Agenda

• 2023 Open Enrollment
• 2023 Plan Year: What’s Staying the Same? / What’s New?
• Medical/Rx Benefit Plan Details
• HSA/FSA/Limited Purpose FSA
• Dental, Vision and Life & Disability
• Enrollment Process
• Additional Benefits
Welcome to Open Enrollment!

Thursday October 20th through Monday November 7

- Elections are for January 1, 2023, through December 31, 2023
- Benefit changes are only permissible if you experience a Qualified Life Event (QLE)
- Elections will be made through Benefitfocus
  - You must complete the online enrollment if you wish to make changes to your benefits and/or elect to contribute to a Health Savings Account (HSA), a Health Care or Dependent Care Flexible Spending Account (FSA). Also, participants in the POS must make a new medical election.
Open Enrollment – Qualifying Life Events

You may not change your election until the next Open Enrollment unless you have an IRS approved life event (only exceptions are Health Savings Account and Transit/Parking FSAs)

You are responsible for notifying (and providing documentation to) Human Resources within 30 days of a Life Event:

- Marriage
- Birth, adoption or placement for adoption of an eligible child
- Loss of spouse’s job or change in work status (when coverage maintained through spouse’s plan)
- Significant change in your or your spouse’s health coverage attributable to spouse’s employment
- Confirmation or dissolution of domestic partnership, same-sex marriage or civil union

- Death of a spouse or child
- Divorce, legal separation or annulment of marriage
- Loss of dependent status
- Becoming eligible for Medicare
- Gain or loss of eligibility for Medicaid or Children’s Health Insurance Program (CHIP) or for a premium subsidy under these programs (60-day election period)
- Receipt of a Qualified Medical Child Support Order (QMCSO)
What’s New / Staying the Same

• No increase to payroll deductions for the Medical, Dental or Vision plans

• Enhancements to Medical plan
  – Implementing Livongo (diabetes management program)
  – Adding 90-day prescriptions at retail

• Improvements to Dental Buy-up, Vision Buy-up, Staff Salary Continuation Program and Staff Parental Leave

• Symetra is the new Life and Disability Carrier effective 1/1/2023

• **REMINDER:** The Point-of-Service (POS) plan is terminating as of 12/31/2022
  – Employees enrolled in the POS must select a new plan
## Medical Plan Overview: HMO & PPO

<table>
<thead>
<tr>
<th>In-Network Benefits</th>
<th>HMO</th>
<th>PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Plan Coinsurance</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum (includes deductible)</td>
<td>$1,000/$2,000</td>
<td>$1,500/$3,000</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>Covered 100%</td>
<td>Covered 100%</td>
</tr>
<tr>
<td>Office Visit (Primary/Specialty)</td>
<td>$15 copay / $25 copay</td>
<td>$25 copay / $40 copay</td>
</tr>
<tr>
<td>MDLIVE Telehealth</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary (General Medicine)</td>
<td>$5 copay</td>
<td>$5 copay</td>
</tr>
<tr>
<td>Dermatology &amp; Behavioral Health</td>
<td>$15 copay</td>
<td>$15 copay</td>
</tr>
<tr>
<td>Office Visit (Primary/Specialty)</td>
<td>$15 copay/$25 copay</td>
<td>$25 copay/$40 copay</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$105 copay</td>
<td>$105 copay</td>
</tr>
<tr>
<td>Emergency Room (waived if admitted)</td>
<td>$150 copay</td>
<td>$150 copay</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>$50 copay</td>
<td>$150 copay</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$100 copay / day up to $500 per admission</td>
<td>$150 copay / day up to $750 per admission</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>$15/$35/$50</td>
<td>$15/$35/$50</td>
</tr>
</tbody>
</table>

Coverage for infertility treatment varies by plan, please check the Guidebook or the Independence Benefit Summary or Summary of Benefit Coverage (SBC).

Out-of-Network services are subject to balance billing. Any balanced billed amounts do not go towards the out-of-network deductible or out-of-pocket maximum.
## High Deductible Health Plan Comparison

<table>
<thead>
<tr>
<th>In-Network Benefits</th>
<th>Basic HDHP</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer HSA Deposit- Full time employees</td>
<td>$1,000 / $2,000</td>
<td>$1,000 / $2,000</td>
</tr>
<tr>
<td>Deductible</td>
<td>$3,000 / $6,000 <em>Embedded</em></td>
<td>$2,000 / $4,000 <em>Non-Embedded</em></td>
</tr>
<tr>
<td>Plan Coinsurance</td>
<td>90%</td>
<td>100%</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum (includes deductible)</td>
<td>$5,600/$11,200 <em>Embedded</em></td>
<td>$5,600/$11,200 <em>Embedded</em></td>
</tr>
<tr>
<td>Preventive Care</td>
<td>Covered 100%</td>
<td>Covered 100%</td>
</tr>
<tr>
<td>Office Visit (Primary/Specialty)</td>
<td>90% after deductible</td>
<td>100% after deductible</td>
</tr>
<tr>
<td>MDLIVE Telehealth</td>
<td>90% after deductible ($64/$94/$45-$250)</td>
<td>100% after deductible ($64/$94/$45-$250)</td>
</tr>
<tr>
<td>Office Visit (Primary/Specialty)</td>
<td>90% after deductible</td>
<td>100% after deductible</td>
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<td>Emergency Room</td>
<td>90% after deductible</td>
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<td>Inpatient Hospital</td>
<td>90% after deductible</td>
<td>100% after deductible</td>
</tr>
<tr>
<td>Teledmedicine</td>
<td>90% after deductible</td>
<td>100% after deductible</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>$10/$25/$45 after deductible</td>
<td>$10/$25/$45 after deductible</td>
</tr>
</tbody>
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Coverage for infertility treatment varies by plan, please check the Guidebook or the Independence Benefit Summary or Summary of Benefit Coverage (SBC)

Both HDHPs’ deductible and out-of-pocket maximums are combined for in and out-of-network services; both plans cover eligible out-of-network services at 80% after the deductible

Out-of-Network services are subject to balance billing. Any balanced billed amounts do not go towards the deductible or out-of-pocket maximum.
High Deductible Health Plans (HDHP) for 2023

• There are no changes to either High Deductible Health Plans for 2023
• Preventive drug rider remains in place - Preventive medications for certain chronic conditions are not subject to the deductible (copay will apply). Medications include treatment of these chronic conditions:
  
  - Asthma
  - COPD
  - Diabetes
  - High Blood Pressure
  - High Cholesterol
  - Mental/Emotional Disorders
  - Osteoporosis
  - Prenatal Vitamins

• Non-Embedded: $2,000/$4,000 Deductible - The family deductible must be satisfied in full; individual deductible limits do not apply for those covering one or more dependents
• Embedded: $3,000/$6,000 Deductible – “Traditional Deductible” If one person’s medical expenses reach the individual deductible, ($3,000), coinsurance will apply to the rest of that person’s medical expenses; all other covered family members will continue to incur expenses until the $6,000 family deductible is met
Health Savings Account (HSA)

- Individually owned, tax advantaged bank account
  - Pay for eligible health care expenses
  - Tax-Free and Portable
- 2023 Annual Contribution Limits:
  - $3,850 – Employee-only coverage ($3,650 in 2022)
  - $7,750 – Family coverage ($7,300 in 2022)
- 55 and older can make $1,000 “catch-up” contribution
- Limits include College contribution of $1,000 Single / $2,000 All Other Tiers for Full-time Employees
- An employee may contribute to an HSA only if they are covered under an IRS-qualified HDHP and meet the following criteria:
  - You are not enrolled in Medicare or Medicaid
  - You cannot be enrolled in a non-HDHP plan through your spouse’s employer
  - You may not be claimed as a dependent on another individual’s tax return
  - You must be age 18 or older
  - IRS rules don’t permit you to contribute to an HSA and be enrolled in a Flexible Spending Account (FSA) or Health Reimbursement Arrangement (HRA) at the same time (includes spouse’s employer-sponsored FSA or HRA)
- Must enroll in HSA to get College Contribution (even if you do not make your own contribution)
Preferred Provider Organization (PPO)

- Basic (no payroll deduction) or Buy-Up (payroll deduction)
- Both are PPO plans which allow you to obtain services from an in-network or out-of-network provider
- Preventive services (cleanings, x-rays, etc.) do not count towards the annual maximums
- Basic plan covers preventive care as well as basic services (i.e., fillings) and endodontics with an annual maximum of $1,000 per person
- Effective 1/1/2023, Buy-Up plan covers above services as well as major restorative services (i.e., crowns) up to $2,000 annually; Orthodontia up to a lifetime maximum of $2,000 per person
• Basic (no payroll deduction) or Buy-Up (payroll deduction)

• Basic plan allows you to receive an eye exam and materials every two calendar years; in-network contact allowance of $75, out-of-network allowance of $35 for exam and $75 for frames/lenses or contacts

• Effective 1/1/2023, Buy-Up plan has in-network contact allowance of $175, out-of-network allowance of $35 for exam and $175 for frames/lenses or contacts; once per calendar year.
Healthcare Flexible Spending Account (HCFSA)

- Health Care FSA allows you to save money on a pre-tax basis to pay for IRS-allowed medical, prescription drug, dental or vision expenses that are not otherwise covered by insurance
- For 2023, the annual maximum for a Health Care FSA is $2,850*
- Plan is administered by PayFlex; you will receive a debit card to use for health care expenses
- The funds in this plan are “use it or lose it” with the exception of a $570* carryover at end of the plan year
- Must reenroll each year at Open enrollment; otherwise change limited to new hire/life event

*Unless otherwise increased by the IRS before the end of 2022
Limited Purpose FSA

• Tax advantaged account available for employees who enroll in an HDHP and have an HSA
• Save pre-tax money to pay for IRS-allowed **dental** and **vision** expenses **only** not covered by insurance
• Plan is administered by PayFlex; you will receive a debit card to use for expenses
• For 2023 the annual maximum for a Limited Purpose FSA is $2,850*
• The funds in this plan are “use it or lose it” with the exception of a $570* carryover at year end
• **Must reenroll each year at Open Enrollment; otherwise change limited to new hire/life event**

*Unless otherwise increased by the IRS before the end of 2022*
**Dependent Care Flexible Spending Account (DCFSA)**

- Allows you to set aside money on a pre-tax basis to pay for day care expenses for your child, disabled parent or spouse.
- Plan is administered by PayFlex
- Expenses that qualify for reimbursement are for:
  - 1) Your children, under the age of 13 for whom you are entitled to a personal exemption on your federal income tax return
  - 2) Your spouse or other dependent, including parents, who are physically or mentally incapable of self-care
- For 2023, the annual maximum you may contribute to a Dependent Care FSA is $5,000 for a married couple filing jointly or for a single parent or $2,500 for a married person filing separately
- “Use it or lose it”
- **Must reenroll each year at Open enrollment; otherwise change limited to new hire/life event**
Basic Life Insurance and AD&D

• Provided to you at no cost
• Basic life and Accidental Death & Dismemberment (AD&D) insurance - 1 ½ times your annual salary to a maximum of $200,000
• Employees are responsible for taxes on the value of the life insurance over $50,000 (imputed income)
• Beneficiary information should be entered during the enrollment process and may be changed at any time
Supplemental Life Insurance and AD&D

- For you, your spouse/domestic partner and your dependent children
- Supplemental life increments of 1X salary up to 5X, up to $750,000; Evidence of Insurability (EOI) is required if in excess of the lesser of $200,000 or 3X annual earnings
- Supplemental Spouse/domestic partner life up to $100,000; EOI if elect over $25,000 or more
- EOI if request more than 31 days after eligibility
- Employee and Spouse/Domestic Partner Premiums – 5-year age bands
- Supplemental Dependent Child life - up to $20,000
- Must have Employee Supplemental life to purchase Dependent Life
- Supplemental Accidental Death & Dismemberment up to 5X salary is also available for you and your family
Staff Salary Continuation (Short-Term Disability)

- First 14 days out, use accrued sick leave

- Beginning 1/1/2023,
  - after 60 days of employment (reduced from 1 year),
  - up to 4 years of service:
    - weeks 3-13: 75% of base pay;
    - weeks 14-26: 60% of base pay

- After 4 years of service:
  - weeks 3-13: 100% of pay;
  - weeks 14-26: 60% of pay
Long-Term Disability

- Faculty and Staff Employees with an FTE of 0.75 or higher are eligible for LTD coverage.
- The LTD plan will pay 60% of your base pay if you are disabled beyond 6 months.
- Swarthmore pays the annual premium for this benefit.
- Employees are responsible for the tax on the premium; so LTD benefits you receive will not be subject to Federal Income Tax.
Transit Flexible Spending Account (FSA)

- Pre-tax payroll deductions for transit fare and parking (not gas or auto expenses)
- Debit card for transit fare and parking expenses. Monthly limit is $280* for transit, and $280* for parking
- May change elections throughout year
- Must spend funds before employment ends (can’t “take it with you”)

*Unless otherwise increased by the IRS before the end of 2022
MetLaw Group Legal Plan

• Employee paid
• Provides access to MetLaw’s extensive network of attorneys
• Services include document prep (e.g., wills, living wills, etc.), estate planning, financial & real estate matters, defense
• May only change at Open Enrollment
Additional Benefits

• Some benefits do not require enrollment:
  – Health Advocate
  – Carebridge
  – Bright Horizons

• Some are voluntary, direct bill:
  – Long-term care insurance
  – Pet insurance
Health Advocate

• Concierge services for navigating healthcare and insurance-related issues
• Assists with finding providers-doctors, dentists, specialists, etc.
• Assists with billing and coverage issues
• Assists with clarifying Medicare benefits
• Available to employees, spouse/partner, dependent children and parents/parents-in-law at no cost
Carebridge Employee Assistance Program (EAP)

- Provides Work-Life services including resources for childcare, eldercare, relocation, financial wellness, parenting
- Seven(7) free counseling sessions per covered person per event/topic/diagnosis per year telephonically or in person
- Covered individuals include anyone residing within the household and children living outside household up to age 26
- All services are confidential and available 24 hours per day, 7 days per week
Bright Horizons Child Care and Elder Care

- Access back-up care options at local centers when unanticipated child care needs arise
- Able to use Bright Horizons’ network centers at a cost of $15 per dependent, per day, or $25 per family, per day, and $6 per hour for in-home child or elder care
- Discounts and preferred enrollment at Bright Horizons participating child care centers
- The link to register may be found on mySwarthmore>Employee>Employee Menu>Bright Horizons
Group Long Term Care

- Genworth Life Insurance Company
- Independent enrollment and billing
- [https://genworth.com/swmore](https://genworth.com/swmore)
- Offers insurance to plan for your future Long Term Care needs (in a facility or at home)
- Premiums are based on your age when you join the plan
- Available to you and your family members at a competitive group rate
- Coverage is portable so it stays with you if you change jobs, retire or leave the College
Pets Best Pet Insurance – New for 2023

- Employees can purchase pet insurance directly from Pets Best
- Employee discount that increases if more than one pet is enrolled
- You choose the type and amount of coverage you want:
  - Accident Only - $250 deductible, 90% reimbursement up to $10,000 per year
  - Accident & Illness – customize your coverage level
    - Annual benefit limits from $5,000 to unlimited
    - Annual Deductible from $50 to $1,000
    - Reimbursement percentage from 70% to 90%
  - Routine Care – no deductible applies; plan pays a set amount per service
- Visit [www.petsbest.com/SWPETS](http://www.petsbest.com/SWPETS) or call 1-888-984-8700 to get a quote or to enroll. Reference discount code [SWPETS](http://www.petsbest.com/SWPETS).
Enrollment

• Benefits may not be changed after Open Enrollment unless you have a qualifying life event (marriage, birth, etc.) and request a change within 30 days of the event
• Employees enroll online at Benefitfocus
• REMINDER: those enrolled in the POS must elect a new plan
• Have SSN and DOB for you and your dependents
• If HMO, will also need Primary Care Physician (PCP) name and ID number
Welcome Page on mySwarthmore is where employees go to enroll in or change benefits

>mySwarthmore
>Employee >
>Benefitfocus Employee Login
>Employees >Click Here to Enroll in or Change your Benefits
Questions

HR/Benefits page for more information
https://www.swarthmore.edu/human-resources/benefits-and-programs

2023 Benefits Guidebook
https://mybenefits.nfp.com/Swarthmore/2023/Guidebook/

2023 Virtual Benefits Fair
https://mybenefits.nfp.com/Swarthmore/2023/fair/
Have Questions or Need More Information?

The NFP Benefit Support Team is here to help!
Monday – Friday, 8:00am – 5:00pm, EST
Phone: 877-410-2011
Email: swarthmorebenefits@nfp.com

The Swarthmore Benefits Team is here to help!
Phone: 610-328-8397
Email: benefits@swarthmore.edu
Thank you!