

2021 Open Enrollment FAQs

(If you are unionized employee, please refer to your collective bargaining agreement.)

1. How are my healthcare contributions determined?

Your premium is what you pay out of your paycheck for your health insurance. The University System shares in the cost of providing health insurance to our employees. Total premiums, which include the portion you pay and the University System pays, are based on the expected claims costs as well as certain administrative costs and the plan designs offered. For example, if the University System pays 85% of the total premium, you pay the remaining 15%. These shared percentages are called contribution rates and can be found here:

<https://www.usnh.edu/human-resources/resource/benefits-faculty-and-staff-2021>

2. What does this mean for my premium costs in 2021?

Healthcare costs continue to rise in the Northeast at a rate of 7%. The same is true for the University System's costs of providing health insurance. To control these costs while remaining competitive in the higher education landscape by providing comprehensive benefits to our employees, we are making changes to our health insurance in 2021. Employees will enroll in a new Cigna OAP or HSA plan, which will include higher deductibles, out-of-pocket maximums, and coinsurance/copays than in previous years.

Your premiums will be based on the employer/employee contribution rate associated with the plan type and your level of coverage within that plan. Note that, while premiums are increasing, they will not go up as significantly as if we had not made these changes to our plan designs.

3. Why are my Wellness/Fitness benefits changing?

The reduction in reimbursement for Fitness, as well as the credits and design changes to the Wellness program, are reviewed annually. Changes have been made in the past to design and rates to reflect current business needs and wellness trends. The changes made for 2021 are part of the overarching alignment with necessary benefit cost savings.

4. What about changes to dental premiums?

For 2021, all employees are moving to a voluntary dental insurance plan. This is another component of our cost savings measures. However, the current plan designs and carrier partner (Delta Dental) will not change.

5. What is the PillarRx specialty drug program?

PillarRx is a cost-share assistance program that helps University System employees and their family members save money on the expensive specialty medications they need to treat complex or chronic medical conditions. PillarRx uses drug manufacturers' coupons to cover

most or all your out-of-pocket costs for these eligible medications. If any of your medications qualify for this program, you will receive information directly from PillarRx by mail and by phone.

6. Are there other changes occurring with the OptumRx formulary for 2021?

The OptumRx formulary – which prescription medications are covered under our benefit program and at what tier – is always subject to periodic changes. These changes routinely occur on January 1st and July 1st of every year. If your coverage level is changing due to the formulary, you will be notified in writing by OptumRx and provided with alternatives. In addition, you may also see some changes to requirements for step therapy and other medication management. If you have concerns with any changes, you, and your provider, can work directly with OptumRx to discuss options.

7. Is Healthcare Bluebook still available as a resource?

Yes! Healthcare Bluebook is still provided to research price and quality of many medical procedures and facilities. For 2021, we are enhancing the incentive program for Healthcare Bluebook – you can now work directly with a client representative to choose a better cost option for even greater incentive rewards.

8. Is BenefitHub still available for personal and family discounts on shopping, travel, etc.?

Yes. BenefitHub is still available for employees and will continue to provide discounts on shopping and entertainment services and products. Additionally, you can also use BenefitHub to shop for voluntary insurance offerings such as identify theft protection and pet insurance to supplement those offered by the University System through MetLife (hospital indemnity, critical illness, accident, legal).

9. Have there been changes to the Cigna telemedicine offerings?

Yes. To streamline its resources, Cigna now has an exclusive partnership with MDLive for medical telehealth services. They have also expanded their partnerships by adding Talkspace for mental telehealth services.

Under the University System's medical plans, telehealth through MDLive and Talkspace will be covered at no cost to you. Beginning in 2022, if you have the OAP HSA plan, your deductible will apply for these services.

10. Will Covid-19 testing and treatment continue to be covered in 2021?

Yes. COVID-19 testing and treatment coverage will continue to be covered during the current pandemic. Please refer to plan documents for more information.