

LIFE[®] University



How to Enroll

Online Enrollment completed through ADP Workforcenow. This is the University's payroll and benefits system.

Visit www.Life.edu > Menu > Faculty and Staff > ADP

Simply click "Start this Enrollment" to begin.

Come prepared! If you have never accessed the site before or you are enrolling dependents for the first time, you will need your date of birth and social security number (SSN) as well as the dates of birth and SSNs for your dependents.

There are two easy ways to enroll in the new Hospital Care plan.

- 1) Enroll through ADP following the steps listed above.
- 2) Enroll through Easy Apps by visiting <https://PAS.easyappsonline.com> with username **lifeunee** and password **lifeunee**. This is a simple and quick enrollment option just for the Hospital Care plan. You can avoid going through all the steps and benefits in ADP. You just need your personal information and the personal information of any dependents you will be enrolling into this plan.

Making Changes to your Benefits

Open Enrollment is your one time per year to make changes to any of your benefits without a qualifying life event.

The elections you make will remain in effect for the plan year unless you experience an event such as:

- Marriage, divorce, legal separation
- Birth, adoption, qualified Medical Child Support Order
- Death of a dependent
- Change in your work status or your spouse's work status that affects your benefits
- Your spouse's annual open enrollment (loss/gain of other coverage)

Changes due to a qualified event must be submitted to Human Resources and entered in the benefits portal within 30 days of the date of the event.

Three Plan Options

- Two High Deductible Health Plans (HDHP with HSA)
 - Low Plan with HSA – First Health Network
 - High Plan with HSA - First Health Network
- One Open Access Plus PPO Plan
 - Gold PPO Plan - First Health Network

Preventive Care Services covered at 100% under all plans.

This is a brief outline of benefits. Please refer to the carrier Summary of Benefits and Coverage (SBC) or certificate booklet for complete plan details, limitations and exclusions. The SBC and certificate booklet for each medical plan will be located in the benefits portal.

On all medical plans, a **tobacco surcharge** is applied for those who use tobacco-based products of \$78.75 per pay period. You will be asked to submit an affidavit online if you make any changes for this upcoming year.

	Low Plan with HSA	High Plan HSA	Gold PPO Plan
	HDHP	HDHP	
Deductible: Individual / Family	\$5,500 / \$11,000	\$5,500 / \$11,000	\$5,000 / \$10,000
Coinsurance	100%	100%	80%
Out-of-Pocket Max: Individual / Family	\$7,500 / \$15,000	\$7,500 / \$15,000	\$8,000 / \$16,000
Office Visit	\$35 Copay after Deductible	\$35 / \$55 Copay after Deductible	\$25 / \$50 Copay
Specialist Visit	\$50 Copay after Deductible	\$50 / \$75 Copay after Deductible	\$50 / \$75 Copay
Imaging (CT/Pet Scans, MRI)	Subject to Deductible	Subject to Deductible	Office: Physician Copay Other: Subject to Ded. + 20%
Diagnostic Test (X-ray, blood work)	Subject to Deductible	Subject to Deductible	Office: Physician Copay Other: Subject to Ded. + 20%
Inpatient Hospital	Subject to Deductible	Subject to Deductible	Subject to Deductible + 20%
Outpatient Surgery	Subject to Deductible	Subject to Deductible	Subject to Deductible + 20%
Emergency Room	\$450 Copay after Deductible	\$450 Copay after Deductible	\$450 Copay after Deductible
Urgent Care	\$100 Copay after Deductible	\$100 Copay after Deductible	\$100 Copay
Rx Deductible: Individual / Family	Subject to Deductible then	Subject to Deductible then	None
Tier 1 / Tier 2 / Tier 3 / Tier 4	\$20 / \$40 / \$70 / 10% to \$350	\$20 / \$40 / \$70 / 10% to \$350	\$20 / \$40 / \$70 / 20% to \$500
Mail Order	\$45 / \$105 / \$195 / N/A	\$45 / \$105 / \$195 / N/A	\$40 / \$100 / \$190 / N/A

The Integrated Source One nurse practitioners are available 24/7/365 for same day virtual appointments and the ISO on campus clinic is available should be able to open by September 1, 2023.



What can be treated?

- Ear Infection
- UTI
- Headache
- Constipation
- Insect bites
- Minor Burns
- Allergies, Asthma, Bronchitis
- Rashes
- Cold, Flu, Sinus
- Pink Eye
- Fever, Vomiting, Nausea

LIFE University Vitalistic Health Center Powered by Integrated Source One

	ISO Clinic	Primary Care Network Model*
Services	80-90% of primary care, multidisciplinary, acute care, lab testing, preventative care	Traditional Primary Care
Appointment Times	Same Day often Same Hour	Average 23 days
New Patients	Yes	No/Maybe
Wait time in Waiting Room	<2 Minutes	22 minutes
Patients Seen In a Day	7-10 average Visit time 20-30 minutes	30-45 average Visit time 7 minutes
Onsite Labs	Yes	Maybe
Patient Cost	Zero	Yes, Copay & Deductible
Labs, MRI, CT, Other Imaging, Special Consults	Zero Copays Zero Deductibles (Exemplar can waive Patient's Responsibility)	Yes, Copay & Deductible

*National average Primary Care Networks

Your plan includes a maintenance medication program.

Choose what works best for you:

- If you choose to fill your prescription in a 90-day supply, you have to use a 90-day retail pharmacy in your plan's network or Home Delivery.



- If you choose to fill your prescription in a 30-day supply, you can use any retail pharmacy in your plan's network.



Health Savings Account (HSA)

Two separate parts

High Deductible Health Plan

- 100% coverage for preventive care
 - Well-child care, immunizations
 - Periodic health examinations
 - Annual Gynecology exams
 - Prostate screenings
- Annual deductible must be met before benefits are paid
- Protection from high out-of-pocket costs

Health Savings Account

- You own the account
- Triple-tax benefits
- You decide to save or use on medical type services prior to age 65
- Funds roll over
- Contribution elections are allowed at anytime throughout the year via the ADP Health Savings Account Contribution Change enrollment event.

HSA

HSA Contribution

IRS Tax-Year Limits

2023 Ind \$3,850/ Fam \$7,750

Maximum Employee Deductible Responsibility

(in Network)

\$5,500 Self / \$11,000 Family

Health Plan Coverage

(in Network)

100%

- You may make contributions up to the annual IRS limits for self and family coverage.
- **Age 55 years and older can contribute an additional \$1,000 per year.**
- The University contributes to your HSA when certain criteria is met. Contribution is based on your coverage tier.
- No individual family member will pay more than the individual deductible in order for benefits to begin for that member.
- Same covered services as traditional plan.
- Once deductible is met, copays and 100% coinsurance kicks in for covered in-network services.



Benefits of your HSA

- 1. Portability:** You own the personal bank account and can take the funds with you if your job changes, you retire or become unemployed.
- 2. Tax savings:** Your HSA provides triple tax savings:
 - Contributions to your account are pre-tax
 - Investment Earnings are tax free
 - Withdrawals for qualified medical expenses are tax free
- 3. Unused HSA funds roll over year after year:** There is no limit on the total amount you can have in your HSA.
- 4. Flexibility:** You decide how to use the money – save it or spend it on healthcare expenses.
 - Qualified medical expenses prior to age 65
 - After age 65, you can withdraw the funds without penalty; similar to a 401(k)
- 5. Balance can grow:** Through investment earnings
 - You can pursue many different investment options once your account balance meets a certain threshold. Health Equity's threshold is \$2,000.
- 6. Help pay for family members' medical expenses** as long as they are a tax dependent listed on your IRS filing



Eligible HSA Expenses

- Acupuncture
- Ambulance
- Chiropractor
- Dental treatment
- Prescription drugs
- Long-Term Care
- Hospital Services
- Durable Medical Equipment
- Flu Shot
- Diabetic Test Kit/Strips
- Drug Addiction Treatment/Counseling
- Diagnostic Services
- Hearing Aids
- Nursing services
- Speech therapy
- Smoking cessation program
- Surgery (non-cosmetic)
- Vision services
- Wheelchair
- Therapy

This list is not exhaustive. Please refer to [HealthEquity.com/QME](https://www.healthequity.com/QME) for a complete list.

If you enroll in one of the two HDHPs, the University will automatically open an HSA on your behalf. Keep an eye out in the mail for your HSA debit card from Health Equity. If you are currently enrolled in the HSA, keep your debit card; you will not receive a new debit card each year.

To open and contribute to an HSA you must:

Be covered by a qualified high deductible health plan

Not be enrolled in Medicare or Tricare

Not have any other health coverage that pays for out-of-pocket healthcare expenses before you meet your plan deductible, including Medicare A and B

Not have received any VA health benefits within the last 3 months

Not be enrolled in a Medical FSA Account

–You can enroll in a Dependent Care FSA + Limited Flexible Spending Account





Dental

	DHMO	MAC PPO	90th PPO
Annual Deductible	N/A	\$50 / \$150	\$50 / \$150
Annual Plan Maximum	N/A	\$1,500	\$1,500
Annual Rollover Amount	Not Included	Wellness Plus Incentive	Wellness Plus Incentive
Preventive Services	100%	100% (deductible waived)	100% (deductible waived)
Basic Services	Fee Schedule	100%	80%
Major Services	Fee Schedule	60%	50%
Periodontics (root planing)	Fee Schedule	100%	80%
Endodontics (root canal)	Fee Schedule	60%	50%
Orthodontia (children to age 19)	Fee Schedule	50% to \$1,500 Lifetime Max	50% to \$1,500 Lifetime Max
Waiting Periods	None	None except for Late Entrants	None except for Late Entrants
UCR Payment Level	N/A	MAC	90th

DID YOU KNOW? If you plan on having dental work in excess of \$300, ask your dentist for a “predetermination of benefits” so you know how much you will have to pay before services are performed.

Vision PPO

Exam Frequency	\$10 Copay Once every 12 months
Lenses Single/Bifocal/Trifocal Frequency	\$25 Copay Once every 12 months
Frames Frequency	\$130 Allowance Once every 12 months
Contact Lenses Conventional Contact Lenses Medical Frequency	\$130 Allowance Covered in full Once every 12 months



Frame benefit varies by retailer.

Visit [Cigna.com](https://www.cigna.com) and select the [Cigna Vision PPO Network](#) to locate an in-network vision care provider.

- **Health Care Flexible Spending Account (FSA): \$3,050**
 - Qualified Health Care Expenses
 - Rollover of \$610 into next plan year
- **Limited Purpose Flexible Spending Account (LP-FSA): \$3,050**
 - Must be enrolled in one of the medical HDHPs
 - Funds can be used only for qualified dental and vision expenses
 - Rollover of \$610 into the next plan year
- **Dependent Care Flexible Spending Account (DC-FSA): \$5,000 household max**
 - Qualified Dependent Care or Elder Care expenses to allow you (or your spouse) to work or go to school
- Debit MasterCard available for the Health Care Account.
- You must submit receipts for non-copay expenses.
- Must re-elect every year.

Life University pays 100% of the cost of Basic Life and Accidental Death and Dismemberment for employees.

- \$50,000 benefit
- Matching Accidental Death & Dismemberment benefit

IMPORTANT REMINDER

Please remember to keep your beneficiary up-to-date throughout the year. Open Enrollment is a great opportunity to check and update this information on an annual basis.





Voluntary Life/ AD&D

- ✓ You must elect personal Voluntary Life/ AD&D coverage in order to elect spouse and/or child coverage.

Insured	Coverage Amounts
Employee	<ul style="list-style-type: none">· Increments of \$10,000· Maximum benefit of \$500,000 or 5x annual salary, whichever is less· Guaranteed Issue \$200,000
Spouse	<ul style="list-style-type: none">· Increments of \$5,000· Maximum benefit of \$150,000, not to exceed 50% of employee amount· Guaranteed Issue \$50,000
Children	<ul style="list-style-type: none">· Increments of \$1,000· Maximum benefit of \$10,000· Guaranteed Issue \$10,000

Medical questions are required:

- at initial eligibility for amounts elected over the Guaranteed Issue (GI) amounts listed above.
- at open enrollment if you are increasing your benefit amount by more than 2 increments or above the GI.

If you waive this benefit when it is first offered to you and decide to enroll later, you will be required to answer medical questions for any amount of coverage.

You must complete an Evidence of Insurability (EOI) form and return to the carrier for final approval.



Disability : Income Protection

Disability coverage can be one of the most important benefits you have. It provides you and your family with financial protection if you are ever unable to work due to an illness or non-work related injury. Benefits will be paid as long as the employee remains eligible for benefits.

Short-Term Disability (STD)

Benefit Percentage	100%
Benefit Duration	13 Weeks
Elimination Period	14 days

Long-Term Disability (LTD)

Benefit Percentage	60%
Monthly Maximum	\$5,000
Benefit Duration	SS Retirement Age
Elimination Period	90 Days

IMPORTANT

The STD plan includes a **12-month** waiting period for new hires.

The LTD plan does not cover any disabilities caused by, contributed to, or resulting from a pre-existing condition. A condition is considered pre-existing if you received medical treatment, consultation, care, services, or took prescribed drugs in the **three months** just prior to your effective date of coverage. After you have been covered under the plan for **twelve months**, pre-existing condition limitations no longer apply.



Employee Assistance Program (EAP)

100% Confidential Services - Available 24/7

With the Cigna EAP program, you can get support for everyday issues as well as life's tough challenges.

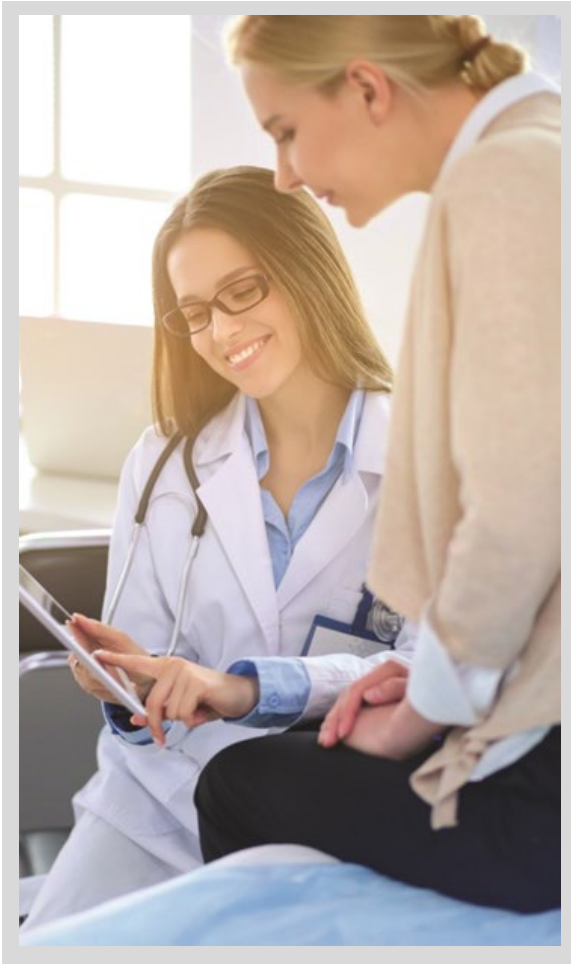
Assistance is available for:

- Emotional Health – receive 1-8 sessions per issue per year
- Home Life Referrals – referrals to community resources and services
- Financial and Legal Assistance – free consultation (time limits do apply)
- Monthly Wellness Seminars

www.myCigna.com

Call 1-877-622-4327

Employer ID: lifeu



Cigna's Hospital Care plan provides you with additional financial protection for out-of-pocket expenses associated with a hospital stay.

The plan pays a Hospital Admission benefit of \$1,000. Maximum of one benefit per calendar year per covered person.

Then, there's a \$100 per day Hospital Stay benefit. Limited to 30 days.

Additional benefits for ICU admission and stay.

Also included is a **\$50 Wellness Benefit**. This benefit is payable once per calendar year per covered person just for completing your annual health screening. That's right – Cigna wants to pay you for having your free preventive care screening or COVID-19 immunization completed!

Accident Insurance is designed to help you fill some of the gaps caused by increasing deductibles, copayments and out-of-pocket costs related to an accidental injury.

Coverage for:

- Sports-related accidental injury, including children's sports
- Broken bone or dislocation
- Burn or laceration
- Concussion or coma
- Back and knee injuries
- ER-visit, follow-up physician visit as a result of an accident

This plan pays out based upon a fee schedule. Refer to the benefits summary for more information.

Also included is a **\$50 Wellness Benefit**. If you are enrolled in one of the other Cigna plans that pays a wellness benefit, you are eligible for the benefit under both plans!



Critical Illness insurance provides the ability for an insured to receive a lump sum benefit payment upon first and second diagnosis of any qualified Critical Illness. Benefits are paid directly to you when you need it most.

Coverage for 19 conditions including:

- Heart Attack
- Stroke
- End Stage Renal Failure
- Major Organ Failure
- Cancer
- Advanced Alzheimer's
- ALS
- Parkinson's
- Multiple Sclerosis
- Cerebral Palsy

Employees may purchase a flat benefit amount of \$10,000, \$15,000 or \$20,000.

Spouses are eligible for up to 50% of the employee amount. Child(ren) can be covered at 25% of the employee amount.

Guaranteed Issue Amounts: \$20,000 for employees, \$10,000 for spouses, and any amount for child(ren). This is the amount of coverage for which members are eligible at initial eligibility (new hire) without answering medical questions.

The plan also includes a **\$50 Wellness Benefit**. Remember – you can double dip on this benefit!

A **medical questionnaire known as Evidence of Insurability (EOI)** is required if you waive this benefit when it is first offered to you and decide to enroll later. This form is also required if you are electing to increase your benefit amount.

Universal Life and Long-Term Care

Employee

Up to \$75,000

Spouse

Up to \$15,000

- Includes a Long-Term Care Rider that will pay up to \$3,000 a month for 50 months for a total of \$150,000 in benefits.
- Tobacco and Non-Tobacco Rates
- 30 day waiting period after the effective date for sickness
- No physical or blood work required

To enroll, please download the paper application from the ADP system and submit to Human Resources.





Long Term Care

Long Term Care provides coverage for you if you couldn't independently perform the basic activities of daily living: bathing, dressing, using the toilet, transferring from one location to another, continence and eating, or if you suffered severe cognitive impairment from a condition such as Alzheimer's disease.

Elect up to \$8,000 and a Facility Benefit Duration of 3 or 6 years.

Evidence of Insurability (EOI) form required for Employees if you did not apply during initial eligibility or are increasing your benefit amount. Spouses and all family members must complete the Benefit Election Form and the EOI form for approval.

Please review and enroll through the website at:

<http://unuminfo.com/LifeUniversity/index.aspx> for additional information or you may contact UNUM at 800-227-4165.

Won't my other insurance pay for long term care?

Unfortunately, no. Medical insurance and Medicare are designed to pay for specific care for acute conditions — not for long term help with daily living. Medicaid only helps with long term care expenses after you have depleted virtually all of your assets.

Life University pays \$25 per month towards the cost of Employee Only coverage.

Plan Options

1. Legal Plan “Stand Alone”
2. Legal Plan “with Identity Theft Shield”
3. Identity Theft Shield Only

Life Events Legal Plan

- Phone consultation, letter writing, contract and document review
- Will, Living Will and related documents
- Motor Vehicle Legal Defense Services
- Trial Defense Legal Services
- IRS Audit Services
- 25% Member Discount off legal services not covered under plan

Identity Theft Shield

- Current credit report with detailed analysis and score
- Continuous credit monitoring
- Identity Restoration Services by Kroll licensed investigators

Please enroll on the ADP website. For additional information visit www.legalshield.com/info/lifeedu or contact Nanette Freiman at 404-403-7861 or nsfreiman@bellsouth.net

The Claims Advocacy Team is ready to assist you and your family members with non-medical benefit-related issues and concerns such as:

- Claims/appeals resolution
- Billing errors
- Prior authorization requests
- Coordination of care
- Step-therapy
- Reduce stress and anxiety of dealing with insurance carrier

Call **833-635-0218** or email Deikrem@McGriff.com. Please do not send HIPAA information freely (unsecured).



2023 Rates

2023 RENEWAL RATES - BIWEEKLY DEDUCTIONS (24 PAY PERIODS)					
	Premium Cost Sharing		Bi-weekly Premium	Biweekly Contribution Amounts	
	Employer's Contribution %	Employee's Contribution %	2023 Bill Rate \$	Employer Contribution \$	Employee Contribution \$
Low Plan with HSA					
Employee	78.0%	22.0%	\$513.19	\$400.29	\$112.90
Employee + Spouse	60.0%	40.0%	\$1,079.23	\$647.54	\$431.69
Employee + Child(ren)	55.0%	45.0%	\$976.32	\$536.98	\$439.34
Employee + Family	67.0%	33.0%	\$1,542.36	\$1,033.38	\$508.98
High Plan with HSA					
Employee	67.0%	33.0%	\$543.98	\$364.47	\$179.51
Employee + Spouse	59.0%	41.0%	\$1,143.98	\$674.95	\$469.03
Employee + Child(ren)	55.0%	45.0%	\$1,034.90	\$569.20	\$465.71
Employee + Family	67.0%	33.0%	\$1,634.90	\$1,095.38	\$539.52
Gold PPO Plan					
Employee	56.0%	44.0%	\$638.44	\$357.53	\$280.91
Employee + Spouse	40.0%	60.0%	\$1,342.62	\$537.05	\$805.57
Employee + Child(ren)	40.0%	60.0%	\$1,214.60	\$485.84	\$728.76
Employee+ Family	57.0%	43.0%	\$1,918.79	\$1,093.71	\$825.08

Questions / Contacts

Exemplar - Medical	855-826-3422	Member.services@exemplarhba.com
Cigna –Dental, Vision	800-244-6224	mycigna.com
Integrated Source One	866-969-4761	Intsourceone.com
Cigna - Life, Disability	800-997-1654	cigna.com
McGriff – FSA	800-768-4873	mcgriff.com/flex
Health Equity – HSA	866-346-5800	healthequity.com
Cigna Worksite	800-754-3207	supphealthclaims@cigna.com
Transamerica	888-763-7474	transamerica.com
Unum	800-227-4165	unuminfo.com/lifeuniversity/index.aspx
Employee Assistance Program	877-622-4327	mycigna.com
LegalSheild - Nanette Freiman	404-403-7861	nsfreiman@bellsouth.net
McGriff Claims Advocacy Line	833-635-0218	deikrem@mcgriff.com