Health Benefits 2015

October 2014

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Click on the 2015 Open Enrollment icon
Health Care Advisory Committee

- Bruce Arick (Finance/Administration)
- La Veda Howell (HR)
- Anita Watts (HR)
- Jeanne VanTyle (Faculty)
- Nandini Ramaswamy (Staff)
- Carrie Maffeo (Faculty)
- Zach Finn (Faculty)
- Bill Johnston (Faculty)
- Sheri Alexander (Gregory & Appel)
- Chad Morris (Gregory & Appel)
2014 Overview-Healthy Horizons

The purpose is to promote healthy living by providing a comprehensive and confidential wellness package to Butler faculty and staff and now expanding to your spouse or domestic partner.

- Participants in Physical Activity, Rewards, Financial Wellness & Stress Reduction Programs: 482 (411 in 2013)
- Annual Wellness Consult Includes:
  - Health Screening (cholesterol, blood pressure, blood glucose, weight assessment)
  - Health Risk Assessment
  - Personalized Action Plan with Health Goals
- Annual Wellness Consults: 240 (Representing 356)
- Health Management Appointments: 427 (Unique Individuals)
  - Includes: Blood pressure, cholesterol, medication, and weight management
  - INR (warfarin) monitoring
  - Health Coaching

www.butler.edu/healthy-horizons
2014 Overview-Health Advocate

One, toll-free number supporting all health and benefit needs… delivered by a dedicated, specialized team of clinical and benefit experts to assist you with health care and insurance-related issues.

- 300 Interactions (calls and emails)
- 115 hours

(Jan-Aug ‘14)

Interaction Types

- Claims Assistance, 65%
- Benefit Education, 7%
- Miscellaneous, 13%
- Fee Negotiator, 0%
- Health Cost Estimator, 13%
- Rx Advocate, 2%
2014 Overview-Castlight Health

The health care shopping and quality transparency tool that allows you to take charge of your health care.

- Registration rate: 45.4%
- Return usage 34%
- Total searches: 3,396
- Total visits to website: 1,268
- Average search per user when visiting site: 7
- Number of page views per user per session: 10

(Jan – Jul ‘14)
Butler Medical plans accommodated all other mandate requirements with the inclusion of eight new prevention-related women’s health services with no cost-sharing:

1. Breastfeeding comprehensive support and counseling
2. Contraception: FDA approved contraceptive methods
3. Domestic and interpersonal violence screening and counseling
4. Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk
5. HIV screening and counseling
6. HPV DNA Testing
7. STI counseling
8. Well-women visits to obtain recommended preventive services for women under 65

http://www.hhs.gov/healthcare/rights/index.html
2014 Overview-HC Reform

- Butler Medical plans accommodated all Health Care Reform mandate requirements for 2014. Those requirements included:
  1. Removal of annual dollar limits on essential health benefits (EHBs)
  2. Out-of-Pocket limits for In-Network benefits cannot exceed $6,350 for Single coverage and $12,700 for Family coverage.
  3. A group health plan may not impose a waiting period for employees that exceeds 90 days.
  4. Removal of pre-existing condition exclusions on any covered individual, regardless of their age.
  5. Notification that the plan prescription coverage meets Medicare Part – D coverage

- New in 2013 was the Patient-Centered Outcomes Research Institute (Trust Fund) also known as the PCORI fee of $1.00 per average number of lives covered during the policy year. In 2014, this fee increased to $2.00 per average number of lives.

- New in 2014, a Reinsurance Fee of $63 per covered life per year must be paid to the Department of Health & Human Services to fund a Transitional Reinsurance Program. This fee will decrease in the subsequent two years.

http://www.hhs.gov/healthcare/rights/index.html
Employer Reporting of Health Coverage -

• Employers with 50 or more employees will be required to provide information to the IRS about the health plan coverage they offer to their employees.

• Employers will be required to provide health care benefits to certain part-time employees that qualify under new Health Care Reform guidelines.
2015 Vendor Partners

Returning Partners
• Medical – *Anthem*
• Dental – *Delta Dental*
• Flexible Spending – *AmeriFLEX*
• Health Savings Account - *HSA Authority by Towers Bank (Old National Bank)*
• Life, STD, LTD & EAP – *Anthem*

New Partners
• Vision - *Anthem*
2015 Health Plan

No Plan Changes -
Premium Increase for 2015 Plan
Year: **12.6%**
Employee Average: **8.1%**
Butler Average: **13.9%**
### Health Plan Participation

<table>
<thead>
<tr>
<th>Plan</th>
<th>Current</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core</td>
<td>441</td>
</tr>
<tr>
<td>Buy Up</td>
<td>133</td>
</tr>
<tr>
<td>Plus</td>
<td>167</td>
</tr>
<tr>
<td>CDHD</td>
<td>118</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>859</strong></td>
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</table>
## Health Plan Funding

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>YTD</th>
<th>Projected</th>
<th>Projected</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Participants</strong></td>
<td></td>
<td></td>
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<td><em>(in 000's)</em></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Participants</td>
<td>772</td>
<td>804</td>
<td>823</td>
<td>834</td>
<td>846</td>
<td>859</td>
<td></td>
<td></td>
<td>859</td>
</tr>
<tr>
<td>Plan Surplus/(Deficit)</td>
<td>$ (537)</td>
<td>$ 724</td>
<td>$ 796</td>
<td>$ (221)</td>
<td>$ (429)</td>
<td>$ (391)</td>
<td>$ (744)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cumulative Surplus/(Deficit)</td>
<td>$ 187</td>
<td>$ 983</td>
<td>$ 762</td>
<td>$ 333</td>
<td></td>
<td>$ (58)</td>
<td>(411)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Plan Costs</td>
<td>$ 7,096</td>
<td>$ 6,763</td>
<td>$ 7,996</td>
<td>$ 8,989</td>
<td>$ 9,681</td>
<td>$ 7,083</td>
<td>$ 10,731</td>
<td>$ 11,249</td>
<td>4.8%</td>
</tr>
<tr>
<td>Total Funding</td>
<td>$ 6,559</td>
<td>$ 7,487</td>
<td>$ 8,791</td>
<td>$ 8,768</td>
<td>$ 9,252</td>
<td>$ 6,691</td>
<td>$ 9,987</td>
<td>$ 11,249</td>
<td>12.6%</td>
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<tr>
<td>Butler Contribution</td>
<td>$ 4,985</td>
<td>$ 5,690</td>
<td>$ 6,691</td>
<td>$ 6,735</td>
<td>$ 7,116</td>
<td>$ 5,186</td>
<td>$ 7,737</td>
<td>$ 8,815</td>
<td>13.9%</td>
</tr>
<tr>
<td>Employee Contribution</td>
<td>$ 1,574</td>
<td>$ 1,797</td>
<td>$ 2,101</td>
<td>$ 2,034</td>
<td>$ 2,136</td>
<td>$ 1,505</td>
<td>$ 2,251</td>
<td>$ 2,433</td>
<td>8.1%</td>
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<tr>
<td>Butler Contribution %</td>
<td>76%</td>
<td>76%</td>
<td>76%</td>
<td>77%</td>
<td>77%</td>
<td>78%</td>
<td>77%</td>
<td>78%</td>
<td></td>
</tr>
<tr>
<td>Employee Contribution %</td>
<td>24%</td>
<td>24%</td>
<td>24%</td>
<td>23%</td>
<td>23%</td>
<td>22%</td>
<td>23%</td>
<td>22%</td>
<td></td>
</tr>
</tbody>
</table>

*Through 8/31/2014
## 2015 Participant Premium Increases

### PPO Plans (per month)

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Core</th>
<th>Buy-Up</th>
<th>Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>EE only</td>
<td>$3.20</td>
<td>$7.25</td>
<td>$11.25</td>
</tr>
<tr>
<td>EE+Sp/Dom. Ptr.</td>
<td>$22.50</td>
<td>$33.50</td>
<td>$44.00</td>
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<tr>
<td>EE+Children</td>
<td>$14.00</td>
<td>$20.50</td>
<td>$27.00</td>
</tr>
<tr>
<td>EE+Family</td>
<td>$29.50</td>
<td>$47.00</td>
<td>$59.50</td>
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2015 Participant Premium Increases

- CDHD Plan (per month)
  - EE only $2.55
  - EE+Sp/Dom. Ptr. $18.40
  - EE+Children $11.20
  - EE+Family $23.75
## 2014 Plan Benchmarks

<table>
<thead>
<tr>
<th></th>
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<th></th>
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</thead>
<tbody>
<tr>
<td><strong>Deductibles</strong></td>
<td>$1,250</td>
<td>$3,125</td>
<td>$1,000</td>
<td>$2,500</td>
<td>$750</td>
<td>$1,875</td>
<td>$1,000</td>
<td>$2,500</td>
<td>$500</td>
<td>$1,000</td>
<td>$2,000</td>
<td>$1,750</td>
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<tr>
<td><strong>OOP Maximums</strong></td>
<td>$3,750</td>
<td>$7,500</td>
<td>$3,000</td>
<td>$6,000</td>
<td>$2,250</td>
<td>$4,500</td>
<td>$3,000</td>
<td>$6,000</td>
<td>$2,400</td>
<td>$5,000</td>
<td>$4,000</td>
<td>$3,000</td>
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<tr>
<td><strong>Coinsurance</strong></td>
<td>25%</td>
<td>25%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>22%</td>
<td>22%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Office Visit</strong></td>
<td>$30</td>
<td>$30</td>
<td>$20</td>
<td>$20</td>
<td>$20</td>
<td>$20</td>
<td>$23</td>
<td>$23</td>
<td>$20</td>
<td>$20</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td><strong>Specialist Vist</strong></td>
<td>$50</td>
<td>$50</td>
<td>$40</td>
<td>$40</td>
<td>$40</td>
<td>$40</td>
<td>$43</td>
<td>$43</td>
<td>$30</td>
<td>$30</td>
<td>$20</td>
<td>$20</td>
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<tr>
<td><strong>Emergency Room</strong></td>
<td>$175</td>
<td>$175</td>
<td>$175</td>
<td>$175</td>
<td>$175</td>
<td>$175</td>
<td>$175</td>
<td>$175</td>
<td>$100</td>
<td>$100</td>
<td>$750</td>
<td>$649</td>
</tr>
<tr>
<td><strong>Employer HSA Contr.</strong></td>
<td>$569</td>
<td>$1,410</td>
<td>$644</td>
<td>$1,584</td>
<td>$736</td>
<td>$1,808</td>
<td>$650</td>
<td>$1,601</td>
<td>$574</td>
<td>$1,545</td>
<td>$476</td>
<td>$1,301</td>
</tr>
<tr>
<td><strong>Total Monthly Cost</strong></td>
<td>$659</td>
<td>$1,808</td>
<td>$650</td>
<td>$1,601</td>
<td>$650</td>
<td>$1,601</td>
<td>$650</td>
<td>$1,601</td>
<td>$574</td>
<td>$1,545</td>
<td>$476</td>
<td>$1,301</td>
</tr>
<tr>
<td><strong>Monthly EE Contr. %</strong></td>
<td>6.5%</td>
<td>13.2%</td>
<td>13.2%</td>
<td>17.8%</td>
<td>38.6%</td>
<td>34.5%</td>
<td>19%</td>
<td>29%</td>
<td>19%</td>
<td>29%</td>
<td>6.3%</td>
<td>12%</td>
</tr>
<tr>
<td><strong>Monthly EE Contr. $</strong></td>
<td>$37</td>
<td>$416</td>
<td>$85</td>
<td>$559</td>
<td>$131</td>
<td>$698</td>
<td>$84</td>
<td>$558</td>
<td>$109</td>
<td>$448</td>
<td>$30</td>
<td>$335</td>
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</tbody>
</table>

15
2015 Wellness Initiatives

• Healthy Horizons Comprehensive Wellness Plan
  – $100 incentive for annual confidential wellness consult
  – $150 additional incentive for proactive management of primary health risk factors
  – $250 total potential incentive
2015 Wellness Initiatives

• Healthy Horizons Focused Disease Management
  – Confidential assistance in proactive management of asthma/COPD, diabetes, and cardiovascular disease (CVD).
  – Free access to routine lab tests, counseling, disease management, and education.
2015 Wellness Initiatives

• Health & Recreation Complex Employee Wellness
  – Subsidy
    • Up to $365 for $614 annual membership based on 32 visits per quarter
    • $4 on $7 per visit (up to $365 annual)
  – Incentives
    • $25/year for Physical Fitness Assessment
    • $25/5 sessions of personal training
    • 50% subsidy/session for Dietitian Services
Future Changes / Considerations

Changes -
Consolidate Buy-up and Plus Plans
1/1/2016

Considerations -
• Additional Incentives
• Salary-Based Premium Contributions
• “Working-Spouse” Rule
How can you help?

- Participate in 2015 Confidential Wellness Initiatives.
- Participate in Family Age-Appropriate Preventive Maintenance Medical Services
- Continue using Castlight Health to evaluate quality and value options
- Continue using Health Advocate for claims assistance, benefit education and as a medical and prescription advocate
- Get your Flu Shot this fall
Benefits Open Enrollment
October 31- November 17, 2014
Questions?