Welcome to the 2018 plan year Open Enrollment for the Ivy Tech Health Plans

This presentation is an overview of the benefit plans changes for the 2018 plan year. This should be viewed in conjunction with the Benefit Open Enrollment booklet and the information found on the Benefits website.

Open enrollment is an excellent opportunity to re-familiarize yourself with the benefit offerings provided by the College and to change your benefit selections for the upcoming year. You can add or remove benefits, dependent, change amounts of insurance and more.

The plan year for our benefit programs is January 1st through December 31st, and aligns with the calendar year accumulation of deductibles and out of pocket maximums. Elections you make during this Open Enrollment period will stay in place through the end of the year, unless you have a qualifying event. More information regarding eligibility and qualifying events can be found on the Benefits Website.
Open Enrollment is October 23 – November 8th.

Let’s start with what is not changing.

- There are no changes to the Choice HDHP and Standard PPO plan deductibles, out-of-pocket maximums, and copays.
- The College’s contribution to the Health Savings Account for Choice HDHP participants will remain at the current amount.
- There are no plan design or premium changes to the dental, vision, disability, or life insurance plans.

We do have some new and exciting changes for 2018.

- This year is a MANDATORY enrollment. This means that you will have to confirm all of your benefit elections in IvyBenefits.
- There is an increase to the medical plan premiums.
- If you are enrolled in the medical plan you will receive a new ID card for 2018. It will include both your medical and pharmacy information all in one card.
- The College is excited to launch the BeLively Employee Wellbeing program. This will include all of the College’s statewide wellbeing initiatives. More information is provided later in this presentation.
- The College is changing Pharmacy Benefit Managers from Express Scripts to CVS Caremark.
- In an effort to better protect your personal information, Delta Dental will issue new ID cards with a unique ID number. Your Social Security Number will no longer be used as an identifier in their system.
- The IRS increased the annual maximum for Flexible Spending Accounts and HSAs.
- We are excited to partner with Boston Mutual for our Voluntary Benefits.
- We are also partnering with Identity Guard who will provide two different plan options for Identity Theft Protection.

<table>
<thead>
<tr>
<th>What is NOT changing?</th>
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<tbody>
<tr>
<td>• Medical deductibles, out-of-pocket maximums, and copays (if applicable)</td>
</tr>
<tr>
<td>• College HSA contribution</td>
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<td>• Plan design and premiums for all other plans (dental, vision, disability, and life)</td>
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<table>
<thead>
<tr>
<th>What is NEW and EXCITING?</th>
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<tr>
<td>• MANDATORY ENROLLMENT</td>
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<tr>
<td>• Medical Plan premiums will increase</td>
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<tr>
<td>• New Anthem/Pharmacy ID Card</td>
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<td>• BeLively Employee Wellbeing program</td>
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<td>• CVS Caremark as the Plan Pharmacy Benefit Manager</td>
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<tr>
<td>• New Delta Dental ID card with unique ID</td>
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<tr>
<td>• Increased Flex and HSA annual maximum</td>
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<tr>
<td>• Boston Mutual as our Voluntary Benefits vendor</td>
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<td>• Identity Guard as our new Identity Theft Protection vendor</td>
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The cost shares for both plans have been established for 2018. The College will pay 75% of the total premium for the Standard PPO Plan and 90% of the total premium for the Choice HDHP.

The 2018 premiums will be dependent on your tobacco use status. Tobacco users (which includes smokeless tobacco, e-cigarettes, and vapor) will be charged $500 in additional premiums. This amount will be spread over the course of the year. The College does provide a free tobacco cessation program called QuitNow. Successful completion of this program will result in changing to the lower premium, as well as refunding the additional premium already paid. More information on the QuitNow program can be found on the BeLively website.

As stated prior, participants in the medical plan will receive a new ID card that will include both Anthem and CVS Caremark plan information.
## Medical Premiums

### Choice HDHP with HSA

<table>
<thead>
<tr>
<th>24 Pay</th>
<th>Non-Tobacco</th>
<th>Tobacco</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$35.29</td>
<td>$56.12</td>
</tr>
<tr>
<td>Employee/Child(ren)</td>
<td>$68.08</td>
<td>$88.91</td>
</tr>
<tr>
<td>Employee/Spouse</td>
<td>$77.06</td>
<td>$97.89</td>
</tr>
<tr>
<td>Family</td>
<td>$113.58</td>
<td>$134.42</td>
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</table>

<table>
<thead>
<tr>
<th>18 Pay</th>
<th>Non-Tobacco</th>
<th>Tobacco</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$47.05</td>
<td>$74.83</td>
</tr>
<tr>
<td>Employee/Child(ren)</td>
<td>$60.77</td>
<td>$118.55</td>
</tr>
<tr>
<td>Employee/Spouse</td>
<td>$102.74</td>
<td>$130.52</td>
</tr>
<tr>
<td>Family</td>
<td>$151.44</td>
<td>$179.22</td>
</tr>
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</table>

*Please note: 18 Pay faculty pay their annual benefit premiums over the course of their 9-month contract, at an accelerated rate. This allows for continuation of coverage(s) over the summer, whether a summer contract is in place or not. Any premium change and/or plan change during open enrollment will require an additional rate adjustment beginning in 2018. Adjustment amounts will be communicated in late December.*
# Medical Premiums

## Standard PPO Plan

<table>
<thead>
<tr>
<th>24 Pay</th>
<th>Non-Tobacco</th>
<th>Tobacco</th>
<th>18 Pay</th>
<th>Non-Tobacco</th>
<th>Tobacco</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$87.52</td>
<td>$108.35</td>
<td>Employee</td>
<td>$116.69</td>
<td>$144.47</td>
</tr>
<tr>
<td>Employee/Child(ren)</td>
<td>$168.84</td>
<td>$189.68</td>
<td>Employee/Child(ren)</td>
<td>$225.12</td>
<td>$252.90</td>
</tr>
<tr>
<td>Employee/Spouse</td>
<td>$191.11</td>
<td>$211.85</td>
<td>Employee/Spouse</td>
<td>$254.81</td>
<td>$282.59</td>
</tr>
<tr>
<td>Family</td>
<td>$321.70</td>
<td>$362.54</td>
<td>Family</td>
<td>$375.60</td>
<td>$403.38</td>
</tr>
</tbody>
</table>

Please note: 24 Pay Faculty pay their annual benefit premiums over the course of their 9-month contract, at an accelerated rate. This allows for continuation of coverage(s) over the summer, whether a summer contract is in place or not. Any premium change and/or plan change during open enrollment will require an additional rate adjustment beginning in 2018. Adjustment amounts will be communicated late December.
Effective January 1, 2018, CVS Caremark will be the Pharmacy Benefit Manager for the Ivy Tech health plan. CVS Caremark manages your prescriptions like Anthem manages your medical benefits.

CVS Caremark has a different Formulary list (for both medical plans). A link to this list is available on the Open Enrollment Website as well as the CVS Caremark website. CVS Caremark will send a communication to those affected by the change.

Additionally, there is a new Preventive Medications List for the Choice HDHP. This list is also available on the Open Enrollment Website.

Participants with Specialty medications will now have access to the CVS Caremark Care Team Choice program. This pharmacist-led team is highly trained in the disease state they manage and take a high-touch approach to the care participants receive. Specialty Connect is CVS Caremark’s ability to intake specialty prescriptions at any CVS retail location. Prescriptions can also be picked up at these locations.

You can check the cost of your prescription in 2018 on the Open Enrollment Website.
We are excited to launch the BeLively Employee Wellbeing Program. This program is intended to encompass all of the College’s statewide wellbeing initiatives including financial education, healthy lifestyle education and programs, and stress management.

Ivy Tech has teamed up with the Wellness Council of Indiana to provide a tool to help you quit. The QuitNow program takes you through a 12 chapter quitting process using tobacco products. You can sign up by going to www.quitnowtool.com and select the ‘sign up today’ button. Additional information including a Frequently Answered Questions document can be found on the Open Enrollment Website.

Please note: If you participate in the College’s medical program, your premiums will depend on your tobacco use (this includes smokeless tobacco, e-cigarettes, and vapor). If you are a tobacco user, you will be subject to additional premium.

The Anthem Healthy Lifestyles program is an online program that is available to those who participate in the College’s medical plan. This self-reporting tool encourages the adoption of a healthy lifestyle. It focuses on stress management, diet and nutrition, weight management, and physical activity. It allows participants to set personal goals and track their progress. Participants can collect points that can be redeemed for prizes.

LiveHealth Online is offered to all employees through Anthem and has seamless claims integration for those enrolled in the health plan. Simply register at LiveHealth Online or download the app to get started today. You can have a video visit with a doctor who can provide medical care for common conditions. LiveHealth also gives you the opportunity to have a video conference with a therapist or psychologist. In 2018, LiveHealth will launch Psychiatry. Now you can see a board-certified psychiatrist to help you manage your medications. You can have a video visit usually in two weeks. Evening and weekend visits are available! (Please note, the psychiatrists cannot prescribe controlled substances.)

The College continues to work with Frank Leyes, the College’s financial education provider, Transamerica, and others to provide our employees opportunities to learn more about their own financial wellness.
IRS Annual Limits – HSA and Flex

- **Health Saving Account**
  - Individual: + $50, annual $3,450
  - Family: + $150, annual $6,900
  - No change to catch-up contributions
  - Annual max is employee and College contribution

- **General Purpose and Limited Purpose Spending Account**
  - 2017 limit $2,600
  - 2018 limit $2,650

- **Dependent Care Account**
  - No change; annual limit is $5,000
Flexible spending accounts, or FSAs, are a great way for you to save on dependent care expenses, and/or predictable health, dental, and vision expenses. These expenses can be for you or any member of your family regardless of whether or not they are covered by an Ivy Tech insurance plan. FSAs are funded with money you contribute on a pre-tax basis.

All Flexible Spending Accounts will allow a $500 carry-over into the next plan year. Meaning if you have a balance of up to $500 you can carry that over into the 2018 plan year, then spend and claim that balance plus your new plan year’s balance.

Because Flexible Spending Accounts are governed by IRS code Section 125, there are specific rules and regulations that affect the way they operate:

Elections must be made in advance so you must decide before the beginning of the plan year how much you want to contribute.

You can only change your election under limited circumstances. Once you have made your election for this year, you can change it only if you have a Qualifying Life Event. For more information, please visit the Qualifying Life Event section of the open enrollment guide.

You need to budget carefully. The IRS mandates that any money left in your account at the end of the plan year cannot be recovered with the exception of the $500 carry over.
The Short Term disability plan is offered through The Standard. Short Term Disability coverage is designed to replace a portion of your income to help meet your financial obligations if you are unable to work for an extended period of time due to a non-work-related accident or illness.

Short Term Disability pays a weekly benefit of up to 60% of your weekly earnings (to a maximum of $1,000).

Please note, the premium is per $10.00 of the benefit. You pay the premiums for this protection through payroll deduction on an after-tax basis.

Long Term Disability insurance offered through The Standard is designed to pay a monthly benefit to you in the event you cannot work because of a covered illness or injury.

Long Term Disability pays a monthly benefit of 60% of the first $25,000 of your earnings. Benefits become payable after you have been continuously disabled for 90 calendar days (some pre-existing condition limitations may apply).

You and the College share the premium cost of this benefit based on your annual salary. The College pays all the expense of coverage associated with the first $7,200 of your annual salary. Your portion of the premiums for this protection are paid through payroll deduction on an after-tax basis. Your premium amount is available in the IvyBenefits system.

More information about both of these programs can be found on the open enrollment website and guide.
The College’s life insurance program is administered by The Standard and offers protection for your family in the event of your death. In addition to the basic life insurance provided by the College, you can purchase additional life insurance and dependent life insurance to fit your family’s needs.

Additional Life Insurance is an opportunity for you to provide additional insurance for your beneficiaries up to a maximum benefit of $700,000. Evidence of Insurability may be required.

Your premium will vary depending on your benefit choice and your age and it will increase as you reach certain ages.

You pay the premiums for this supplemental protection through payroll deduction on an after-tax basis.

Benefits are elected in $10,000 increments.

Dependent Life insurance for your spouse and children is also offered through The Standard. Benefit coverage is a flat dollar amount of $10,000 for your spouse, and $5,000 for your dependent child. Premium for this coverage is $2.45/month for your spouse and $.50/month for your child (regardless of how many children you have on the plan). You pay the premiums for this protection through payroll deduction on an after-tax basis.
The Boston Mutual and Beazley benefit plans can help you protect you and your family's income when you need it most. With the exception of Hospital Indemnity, all the plans are portable, meaning you can take the coverage with you if you leave the College. Premiums are calculated based on your individual election.

Coverage through Boston Mutual and Beazley is being offered Guaranteed Issue for this open enrollment period. That means you do not have to answer any medical questions in order to qualify for the coverage (some pre-existing condition limitations may apply).

Boston Mutual will offer Whole Life, Critical Illness, and Accident coverage. Beazley will offer Hospital Indemnity.

You have the opportunity to talk with a qualified benefit enrollment specialist to enroll for any of these plans. You can schedule an appointment online or call the call center directly.

If you currently have a Whole Life, Hospital Indemnity, and/or Short Term Disability policy with Unum you can keep that coverage, but will be billed directly from Unum.

If you are a full time employee with Critical Illness and/or Accident with Unum, you will not be able to continue this coverage, however your policy will be rolled over to Boston Mutual and/or Beazley. We highly encourage you to set up an appointment with a benefit enrollment specialist who can walk you through the policy differences and the enrollment options. A link to the scheduling site can be found on the Open Enrollment Website.
The College has made the decision to move from LegalShield to Identity Guard. Identity Guard has been a leader in the Identity Protection space since 1996 and has protected over 47 million consumers. Data is sent in “real-time and near real-time” rather than a daily batch process so participants are notified of issues faster.

Please note, if you currently have coverage through LegalShield, you may keep this coverage. You will be moved to the direct bill process and receive a monthly invoice from LegalShield. LegalShield will be in communication with those who have current policies regarding continuation.

The College will offer two plans, Total Monitoring and Premier Service. Employees can enroll for coverage for themselves and their dependents.
All benefit elections and changes must be made through IvyBenefits. The link can be found on MyIvy. Under the Employee Dashboard menu.
A step-by-step enrollment guide is available on the Open Enrollment website.
Through the IvyBenefits system you can elect your health benefits, add dependents to your plan and record your beneficiaries for your life insurance coverage. Start by selecting Enroll – Annual and you will be on your way!
You have several resources to help guide you through the enrollment process. The Benefit Open Enrollment Booklet is available on the benefits website under the open enrollment tab.

The benefits website also includes more detailed plan information and rates.

As always, please contact your Human Resources team with any additional questions.
Thank you for your attention.

Have a great day!