2017 BENEFITS
OPEN ENROLLMENT
November 1 – November 21, 2016
Your Benefits

Agenda

• 2017 Overview
• Medical/Rx Plan Overview
• Wellness – New for 2017
• Tuition Benefit Change
• Dental and Vision Plan
• Dental & Vision Premium Rates
• Flexible Spending and Transportation Accounts
• Life Insurance
• Other Benefits
• Dates & Enrollment
Medical Benefits

• No change to the Loyola Advantage PPO plan benefits for 2017

• Increase in premium from 2016 to 2017 is about 8.9% with the wellness incentive
  • Complete the biometric screenings and health power assessment by November 30 to receive the wellness incentive

• There is an extra $50 per month increase in premium if you do not participate in the wellness program.

• Spousal surcharge rate is $50 per month.
  • Surcharge rate applies if your spouse/LDA is eligible for benefits through their employer but elects coverage on the Loyola medical plan.
Your Benefits

Overview of Medical Insurance Plan
Loyola Advantage PPO

• Annual Deductible In Network (includes Loyola, Gottlieb and Blue Cross PPO Network)
  • Single: $500
  • Family: $1,000

• Annual Deductible Out of Network
  • Single: $1,000
  • Family: $2,000

• Wellness Visit
  • In Network: covered at 100%
  • Out of Network: covered at 50%

• Prescription Drug Coverage
  • Generic- no deductible, you pay 15%
  • Brand name - $100/$200 deductible, then you pay 30%
  • Save money on 90 day mail order drugs
    • Generic – no deductible, you pay 5%
    • Brand name - $100/$200 deductible, then you pay 15%
## Your Benefits

### Medical Premiums for 2017

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Annual Salary over $36,000</th>
<th>2016 Full-Time Rates/Month</th>
<th>2017 Full-Time Rates/Month With Wellness</th>
<th>Percent Increase</th>
<th>2017 Full-Time Rates Without Wellness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$146</td>
<td>$158.98</td>
<td>8.9%</td>
<td>$208.98</td>
<td></td>
</tr>
<tr>
<td>Single + Spouse/LDA</td>
<td>$443</td>
<td>$482.44</td>
<td>8.9%</td>
<td>$532.44</td>
<td></td>
</tr>
<tr>
<td>Single + Spouse/LDA w/Surcharge</td>
<td>$468</td>
<td>$532.44</td>
<td>13.8%</td>
<td>$582.44</td>
<td></td>
</tr>
<tr>
<td>Single + Child</td>
<td>$397</td>
<td>$432.34</td>
<td>8.6%</td>
<td>$482.34</td>
<td></td>
</tr>
<tr>
<td>Family/LDA + Child</td>
<td>$562</td>
<td>$612.02</td>
<td>8.9%</td>
<td>$662.02</td>
<td></td>
</tr>
<tr>
<td>Family/LDA + Child w/Surcharge</td>
<td>$594</td>
<td>$662.02</td>
<td>11.45%</td>
<td>$712.02</td>
<td></td>
</tr>
</tbody>
</table>
Your Benefits

New for 2017 – Wellness Program Activities

• For 2017, Loyola is offering an incentive to faculty and staff who complete a biometric screening and an online health risk assessment.

• Faculty and staff who complete their biometric screenings by November 30, 2016 will receive a $50 per month reduction in their health premiums.

• Register at www.myhmihealth.com for a screening appointment, site code is L773

• If you completed your Biometric screenings through your physician, submit documentation to Health Maintenance Institute, and login to www.myhmihealth.com to complete the health power assessment.

• Throughout the year, you will have the opportunity to earn quarterly incentives of $75 as you earn points by completing a variety of wellness activities.
Your Benefits

Tuition Benefit Change

• Beginning July 1, 2017 the tuition copay for dependents will increase to 10% of the full tuition cost. This is a change from previous increases which were on a dollar amount basis as opposed to a percent of tuition. Tuition benefits at various organizations in the Midwest were reviewed and a 10% co-pay is considered an above market employee benefit.

• While this is a larger increase than we have had in the past, this is a valuable benefit that is being offered to faculty and staff. The actual benefit received is a 90% discount on tuition cost.

<table>
<thead>
<tr>
<th>Year</th>
<th>Tuition Amount/Semester</th>
<th>Co-pay Amount</th>
<th>Percent of Tuition</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 2013</td>
<td>$18,204</td>
<td>$715</td>
<td>4%</td>
</tr>
<tr>
<td>July 2014</td>
<td>$19,100</td>
<td>$815</td>
<td>5%</td>
</tr>
<tr>
<td>July 2015</td>
<td>$19,565</td>
<td>$920</td>
<td>5%</td>
</tr>
<tr>
<td>July 2016</td>
<td>$20,350</td>
<td>$1,200</td>
<td>6%</td>
</tr>
<tr>
<td>July 2017</td>
<td>Not Determined yet</td>
<td></td>
<td>10% cost of tuition</td>
</tr>
</tbody>
</table>
Your Benefits

Vision and Dental

• For 2017 Loyola will only be offering the VSP vision plan. Always Vision plan will end on 12/31/16

• Vision benefits are available through the Loyola Advantage PPO. An eye exam is covered as Preventive Care and a discount is available for eyewear and contacts at Davis Vision Eye Care Centers.

• No plan design changes for Delta or Guardian/Commonwealth dental plans
# Your Benefits

## 2017 Monthly Dental & Vision Insurance Contributions

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Dental</th>
<th>Vision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Delta Dental</td>
<td>Guardian/ 1st Commonwealth</td>
</tr>
<tr>
<td></td>
<td>Full-Time</td>
<td>Part-Time</td>
</tr>
<tr>
<td>Single</td>
<td>$13.60</td>
<td>$31.52</td>
</tr>
<tr>
<td>Single + Spouse/LDA</td>
<td>$28.50</td>
<td>$63.00</td>
</tr>
<tr>
<td>Single + Child(ren)</td>
<td>$34.50</td>
<td>$72.80</td>
</tr>
<tr>
<td>Family / LDA + Child(ren)</td>
<td>$48.00</td>
<td>$104.30</td>
</tr>
</tbody>
</table>
2017 Overview

Flexible Spending Accounts (FSA) and Transit Account

• Benefit Express will continue to be our administrator

• Annual limits for 2017:
  • Healthcare FSA: $2,600/year
  • Dependent Care FSA: $5,000/year (or $2,500/year if married & filing jointly)
  • Transit – Mass Transit: $255/month
Life Insurance

- During Open Enrollment for 2017, you have the special opportunity to enroll in new Supplemental Life coverage or increase your current elections **without Evidence of Insurability requirements**, as follows:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Election</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supplemental Employee Life</td>
<td>2x salary or $300,000 (whichever is lesser)</td>
</tr>
<tr>
<td>Supplemental Spousal Life</td>
<td>$10,000 increase</td>
</tr>
<tr>
<td>Supplemental Child Life</td>
<td>$5,000</td>
</tr>
</tbody>
</table>
Your Benefits

Other Benefits

• Defined Contribution Retirement Plan (DCRP)
  • Eligible faculty and staff receive 5% employer contribution after 60 days of employment
  • Eligible faculty and staff who contribute 5% of pay receive a 5% employer matching contribution- immediate vesting in employer contribution

• Retiree Health Care Account
  • Full-time faculty and staff age 50 and over earn contributions towards account, which is used to pay medical expenses in retirement
  • Must be full-time and at least age 60 with 10 years of service at retirement to receive benefit

• University Assisted Housing
  • Full-time faculty and staff purchasing a primary residence can receive a forgivable loan for between $5,000 and $10,000. Must have one year of service and purchase within a defined area around the Loyola Campuses..

• Pet Insurance - voluntary benefit with VPI Pet Insurance

• Long Term Care Insurance – voluntary benefit with LifeSecure

• Divvy Bike discounts and Weight Watcher discounts
Dates & Guidelines
Your Benefits

Mark Your Calendar

• Open Enrollment dates for benefits:

  • November 1st - November 21st

  • Enrollment and Changes online via Employee Self-Service

  • Passive Enrollment – current elections rollover to next year, with the exception of FSA elections, AlwaysCare vision, and Spousal Surcharge certification

  • Your benefit elections will be effective on January 1, 2017- reflected in paycheck January 13, 2017
Online Enrollment Reminders

• Open Enrollment is your chance to make changes to your elections, enroll in a Flexible Spending Account for 2017, and update your beneficiaries.

• When going through the online enrollment process, make sure you have all of your dependent information including dates of birth, SSNs, and full legal name of you and your dependents. This is a requirement for healthcare reform.

• You must also renew your spousal surcharge waiver if you have a spouse or LDA on the plan by November 30, 2016.

• To get your $50 wellness rate reduction don’t forget to complete your biometric screening and health power assessment by November 30, 2016.

Reminder:
All changes and updates for 2017 must be complete by November 21!
Your Benefits

Questions

Please email Benefits@luc.edu or call 312-915-6175