$100 copay, then Coinsurance \$250 copay then Ded. & Coins.	Deductible & Coinsurance
Prescription Drug Deductible Individuals/Family (You +1 or more) <i>(Does not apply to mail order)</i>	\$100 / \$200	\$100 / \$200	Included in Medical
Prescription Drug Out-of-Pocket Max. Individuals/Family (You +1 or more)	\$3,000 / \$6,000	\$3,000 / \$6,000	Included in Medical
Prescription Drug Retail Generic/ Preferred/Non-Preferred Mail Order Generic/ Preferred/Non-Pref.	15% / 30% / 45% 5% / 15% / 25%	15% / 30% / 45% 5% / 15% / 25%	Deductible & Coinsurance

HOW TO FIND A NETWORK PPO MEDICAL PROVIDER



AETNA CHOICE® POS II (OPEN ACCESS)

www.aetna.com/loyola



Directory of Health Care Professionals

SAME NETWORK FOR
ALL PLANS

AETNA CHOICE® POS II
(OPEN ACCESS)

Already a member?

Not registered with Aetna yet?

Login to Secure Site Register Now

Why Register?
You will be able to find all your coverage information online when you need it.

Searching as a member is better

You Can:

- ✓ Get results for your plan
- ✓ View cost estimates
- ✓ Select a primary care doctor

Continue as a guest

Please enter your home location (zip, city, county or state) to access providers specific to your plan benefits.

Enter location here

Traveling? You can change your location after you select your plan

Look within

25 Miles

0 Miles 100 Miles

Search

IDENTIFYING YOUR MAXIMUM SAVINGS MEDICAL PROVIDER



AETNA CHOICE® POS II (OPEN ACCESS)

Maximum Savings

10.26 miles

P Employer Preferred Network

Loyola University Medical Center »

Maximum Savings - This provider provides maximum savings for you

In Network

2160 South 1st Avenue
Maywood, IL 60153

(708) 216-9000

Specialties: Acute Short Term Hospital

Elective Delivery Infant Safety Program
Institutes of Excellence- Transplant Facility

Add to compare

Maximum Savings Provider will be paid at the plans highest benefit level

MEDICAL INSURANCE

CHOOSING A HEALTHCARE PROVIDER OR FACILITY - Part 1



**YOUR PRIMARY CARE
PHYSICIAN**



**VIRTUAL VISITS WITH
YOUR PROVIDER and
TELADOC**

HealthHUB[®]

**IN SELECT CVS
LOCATIONS**

WEIGH YOUR OPTIONS

Start with your Primary Care Physician, then look to virtual visits or HealthHUB[®] locations.

MEDICAL INSURANCE

CHOOSING A HEALTHCARE PROVIDER OR FACILITY - Part 2



DESIGNATED WALK
IN CLINICS



URGENT CARE



EMERGENCY ROOM

WEIGH YOUR OPTIONS

Designated walk in clinics, convenient care clinics and urgent care can be a more cost-effective alternative to the emergency room.

CVS MinuteClinic

Access convenient, local care at MinuteClinic, at low cost/no cost to you.*

Available when you need it, including nights and weekends.

Get the care you deserve, without the high out-of-pocket costs.

For your best health, we encourage you to have a relationship with a primary care physician or other doctors. Tell them about your visit to MinuteClinic, or MinuteClinic and send a summary of your visit directly to them.

*Applies only to covered services at MinuteClinic. Members in indemnity plans are not eligible for this benefit. Such members should refer to their benefit plan documents in order to determine coverage and applicable cost share for clinic benefits and services, as applicable. Visit [MinuteClinic.com](https://www.minuteclinic.com) for age and service restrictions.

*The no cost MinuteClinic benefit is not currently available to HMO membership in CA, Sutter JV membership in CA and members in the Indemnity plans are not eligible. Members enrolled in a qualified High Deductible Health Plan (HDHP) must meet their deductible first (assuming it's non-preventive), services would be subject to negotiated contract rates.

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Get low cost/no-cost care at MinuteClinic®

Convenient care close to home

MinuteClinic is a clinic located inside select CVS Pharmacy® and Target® locations, treating a variety of illnesses, injuries and conditions, including:

- Allergies
- Ear infections
- Flu-like symptoms
- Bug bites, stings and more

MinuteClinic providers can also administer vaccines and write prescriptions, when medically appropriate.



Behavioral Health

Feeling your best

Many people live with a behavioral health condition

People of any age, gender, income, race or religion can be affected by:

- Anxiety
- Depression
- Eating disorders
- Substance use disorders

Sometimes, the health conditions are mild and short lived. Other times, they're more serious and long lasting. Either way, there are effective treatments that can help. Your medical plan includes behavioral health benefits, with the help and resources you need to work toward feeling your best.



Behavioral therapy

Also known as talk therapy. It's one of the main ways to treat a behavioral health condition.



Medication therapy and management

Treatment may involve taking prescription medications. There are many that are effective for treating conditions like depression and substance use disorders.



Your care advocate

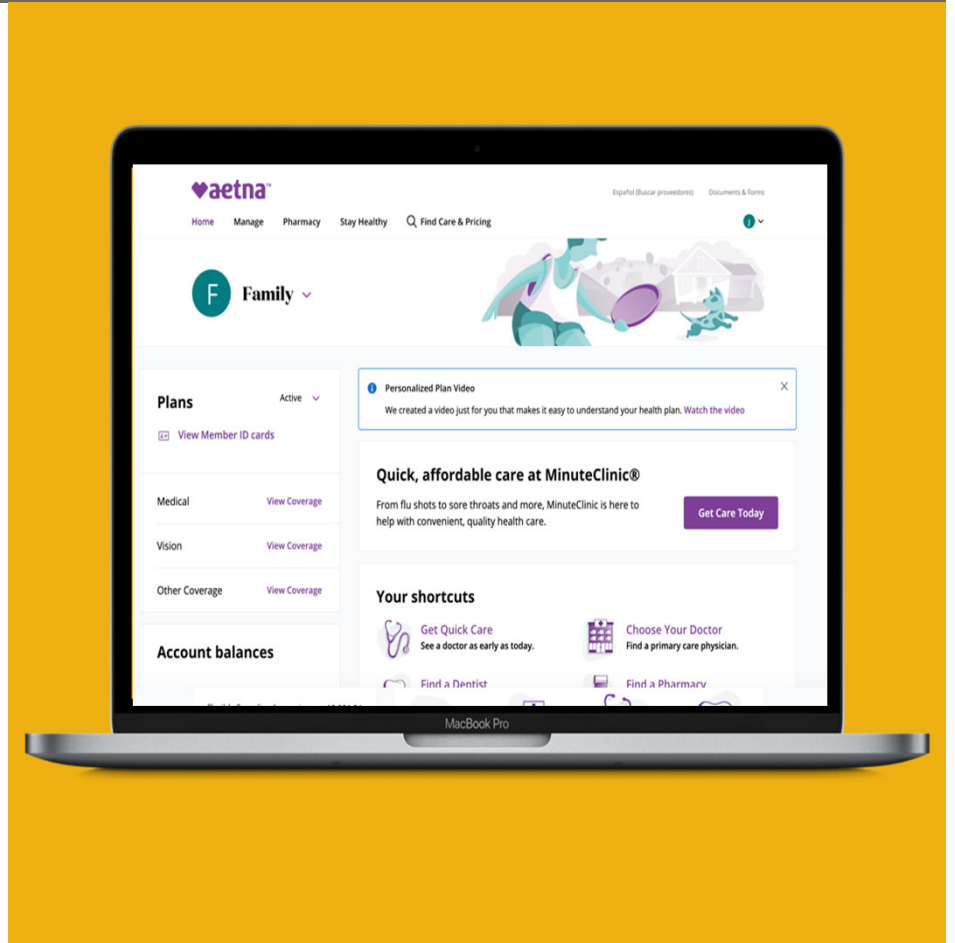
They'll work closely with you to support your emotional health and everyday needs. They can do all the legwork to help you give your emotional health the high priority it deserves.

The graphic features a light gray arrow pointing to the right, set against a background of a dark red field with a yellow triangular shape pointing towards the arrow. The text "Aetna Resources" is centered within the gray arrow.

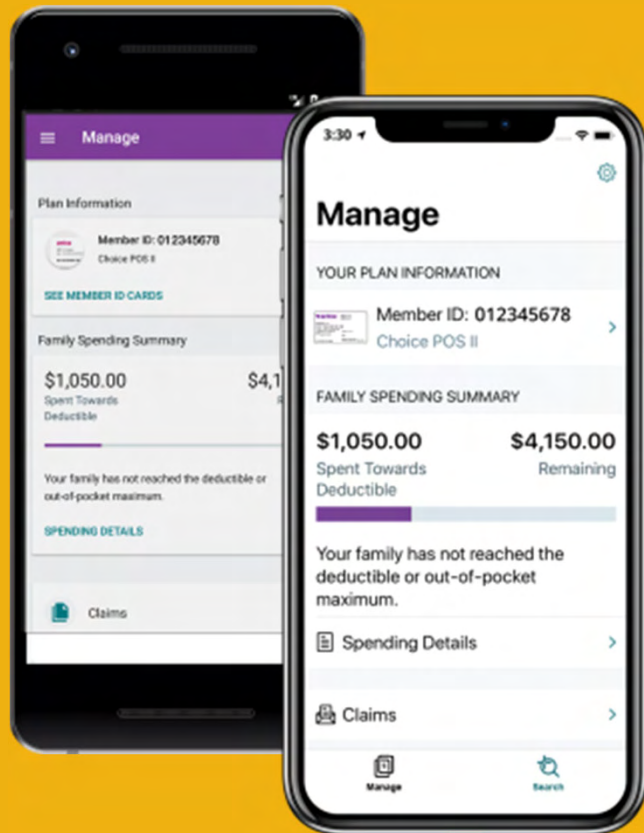
Aetna Resources

AETNA MEMBER WEBSITE

- **Get a quick view**
A streamlined interface to easily view and manage benefits
- **Connect to care**
Tools and information to find, compare and choose care
- **Gain fast access**
To ID card, coverage level and quick tasks
- **Manage plan info**
Track progress towards deductible, view and manage recent claims



AETNA HEALTH APP



With the Aetna HealthSM app, you can manage your benefits all in one place.

Manage benefits, view and pay claims

View progress toward your deductible

Find a doctor or urgent care center

Get cost estimates before you get care

Schedule doctor appointments

Tip

You can access your ID card anytime on your phone using our Aetna Health app.

AETNA ONLINE HEALTH COACHING

Discount Programs

- Fitness
- Books
- Natural products and services
- Oral health
- Hearing
- Weight management
- Vision
- At-home products

AETNA ONLINE HEALTH COACHING

Online health coaching

- Be tobacco free
- Manage diabetes
- Have a healthy back
- Get heart healthy
by managing cholesterol
- Stress less
- Weigh less
- Live well with asthma
- Eat healthier

Section 3

Health Savings Accounts (HSA) & Flexible Spending Accounts (FSA)

HSA

A Health Savings Account (HSA) is a bank account that allows you to save and pay for your share of everyday qualified health care expenses tax-free.

- Loyola will contribute to your HSA account with the first paycheck in January 2022.
- Re-enroll in your HSA payroll contribution for 2022 at <https://ess.luc.edu>.

\$600
Employee Only

\$1,200
Employee +1 or More

You can contribute up to the following amounts tax free in 2022:

Individual = **\$3,650 total** or \$600 Loyola + up to \$3,050

Family (You +1 or more) = **\$7,300 total** or \$1,200 Loyola + up to \$6,100

If you are 55 or older, you can contribute an additional \$1,000 in catch-up contributions.

HSA Q&A

How do I qualify for an HSA?

You must be enrolled in an HSA qualified health plan option (PPO 3 HSA). In addition, you cannot be covered by another health plan (including Medicare or Tricare) or be claimed as a dependent on another person's tax return.

How do I make deposits to my HSA?

You can contribute to your account with payroll deductions, online by making deposits from your checking account, or by mailing a personal check. Loyola will deposit the University's contribution in January 2022.

What expenses qualify for payment from an HSA?

Funds in your HSA can be used to pay for any eligible medical, dental, or vision expenses - doctor's visits, prescriptions, lab tests, and hospitalizations. See IRS Publication 502 for a complete list of qualified expenses.

Do HSA funds expire?

Your HSA funds never expire. Any funds you don't spend roll over year after year and can be saved and invested for retirement. There is an *annual* limit for contributions, but the total balance of your account has no limit.

What happens if I change jobs or health plans?

You own your HSA. If you change jobs or health plans, you continue to own your account. If you enroll in another HSA-qualified health plan, you can continue to contribute to your HSA. If you choose another type of health plan, you are still eligible to spend the funds in your HSA on qualified medical expenses — for you, your spouse, and your tax dependents.

What are the fees for having this account?

The monthly maintenance fee is employer paid by Loyola. \$1.90 per employee per month if the monthly average balance is \$3,000 or less. No fee if the monthly average balance is \$3,000 or higher.

FSA

\$2,750
annual limit

HEALTHCARE FSA



\$2,750
annual limit

LIMITED FSA



\$5,000
annual limit

DEPENDENT CARE



\$270
per month

TRANSIT

SELECT YOUR FSA ACCOUNTS

- HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HFSA)
- LIMITED FLEXIBLE SPENDING ACCOUNT (LFSA)
- DEPENDENT CARE EXPENSE ACCOUNT
- TRANSIT

Unlimited carryover of unused balances for the Healthcare, Limited Purpose Healthcare and Dependent Care FSAs from 2021 to 2022 due to special COVID-19 provisions adopted during 2021. Plan carefully to ensure you do not forfeit any funds at the end of the 2022 reimbursement period, as this unlimited carryover provision does not apply to 2023. To carry-over the funds, you need re-enroll in the HFSA or the LFSA in the new year.

FLEXIBLE SPENDING ACCOUNTS

\$2,750
annual limit

**HEALTHCARE
FSA**



\$2,750
annual limit

LIMITED FSA



\$5,000
annual limit

**DEPENDENT
CARE**



\$270
per month

TRANSIT

SELECT YOUR FSA ACCOUNTS

- HEALTH CARE FLEXIBLE SPENDING ACCOUNT
- LIMITED PURPOSE HEALTH CARE FLEXIBLE SPENDING ACCOUNT (LIMITED FSA)
- DEPENDENT CARE EXPENSE ACCOUNT
- TRANSIT

Unlimited carryover of unused balances for the Healthcare, Limited Purpose Healthcare and Dependent Care FSAs from 2021 to 2022 due to special COVID-19 provisions adopted during 2021. Plan carefully to ensure you do not forfeit any funds at the end of the 2022 reimbursement period, as this unlimited carryover provision does not apply to 2023.

Section 4

Behavioral Health
Dental
Vision
Accident
Critical Illness
Other benefits

Behavioral Health Resources - Expanded Options

Aetna network providers

- Access providers through Aetna network
- Visits are paid through the medical plan (member deductible and coinsurance apply)
- Increased the number of providers to more than 300,000 nationally, and added 11 of your preferred counselors to the network

Teladoc providers

- Therapist/psychiatrist available online, daily from 7:00 am to 9:00 pm
- Costs vary; therapist range from \$0-\$85 per visit, psychiatrist from \$0-\$180 per visit. Enroll with Teladoc for pricing.
- More information at www.Teladoc.com/Aetna, the Teladoc app, or call 855.835.2362

Perspectives - Employee Assistance Program (EAP)

- Access to Perspectives' counselors by calling 800.456.6327
- Consultations/visits are **free** for employees and dependents
- After 3 initial visits, referred to Aetna network provider

New Behavioral Health Resource

- Access to providers
- **Free** virtual visits for employees and dependents
- Unlimited consultations, if necessary will refer to Aetna network provider

New in 2022

DENTAL

Dental insurance options & rates remain the same for 2022

REVIEW YOUR DENTAL PLANS



Delta Dental PPO

Choose in-network dentists to receive lowest costs for services

Out-of-network dentists provide services at a higher cost for you

Guardian/First Commonwealth DHMO

In-network dental care only,
Available in Chicagoland and Northwest Indiana only

No out-of-network coverage

VISION

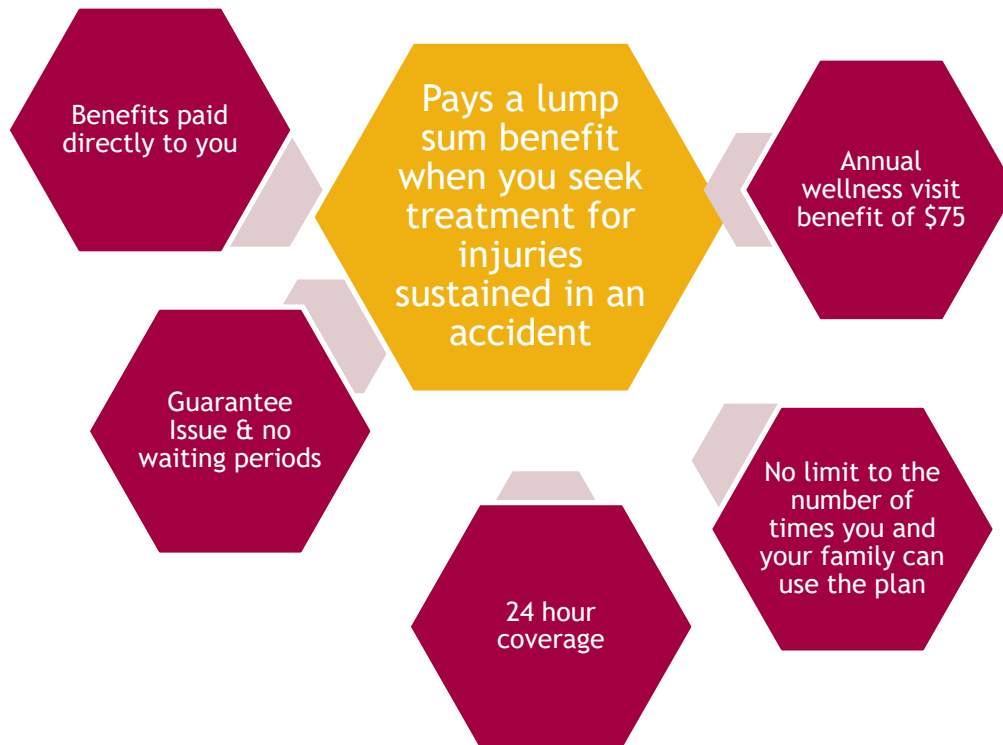


No changes for 2022.

VSP members also have access to discounts available at www.vsp.com.

Non-VSP members with a Loyola medical plan can take advantage of special vision discounts through Aetna Vision. Visit www.aetna.com for more information and to find a location.

ACCIDENT PLAN



Accident coverage is provided at no cost to employees who enroll in PPO 3 HSA
(coverage for other dependents may be purchased voluntarily)

CRITICAL ILLNESS

Critical Illness (CI) pays a Lump sum benefit directly to you upon diagnosis of a covered critical illness.



You choose either a \$10,000 or \$20,000 lump sum benefit



Additional costs due to a critical illness contribute to pressure you are already under at the worst possible time

- Out-of-pocket medical expenses
- Durable Medical Equipment
- Lost income
- Home modification

\$10,000 CI coverage is provided at no cost to employees who enroll in PPO 3 HSA (coverage for other dependents may be purchased voluntarily)



This benefit includes a wellness benefit - if you receive a health screening you will receive \$50.

OTHER BENEFITS

- ✓ **Employee Assistance Program (EAP)**
 - *Mental health is important. If you or someone that you are caring for are in need of mental health and wellness support, please contact Perspectives at 800.456.6327*
- ✓ **Pre-paid legal**
- ✓ **Child care tuition benefit**
- ✓ **Pet insurance**



Section 5

Enrolling in benefits
&
Questions and answers

ENROLLING IN BENEFITS

- ✓ Employee Self-Service (ESS)
- ✓ Tobacco Premium
- ✓ Spousal/LDA Premium
- ✓ FSA elections
- ✓ Verify dependents and beneficiaries
- ✓ Talk to ALEX

ANNUAL OPEN ENROLLMENT DATES:

MONDAY, NOVEMBER 1 -
MONDAY, NOVEMBER 15, 2021



Visit ALEX:
www.myalex.com/loyola/2022

Section 6

Questions and Answers

Open Enrollment Questions...

- Feel free to contact benefits@LUC.edu with any benefits-related questions.
- Today's presentation & webinar recording is available at: LUC.edu/hr/openenrollment/





Thank You !