

November 2017

Dear University Colleagues,

Open Enrollment is your annual opportunity to review your benefit elections to ensure they continue to best meet the needs of you and your family. For the calendar year 2018, there are a few changes to the benefit plans that you need to be familiar with. These changes include an increase in employee contributions for medical and prescription drug coverage as well as changes to the health care flexible spending claim submission deadlines, rollover, and contribution limits.

Employee contributions for the medical and prescription drug plans will increase by one percentage point this year. In 2018, the average gold plan contribution will be 17%, while the blue plan contribution will be equal to the total cost of the blue plan less the University contribution to the gold plan. The actual contribution structure will continue to be tiered based upon seven salary ranges.

If you have a Flexible Spending Account (FSA) for 2017, you may roll over a maximum of \$500 into your 2018 account. The rollover is in addition to your 2018 election. Also, you now have a 90-day runout period. The runout allows you to submit 2017 medical receipts for reimbursements until March 31, 2018.

Excluding the rollover, the maximum allowable contribution limit for 2018 calendar year health care FSA will be \$2,650.

Please be sure to review all the information in this open enrollment booklet. Inside you will find detailed plan information and costs. As we have done previously, if you do not make your open enrollment selections, you will be defaulted into the same selections you had in 2017. **However, you must affirmatively enroll in your Flexible Spending Account (FSA) and Dependent Care Account (DCA). Failure to complete your open enrollment selections will default your FSA and DCA benefit to NO ELECTION.** If you need assistance with your enrollment, please contact Benefits Administration at X7090.

In This Brochure

- Open Enrollment
- How to Enroll
- Benefit Options
- Annual Notices
- Contact Information

Important Deadlines

- ❖ Open Enrollment Dates
November 6 to 19
- ❖ Corrections due
November 28
- ❖ Working Spouse Forms
due *November 30*
- ❖ Newly Added
Dependent(s)
Documentation due
November 30



HOW TO ENROLL ONLINE

1. Log onto **My Akron**



2. Click on the **Faculty/Staff** tab, then click **“Benefits Enrollment.”**



3. You should be here.



4. After Open Enrollment is finalized, you will receive an email with instructions on to view your 2018 enrollment elections and make changes if necessary.

If you do not have access to a computer, please come to the Benefits Administration Office located in the Administrative Services Building, Room 140 between 8 a.m. and 4:30 p.m. Monday through Friday for assistance. Computer access is also available in the Student Union and Bierce Library.

If you do not make your open enrollment selections, you will be defaulted into the same selections you had in 2017. However, you must affirmatively enroll in your Flexible Spending Account (FSA) and Dependent Care Account (DCA). Failure to complete your open enrollment elections will default your FSA and DCA benefit to NO ELECTION.

All enrollment elections must be completed by **November 19, 2017**. All working spouse forms and dependent documentation must be returned to Benefits Administration at +0602 or fax 2336 by **November 30, 2017**.

Benefit

Options and

Eligibility



Employee Eligibility is defined in the Rules of the University Board of Trustees. All faculty, contract professional and staff employees who worked on average more than 30 hours per week are eligible to receive group insurance benefits.

Dependent Eligibility for coverage is available if an employee is insured. Eligible dependents may be your legal spouse and dependent children.

Spouses are subject to the working spouse rule which mandates that if a spouse has access to employer subsidized (at least 50%) medical, prescription drug, and dental insurance they will need to enroll with their employer's plan for primary coverage. They can remain on the University's plan, but will be covered as secondary insurance only. **When making your plan selections for the coming calendar year**, those enrolling their spouses will be required to complete a Working Spouse-Primary Coverage Certification form. This form is due by **November 30, 2017**. It is recommended that you verify the coordination of benefits provisions of your spouse's primary plan to ensure secondary coverage is permissible.

Children include biological children, adopted children, stepchildren and foster children under the age of 26. If the child is developmentally disabled or physically handicapped, insurance may be continued after age 26 under the circumstances described in the group policy. The University requires that employees certify eligibility of all new dependents.

If you are adding a dependent for the first time, proof of dependency (i.e. birth certificate, marriage certificate, working spouse form, etc.) is required at time elections are made or no later than **November 30, 2017**. For detailed information on supporting documentation visit our website at <http://www.uakron.edu/hr/benefits/general-plan-provisions-and-eligibility/>.

This year employee contributions for the medical and prescription drug plans will increase by one percentage point. In 2018, the average gold plan contribution will be 17%, while the blue plan contribution will be equal to the total cost of the blue plan less the university contribution to the gold plan. The actual contribution structure will continue to be tiered based upon seven salary ranges. Be sure to review the rate page of this brochure for complete details.

If you have a Flexible Spending Account (FSA) for 2017, you may roll over a maximum of \$500 into your 2018 account. The rollover is in addition to your 2018 election. Also, you now have a 90-day runout period. The runout allows you to submit 2017 medical receipts for reimbursements until March 31, 2018.

Excluding the rollover, the maximum allowable contribution limit for 2018 calendar year health care FSA will be \$2,650.

2018

Medical & Prescription Drug



Medical

Anthem

Phone: (844) 653-7397

Website: www.anthem.com

Prescription Drug


CVS Caremark


Phone (888) 202-1654

Website: www.caremark.com

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Plan Type	Gold In-Network	Gold Out-of-Network	Blue In-Network	Blue Out-of-Network
Deductibles	\$400 Single \$800 Family	\$800 Single \$1,600 Family	\$600 Single \$1,200 Family	\$1,200 Single \$2,400 Family
Employee Coinsurance	15%	35%	25%	45%
Out-of-Pocket Maximums (Medical and RX Combined Limit)	\$2,500 Single \$5,000 Family	\$5,000 Single \$10,000 Family	\$4,500 Single \$9,000 Family	\$9,000 Single \$18,000 Family
Employee Co-pays				
PCP	\$25	Subject to Deductible & 35% Coinsurance	\$30	Subject to Deductible & 45% Coinsurance
Specialist	\$35		\$45	
Urgent Care	\$50		\$70	
Emergency Room	\$100		\$140	
Prescription Drug Coverage				
Retail				
Generic	\$10	----	\$12	----
Preferred	25% up to \$70		30% up to \$85	
Non-Preferred	35% up to \$85		40% up to \$125	
Specialty	30% up to \$125		35% up to \$150	
Mail Order				
Generic	\$25		\$30	
Preferred	25% up to \$175		30% up to \$225	
Non-Preferred	35% up to \$175		40% up to \$250	

 DELTA DENTAL Delta Dental PPO (Point-of-Service)	PPO Dentist Plan Pays	Premier Dentist Plan Pays	Non-participating Dentist <i>(The nonparticipating Dentist Fee may be less than what your dentist charges and you are responsible for that difference.)</i>
Diagnostic & Preventative	100%	100%	100%
Basic Services	70%	70%	70%
Major Services	50%	50%	50%
Orthodontic Services— <i>Up to age 19, with \$1,000 lifetime maximum.</i>	50%	50%	50%
Balance Billing Protection	Yes	Yes	No
Deductible	\$50 Per person for basic and major services.		
Annual Benefit Maximum	\$1,250 Per person for all services.		

 vsp Vision care for life	VSP Signature Network	Other Providers Maximum Reimbursement
Well Vision Exam (per calendar year)	\$10 Copay	Up to \$35
Prescription Glasses	\$15 Copay	--
Lenses (every calendar year)	100%	<ul style="list-style-type: none"> • Single vision: up to \$25 • Lined bifocal: up to \$40 • Lined trifocal: up to \$55
Frames (every other calendar year)	\$140 Allowance, 20% Off Amount Over Allowance	Up to \$45
Contact Lens <i>(instead of glasses)</i>	No Copay. \$140 allowance for contacts and the contact lens exam.	Up to \$105 Medically Necessary Contacts up to \$210
Laser Vision Correction	Average 15% off the regular price or 5% off the promotional price from contracted facilities.	None



Whether you're just getting started or preparing for what's next in life, someone is depending on you. Adequate protection means your loved ones can pursue their plans and dreams, even if something happens to you.

Life and AD&D Insurance is provided by the University for two times your annual salary up to \$100,000. Employees may also purchase supplemental insurance up to five times their annual salary with a maximum of \$500,000 without an evidence of insurability medical exam or up to \$1,000,000 with a successful evidence of insurability medical exam. Costs vary by age and salary. Employees age 65 or older will have a reduced coverage level based on their age.

You may also wish to purchase Dependent Life Insurance for your spouse and your child(ren) between the ages of 14 days and 26 years. You may select coverage for \$5,000 Spouse and \$2,500 Child(ren) or \$10,000 Spouse and \$5,000 Child(ren). The amount of dependent life insurance chosen for the spouse is limited to 50% of the employee's amount of life insurance.

To review your current beneficiaries visit [My Akron](#), go to the Faculty/Staff tab and click on Benefits Summary. If you wish to change your beneficiaries, it must be done on the Beneficiary Change Form which can be found at: [HR Forms Directory](#) under *Benefit Forms for Current Employees*.

Disability Insurance provides financial protection for eligible employees by paying a percentage of weekly earnings in the event of a disability. Consider enrolling in a disability insurance plan if you have inadequate emergency funds set aside to pay for an unexpected accident or illness or you have limited sick leave balance.



Short-term Disability Plan

This plan provides 60% salary replacement up to a maximum weekly benefit of \$1,400. There is a waiting period for benefits to begin. For injury, the waiting period is 14 days and for illness (including pregnancy), the waiting period is 28 days. You must exhaust all sick leave before the policy pays benefits. The cost of short-term disability insurance is paid by employees with rates that vary by age and salary. This plan is subject to a 12/12 pre-existing condition limitation. See plan certificate of coverage for more detail.

Long-term Disability Plan

The Base Plan for long-term disability insurance is funded by the University. This plan provides 60% salary replacement up to a monthly maximum of \$5,000. This plan requires a six month waiting period and sick leave must be exhausted before benefits are paid. The Buy Up plan provides 70% salary replacement up to \$6,000 monthly. For this option, you will pay the difference in cost from the Base Plan. Rates vary by salary. This policy is subject to pre-existing condition exclusions. See [plan-certificate](#) of coverage for more detail.



Flexible Spending Accounts are a smart way to pay for your out-of-pocket qualified healthcare and/or dependent care expenses. You can enjoy tax savings and a convenient debit card for your eligible expenses.

Flexible spending accounts allow employees to set aside money on a pre-tax basis to pay for eligible out-of-pocket medical and dependent care expenses, therefore possibly reducing taxable income. The monies set aside for these accounts must be used for expenses not reimbursed by other coverage.

The **Health Care Spending Account** allows you to be reimbursed for non-covered and medically necessary medical, dental or eye care expenses. Employees can contribute a maximum of \$2,650 into a health care flexible spending account. Participants will receive a debit card for easy FSA withdrawals for eligible items.

The **Dependent Care Spending Account** allows you to be reimbursed for child and dependent care expenses (e.g., daycare) that are required for you or your spouse to work. Employees can contribute a maximum of \$2,500 or \$5,000 if married and filing a joint tax return. (Note: Use of funds may not exceed payroll contributions to date during any given time.)

If you have a Flexible Spending Account (FSA) for 2017, you may roll over a maximum of \$500 into your 2018 account. The rollover is in addition to your 2018 election. Also, you now have a 90-day runout period. The runout allows you to submit 2017 medical receipts for reimbursements until March 31, 2018.

Supplemental Retirement Accounts (SRAs)

Invest in your financial future by taking advantage of the supplemental retirement options. There are two types of supplemental retirement plan available to the employees of The University of Akron; 403(b) and 457(b) plans. These two plans allow you to make **pre-tax** contributions by convenient payroll deduction and save that money for your retirement.



The 403(b) and 457(b) plans were created to encourage long-term savings. Distributions are available when you reach age 59 1/2; distributions are mandated at 70 1/2 years of age. As you consider these opportunities, you may wish to talk with your financial advisor about distribution opportunities when you leave employment.

Contributing to either one of these supplemental retirement plans can help you take control of your future. Other sources of retirement income, including state pension plans, and if applicable, Social Security, rarely replace a person's final salary upon retirement.

For calendar year 2018, the IRS has established the contribution limits at \$18,500. Participants who are age 50 and over at the end of the calendar year can also make additional "catch-up" contributions up to \$6,000.

After Tax Retirement Accounts

Available to you is a Roth 403(b). With a Roth 403(b) account, you contribute money via payroll deduction on an **after-tax** basis. Once you hit retirement, you can generally take money out without federal tax consequence. It is recommended that you consult your tax advisor for specifics on your personal situation

For more information about providers, contact information, salary reduction agreements, and plan administration (loans and withdrawals) visit our [website](#).

2018 Rate Page

Gold Plan Rates shown are monthly pre-tax full time employee contributions.	Salary Range \$0.00 - \$31,000	Salary Range \$31,000.01- \$37,000	Salary Range \$37,000.01 - \$48,000	Salary Range \$48,000.01 - \$67,000	Salary Range \$67,000.01 - \$93,000	Salary Range \$93,000.01 - \$125,000	Salary Range \$125,000 +
Employee	\$90	\$104	\$111	\$118	\$125	\$132	\$146
Employee + Spouse	\$181	\$209	\$222	\$236	\$250	\$264	\$292
Employee + Child(ren)	\$171	\$198	\$211	\$224	\$237	\$251	\$277
Employee + Spouse + Child(ren)	\$262	\$302	\$322	\$343	\$363	\$383	\$423

Blue Plan Rates shown are monthly pre-tax full time employee contributions.	Salary Range \$0.00 - \$31,000	Salary Range \$31,000.01- \$37,000	Salary Range \$37,000.01 - \$48,000	Salary Range \$48,000.01 - \$67,000	Salary Range \$67,000.01 - \$93,000	Salary Range \$93,000.01 - \$125,000	Salary Range \$125,000.00 +
Employee	\$38	\$52	\$59	\$66	\$73	\$80	\$94
Employee + Spouse	\$78	\$106	\$119	\$133	\$147	\$161	\$189
Employee + Child(ren)	\$73	\$100	\$113	\$126	\$139	\$153	\$179
Employee + Spouse + Child(ren)	\$111	\$151	\$171	\$192	\$212	\$232	\$272

Dental Rates shown are monthly pre-tax full time employee contributions.	15%
Employee	\$4.50
Employee + Spouse	\$9.27
Employee + Child(ren)	\$8.70
Employee + Spouse + Child(ren)	\$13.40

Vision Rates shown are monthly pre-tax full time employee contributions.	100%
Employee	\$9.84
Employee + 1	\$19.68
Family	\$28.79

Life	University provides for two times your annual salary up to \$100,000. Employees may also purchase supplemental insurance. Costs vary by age and salary.
Short Term Disability	The cost of short-term disability insurance is paid by employees with rates that vary by age and salary.
Long Term Disability	The Base Plan for long-term disability insurance is funded by the University. You can elect the Buy Up plan. For this election, you will pay the difference in cost from the Base Plan. Rates vary by salary.

Benefits Administration - Talent Development and Human Resources

Benefit Administrators are available by phone, email or in person to answer your questions about benefits and Open Enrollment.

Phone: (330) 972-7090 **Fax:** (330) 972-2336 **Email:** benefits@uakron.com

Visit us on the web at <http://www.uakron.edu/hr/benefits/>

Office Hours in the Administrative Services Building

Room 140 are from 8:00 a.m. to 4:30 p.m. / M-F

Medical—Anthem (Group#004009961) Phone:(844) 653-7397 Website: www.anthem.com	Pharmacy—CVS Caremark (Bin#004336) Phone (888) 202-1654 Website: www.caremark.com
Dental—Delta Dental (Group#1036) Phone (800) 524-0149 Website: www.deltadentaloh.com	Vision - Vision Service Plan (Group#12323511) Phone: (800) 877-7195 Website: www.vsp.com
Life Insurance—Minnesota Life (Group#34071G) Phone: (800) 843-8358 Website: www.securian.com	Employee Assistance- Impact Solutions Phone: (800) 227-6007 Website: www.myimpactsolutions.com
Short Term Disability—Cigna (Policy#VDT-961547) Phone: (800) 362-4462 Website: www.CIGNAaccess.com	Flexible Spending Accounts—Chard Snyder Phone: (800) 982-7715 Website: www.chard-snyder.com
Long Term Disability—Cigna (Policy#FLK-960711) Phone: (800) 362-4462 Website: www.CIGNAaccess.com	Retirement – State Teachers Retirement System (STRS) Phone: (888) 227-7877 Website: www.strsoh.org
Retirement – School Employees Retirement Sys. (SERS) Phone: (866) 280-7377 Website: www.ohsers.org	Retirement – Ohio Public EE Retirement System (OPERS) Phone: (888) 400-0965 Website: www.opers.org