• New Wellness Initiatives
• Benefit Plan Changes for CY2015
• ACA - Employer Shared Responsibility Update
• Open Enrollment Information
Wellness Connection

- New initiative to promote evidence-based, data-driven wellness programs for faculty, staff, post-doctoral appointees and clinical fellows across the University
- Will offer year-round health and wellness communication and on-campus resources
Goals are to:

• Foster holistic employee wellness: physically, emotionally, socially, spiritually and financially
• Meet employees where they are
• Focus on individual decision-making and community support
• Advocate for public health policies that promote healthy working and living environments
Wellness Connection Tools

Will partner with WebMD Health Services to assist employees with:

- Assessing their current health status
- Setting goals to improve their health decision-making
- Engaging in health promotion and condition management programs
- Tracking their progress

WebMD
Benefit Plan Changes CY2015

• New program starting 1/1/2015
• WUSTL health plan participants will have preferred access to Washington University (WUDirect©) physicians

• Lower office visit co-pays/co-insurance when using WUDirect© physicians

• Go to https://wudirect.wustl.edu for physician list and contact information

• Most appointments scheduled within two weeks; scheduling assistance available
Benefit Plan Changes CY2015

Co-pays/co-insurance will be reduced for services received from **WUDirect** providers

<table>
<thead>
<tr>
<th>Non-preventive Office Visits</th>
<th>HMO/POS Plans</th>
<th>PPO Plans (incl. HDHP)</th>
</tr>
</thead>
</table>
| Primary Care                 | **WUDirect** provider - $15  
Other Network Provider - $25 | **WUDirect** provider – 10%  
Other Network Provider – 20% |
| Specialist                   | **WUDirect** provider - $25  
Other Network Provider - $40 | **WUDirect** provider – 10%  
Other Network Provider – 20% |
Prescription Drugs

- Co-insurance (vs. standard co-pays) will apply to Tier 2 and Tier 3 brand drugs, subject to minimum and maximum payment amounts:

<table>
<thead>
<tr>
<th></th>
<th>Retail Up to a 30-day Supply</th>
<th>Mail-Order Up to a 90-day Supply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 2 (preferred brand)</td>
<td>25% $40 min - $80 max</td>
<td>25% $100 min - $200 max</td>
</tr>
<tr>
<td>Tier 3 (non-preferred brand)</td>
<td>50% $60 min - $120 max</td>
<td>50% $150 min - $300 max</td>
</tr>
</tbody>
</table>
Benefit Plan Changes CY2015

Prescription Drugs

• Co-pays for generic drugs to treat diabetes and heart disease (high cholesterol and hypertension) will be reduced to $4 retail/$10 mail-order.

• Co-pay for specialty drugs will be increased to $100 per 30-day supply.

• New calendar year out-of-pocket maximums for prescription drug ($2500 – individual; $5000 – family) will limit your out-of-pocket expenses.

• Additional drugs will be excluded from coverage or will change co-pay tier levels.
Benefit Plan Changes CY2015

Health Savings Account (HSA)

- University contribution for family coverage will increase to $800
- Contribution maximums will increase to $3350 – individual coverage; $6650 – family coverage

Health Premiums Structure

- Will change from three to four coverage tier premium schedule (Individual only; Individual + Child/ren; Individual + Spouse/Domestic Partner; Family)
• Effective 1/1/15, large employers are required to offer affordable, minimum-value health care coverage for “full-time” employees or pay a potential annual penalty.

• “Full-time” is defined as working an average of at least 30 hours per week for health insurance purposes only.

• Hours worked during the Measurement Period October 3, 2013 – October 2, 2014 will be used to determine whether an employee will be eligible for full-time health premiums in 2015. If the employee worked an average of at least 30 hours/week during the Measurement Period, the employee will be eligible for full-time health premiums during CY 2015.
Adjunct Professors

- Enter an “unpaid leave of absence” with zero standard hours for adjuncts who do not teach during a primary semester (fall and spring).
- Terminate the adjunct at the end of the spring semester if not teaching over the summer and the next fall semester.
- If teaching in the fall, you may return the adjunct from leave in the summer to plan their curriculum for the fall semester.
- Use actual hire dates not “common” effective dates
- Conversion chart from credit hours to standard hours still required.
Affordable Care Act Update

Calendar Year 2015

Temporary Employment
- Will not offer full-time health insurance
- If transition later to a “regular” role we will include their temporary paid hours within the current “measurement period”.

Part-time Exempt
- Will use standard hours on job data and paid hours to determine full-time health eligibility

Calendar Year 2016
- Continue to work with OGC to determine if these rules need to be revised.
Affordable Care Act Update

Employees in the following new benefit categories will be notified via campus e-mail they are eligible for FT Health in calendar year 2015.

• Full-time Health\Part time Benefits*
• Full-Time Health\Employee Retirement*

*Department will be charged the appropriate fringe rate for the above employees effective January 1, 2015.
Open Enrollment Information

- Open Enrollment: November 10 – December 1
- On-Line Enrollment through HRMS
- Verification of Dependents for Health/Dental Plan and Spouse/Domestic Partner Surcharge
- Enrollment/Re-enrollment in FSA and HSA
- Enrollment or Change in RMSA
- Confirmation Receipt of Open Enrollment by email
QUESTIONS?