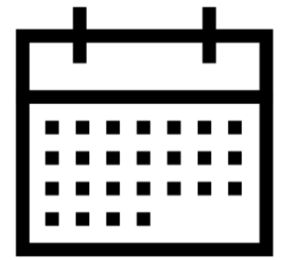


# Your 2021-2022 Open Enrollment

## Understanding Your Benefit Options



# 2021 Open Enrollment



Centenary University offers comprehensive and affordable benefits for you and your family.

Over the past few years the cost of health care has continued to increase steadily and sometimes dramatically. Centenary University recognizes that 2020 through 2021 has been an unprecedented and stressful year.

With the assistance of the Centenary University benefit committee, it was determined that for the 2021-2022 plan year it would be necessary to transition to a new carrier for our Medical and Prescription program.

Effective **July 1, 2021** United Healthcare/Oxford will be administering the university's medical and prescription program. This decision was not made without careful consideration. We feel that there will be minimal provider disruption with this transition.

# 2021 Open Enrollment



- Open enrollment for Medical, Prescription, Vision and Dental insurance programs **begins Monday, June 14, 2021 and will end on Friday, June 25, 2021.**
- The insurance carrier for Centenary University's medical and prescription coverage is transitioning from Horizon Blue Cross/Blue Shield to United Healthcare with the Oxford network.
- Delta Dental will continue to be the dental insurance carrier.
- The vision benefit program will continue to be administered by VSP.

**The open enrollment deadline is  
Friday, June 25, 2021 at 11:59 pm.**

# What You Need to Know



Annual enrollment is the only time during the year you can enroll in or make changes to your benefits unless you have a qualifying life event or change in status, including:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Loss or gain of other coverage
- Change in your or spouse/partner's work status affecting benefits

Notify Human Resources within 30 days of the event or you will need to wait until the next Open Enrollment.

# What You Need to Know



- Employees must be scheduled to work at least 20 hours per week/12 months per year to be eligible for benefits. In addition, the following 10 month per year positions are benefit eligible: full-time Resident Director, full-time Coach, and full-time 9 month Faculty Members.
  
- Eligible dependents include:
  - Your legal spouse
  - Your domestic partner
  - Your children up to age 26

# Choosing Your Medical Plan



Benefit eligible employees will have a choice of 3 medical plans through United Healthcare/Oxford:

- The **UHC Direct Oxford Freedom Plan**, provides in and out of network benefits through the Oxford Freedom Network and will cost the most in payroll deductions.
- The **UHC EPO Oxford Liberty Plan**, is a mid-level plan, providing in-network only benefits through the Oxford Liberty Network.
- The **UHC EPO Oxford Liberty Post Plan**, provides in network only benefits through the Oxford Liberty Network and will cost you the least in payroll deductions.
- Outside NJ, Metro NY and CT you have access to UHC National Network – **United Healthcare Choice Plus**



# Choosing Your Medical Plan

How are the plans similar?

- All plans cover preventive care in network at 100%
- No primary care provider requirement
- LabCorp and Quest are preferred labs for all plans
- Similar Oxford networks

	Liberty Network	Freedom Network
	<b>EPO Plans</b>	<b>Direct Plan</b>
Physicians in NJ	28,700	30,100
Hospitals in NJ	67	67
Access in NY	Yes	Yes
Access in CT	Yes	Yes

How are the plans different?

- UHC Direct Oxford Freedom Plan allows you to access care out of network
- No out of network coverage with either of the EPO plans
- How you pay for services
- How much gets deducted from your paycheck

# Your Medical Benefits



You have a choice of 3 medical plans through United Healthcare with Oxford.

Plan Provisions	UHC Direct Oxford Freedom		UHC EPO Oxford Liberty	UHC EPO Oxford Liberty Post
	In-Network	Out-of- Network	In-Network Only	In-Network Only
Deductible – Single	\$500	\$1,000	\$1,000	\$2,000
Deductible – Family	\$1,000	\$2,000	\$2,000	\$4,000
OOP Maximum – Single	\$2,500	\$5,000	\$4,000	\$6,350
OOP Maximum – Family	\$5,000	\$10,000	\$8,000	\$12,700



UHC Direct Oxford Freedom includes the choice of utilizing in network and out of network providers. The in network providers for this plan participate within the Oxford Freedom Network.

The EPO plans are in network only providers. The in-network providers participate within the Oxford Liberty network.

Outside NJ, Metro NY and CT you have access to UHC National Network – **United Healthcare Choice Plus.**



# Your Medical Benefits



Plan Provisions	UHC Direct Oxford Freedom		UHC Oxford EPO	UHC Oxford EPO Post
	In-Network	Out-of-Network	In-Network Only	In-Network Only
Preventive Care	No charge	Deductible & 30%	No charge	No charge
Virtual Visit	No charge	N/A	No charge	No charge
Office Visit	\$25	Deductible & 30%	\$30	\$30
Specialist Office Visit	\$40	Deductible & 30%	\$50	\$50
Radiology-Freestanding	Deductible & 10%	Deductible & 30%	Deductible & 20%	Deductible & 30% Hospital: Ded & 50%
Laboratory-Freestanding	No charge	Deductible & 30%	No charge	No charge
Urgent Care	\$40	Deductible & 30%	\$50	\$50
Emergency Room	\$100	\$100	\$100	\$100 then 30%
Outpatient Surgery-Freestanding	Deductible & 10%	Deductible & 30%	Deductible & 20%	Deductible & 30% Hospital: Deductible & 50%
Inpatient Hospital	Deductible & 10%	Deductible & 30%	Deductible & 20%	Deductible & 30%

# Your Prescription Drug Benefits



All 3 medical plans include prescription drug coverage with OptumRX

Plan Provisions	UHC Direct Oxford Freedom	UHC EPO Oxford Liberty	UHC EPO Oxford Liberty Post
	Retail – 30 days		
Tier 1	\$25	\$25	\$25
Tier 2	\$50	\$50	\$50
Tier 3	\$75	\$75	\$75
Mail Order – 90 days	2 copays	2 copays	2 copays



- Review formulary prescription tier listing
- Use mail order to save money on maintenance medications - 2 copays for a 90 day supply

# 2021 Open Enrollment

## What you need to know about the transition



- Verify participation of your current providers – Oxford Freedom or Liberty network
- Transition of Care
- Deductible Credit
- Pharmacy formulary listing

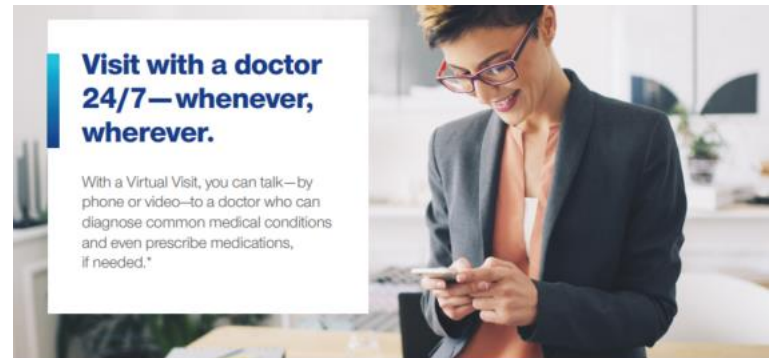
## Resources available to you through United Healthcare / Oxford

- Member website: Visit **myuhc.com** to find in-network doctors, get estimates for treatments and procedures, view claims and account balances, and more. Access to member ID cards.
- United Healthcare app: Access to myuhc.com functions, i.e., searching for an urgent care center, pulling up an ID card.
- Virtual doctor visits: 24/7/365 access to board certified physicians who can prescribe Rx via a mobile device or computer.
- Access to several value added programs as a UHC member.

# UHC/Oxford Member Programs - Telemedicine

## Getting Sick Isn't Convenient – Virtual Visits Are!

- Doctors are licensed in the state in which you are physically located and can prescribe medication.
- Available 24/7
- For UnitedHealthcare
  - Sign in at [myuhc.com/virtualvisits](https://myuhc.com/virtualvisits)
  - Download the UnitedHealthcare App
  - Call 1-855-615-8335



# Virtual Visits: Three Options for Access

## Accessing Teladoc online: Getting started.

- Virtual Visits are accessible by going to **myuhc.com** or using the UnitedHealthcare app.
- Single Sign-On automatically passes the member's credentials to Teladoc®—providing a seamless experience.

## Registering online for Doctor On Demand or Amwell.

- Members should have their health plan ID card and method of payment ready.
- Go to **myuhc.com/virtualvisits**.
- Select a provider (Doctor On Demand or Amwell).
- Download the chosen provider's app from the App Store® or Google Play™.
- Follow the app's instructions to register for Virtual Visits.



Data rates may apply. App Store is a trademark of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google, LLC. Registration is required on myuhc.com for Doctor On Demand and Amwell.

# UHC/Oxford Member Programs – Sweat Equity

## Get rewarded for getting in shape.

- ✓ Go to the gym or an exercise class 50 times in 6 months.
- ✓ Combine your fitness facility visits with your fitness classes.
- ✓ Subscribers get reimbursed up to \$200 in a 6-month period.\*
- ✓ Spouses and Dependents 13+ get reimbursed up to \$100 in a 6-month period.



\* Applicable to subscribers only and subscriber's covered spouse/dependents; \$100 maximum covered spouse/dependent reimbursement.

# UHC/Oxford Member Programs - RALLY®

Rally is designed to help you make changes to your daily routine, set smart goals and track your progress. You'll get personalized recommendations to help you move more, eat better and improve your health—and have fun doing it.

Start with the quick Health Survey and get your Rally Age™, a measure to help you assess your overall health. Rally will then recommend missions for you: activities designed to help improve your diet, fitness and mood. Start easy, and level up when you're ready.

Plus, on Rally there are lots of ways to earn Rally Coins, which you can use for chances to win rewards. Rack up Rally Coins for taking healthy actions, like joining missions, completing healthy activities, or pushing yourself in a Challenge.

Rally is available at no additional cost to you, as part of your health plan benefits.

Get started today at [myuhc.com](https://myuhc.com)®.



Get Your Rally Age



Build Healthy Habits

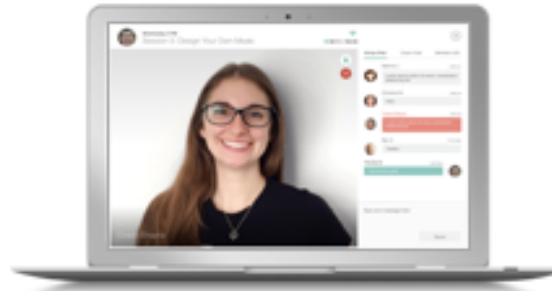


Win Cool Stuff

# UHC/Oxford Member Programs - Real Appeal<sup>®</sup>

## Uniting clinically proven science with a Transformation Coach and engaging content.

The Real Appeal weight-loss program helps employees prevent disease, change behavior and save on medical expenses.





# UHC/Oxford Member Programs – Quit for Life

## Quit For Life is a tobacco cessation program.

Get the support you need to quit your way.



### Online support.

Get access to a website with an Action Plan and quit guide to help you beat urges, manage withdrawal symptoms and switch up your habits to avoid tobacco



### Quit For Life® mobile app.

24/7 urge management support plus on-the-go access to your program. Download through the Apple® iTunes® App Store® or Google Play®.



### Quit smoking medication.

You may be eligible for medications to help quit, if you qualify.\*



### Live Tobacco-Free course.

Participate in an online quit tobacco course at your own pace as part of your program. You'll gain knowledge and skills to help prepare you to quit and stay on track—for good.



Quit For Life is a **tobacco cessation program** offered.

The program uses an evidence-based combination of physical, psychological and behavioral strategies designed to help employees overcome their tobacco addiction.

# Your Costs



The cost of the program you select is a very important part of your decision because this money comes out of your paycheck even if you rarely use the health plan.

Understand how much you spend and use your health plan:

- Paycheck deductions x # of paychecks = your annual plan cost
- How many times did you go to your Primary Care Provider (PCP)?
- What are your other medical expenses? Are these one-time or ongoing?
- Add up other out-of-pocket (e.g., co-pays, deductibles) expenses.
- Contact your PCP to understand their in-network participation.

# Moderate Usage Cost Illustration

• Single coverage

Medical / Rx Expenses		UHC Direct Freedom		UHC EPO Liberty		UHC EPO Liberty Post	
Preventive care	\$ 398	Covered	\$ 0	Covered	\$ 0	Covered	\$ 0
Inpatient Hospital	2,600	Ded & Coins.	710	Ded & Coins	1,320	Ded & Coins	2,180
4 PCP visits	480	Copay	100	Copay	120	Copay	120
12 Generic Rx	388	Copay	300	Copay	300	Copay	300
3 Brand Rx	665	Copay	150	Copay	150	Copay	150
<b>Total ( Retail ) Expenses</b>	<b>\$4,531</b>	<b>Total Amount You Pay</b>	<b>\$1,260</b>	<b>Total Amount You Pay</b>	<b>\$1,890</b>	<b>Total Amount You Pay</b>	<b>\$2,750</b>

Monthly Cost                      \$586.81                      Monthly Cost                      \$285.91                      Monthly Cost                      \$213.54

<b>Annual Cost</b>	<b>\$7,041.72</b>	<b>Annual Cost</b>	<b>\$3,430.92</b>	<b>Annual Cost</b>	<b>\$2,562.48</b>
<b>Total Annual Cost</b>	<b>\$8,301.72</b>	<b>Total Annual Cost</b>	<b>\$5,320.92</b>	<b>Total Annual Cost</b>	<b>\$5,312.48</b>

This is an example used for illustrative purposes only.

# Your Medical Costs



Plan	Category of Coverage	Monthly Employee Cost
United Direct Healthcare Oxford Freedom	Single Employee	\$586.81
	Employee and Spouse	\$1,421.59
	Employee and Child(ren)	\$1,110.22
	Family	\$1,941.31
United Healthcare Oxford EPO Liberty	Single Employee	\$285.91
	Employee and Spouse	\$678.70
	Employee and Child(ren)	\$560.36
	Family	\$937.47
United Healthcare Oxford EPO Liberty Post	Single Employee	\$213.54
	Employee and Spouse	\$497.43
	Employee and Child(ren)	\$426.03
	Family	\$692.49

# Your Dental Benefits



Type of Service	PPO Plus Premier		DeltaCare
	In-Network	Out-of-Network	In-Network Only
Calendar Year Deductible <b>Individual/Family</b> (Applies to Type B & C Services Only)	\$50 / \$150		None
Calendar Year Maximum	\$2,000 per individual In & Out-of-Network amounts cross-apply		Unlimited
<b>Type A - Preventative &amp; Diagnostic</b>			
Oral Exam	100%	100%	100%
Cleanings (Once every 6 months)	100%	100%	100%
Bitewing X-Rays	100%	100%	100%
<b>Type B - Basic Services</b>			
Fillings	80% after deductible	80% after deductible	100%
Periodontal Scaling	80% after deductible	80% after deductible	100%
Simple Extractions	80% after deductible	80% after deductible	100%
<b>Type C - Major Restorative Care</b>			
Crowns	50% after deductible	50% after deductible	Schedule of Benefits
Crown Repairs	50% after deductible	50% after deductible	Schedule of Benefits
Root Canal	50% after deductible	50% after deductible	Schedule of Benefits
Surgical Extraction	50% after deductible	50% after deductible	Schedule of Benefits
Bridges	50% after deductible	50% after deductible	Schedule of Benefits
<b>Type D - Orthodontia</b>			
Deductible	Not Applicable		Not Applicable
Orthodontia Treatment	50%		\$2,000
Lifetime Maximum	\$1,000		Not Applicable
Lifetime Maximum	Adults & Children		Adults & Children

# Your Dental Costs



Plan	Category of Coverage	Monthly Employee Cost
Delta Dental PPO plus Premier Plan	Single Employee	\$15.76
	Employee and Spouse	\$40.64
	Employee and Child(ren)	\$43.95
	Family	\$59.98
Delta Dental DeltaCare/ Flagship DMO Plan	Single Employee	\$7.73
	Employee and Spouse	\$20.15
	Employee and Child(ren)	\$33.04
	Family	\$33.04

No changes to the PPO Plus Premier costs. Slight increase to the DMO plan costs.

# Your Vision Benefits



Services	Vision - Base Plan		Vision - Premier Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye Exam	\$10 copay	\$50 allowance - the plan will reimburse up to \$50	\$10 copay	\$50 allowance - the plan will reimburse up to \$50
<b>Materials</b>				
Single Vision Lenses	\$25 copay	\$50 allowance	\$25 copay	\$50 allowance
Bifocal Lenses	\$25 copay	\$75 allowance	\$25 copay	\$75 allowance
Trifocal Lenses	\$25 copay	\$100 allowance	\$25 copay	\$100 allowance
Progressive Lenses	Standard - \$50 copay Premium - \$80 to \$90 copay Custom - \$120 to \$160 copay	\$75 allowance	Standard - \$50 copay Premium - \$80 to \$90 copay Custom - \$120 to \$160 copay	\$75 allowance
Contact Lenses <i>In lieu of eye glasses</i>	\$130 allowance \$60 copay fitting & evaluation	\$105 allowance	\$150 allowance \$60 copay fitting & evaluation	\$105 allowance
Frames	\$130 allowance	\$70 allowance	\$150 allowance	\$70 allowance

## Benefit Frequency

### Base Plan

This plan will cover one set of lenses every 24 months. This plan will cover one set of frames every 24 months.

This plan will cover one set of contact lenses in lieu of eyeglasses once every 24 months.

### Premier Plan

This plan will cover one set of lenses every 12 months. This plan will cover one set of frames every 12 months.

This plan will cover one set of contact lenses in lieu of eyeglasses once every 12 months.

# Your Vision Costs



Plan	Category of Coverage	Monthly Employee Cost
VSP Base Plan	Single Employee	\$5.78
	Employee + Dependents	\$12.44
VSP Premier Plan	Single Employee	\$12.73
	Employee + Dependents	\$27.38

No changes to Vision costs.



# Your Resources – Direct Path Advocates



**DirectPath**  
**800.640.1898**

Monday-Friday: 8 a.m. - 9 p.m. ET | Saturday: 9 a.m. - 2 p.m. ET | [www.directpathhealth.com](http://www.directpathhealth.com)

## WHEN TO CALL DIRECTPATH

- Your DirectPath Advocate can help you with the following:
  - Open enrollment decisions
  - Benefits questions
  - ID card issues
  - Billings issues
  - Claims resolutions
  - Prescription drug questions
  - Authorizations and Referrals
  - Eligibility
  - Finding a Doctor or other provider
  - Comparing cost and quality for procedures
  - Appealing a denied claim
  - Scheduling doctor appointments
  - Clarifying out-of-pocket costs

DirectPath advocates  
can assist members  
in several different  
languages,  
i.e., Spanish

# Next Steps



Open Enrollment for 2021 is June 14, 2021 through June 25, 2021.

## Active Enrollment

- Access the self-serve ADP site to make your program elections.
- ***Your current Medical plan elections will NOT roll forward for July 1, 2021.***
- Current Dental and Vision elections will roll over automatically, but note that it is open enrollment which is the time to make changes to these programs if you'd like, without experiencing a qualifying event.
- **Exception:** Health and Dependent Care Flexible Spending Accounts (FSA's) always require new elections every year. Open enrollment for these plans takes place in the 4<sup>th</sup> quarter of the year.



**Consider your options: the plan you have today may not be the right one for tomorrow**

# Need More Information



- For additional information, visit the Open Enrollment webpage at [www.centenaryuniversity.edu/human-resources/benefits/open-enrollment/](http://www.centenaryuniversity.edu/human-resources/benefits/open-enrollment/)
- Contact Direct Path Benefit Advocate  
Phone: (800) 640-1898
- Contact Christine Rosado  
Email: [christine.rosado@centenaryuniversity.edu](mailto:christine.rosado@centenaryuniversity.edu)  
Phone: (908) 852-1400 Ext: 2334

**The deadline for open enrollment elections  
is Friday, June 25, 2021 at 11:59 pm**