

# Adelphi University Town Hall

2023



**Annual Benefits Enrollment**  
November 1 – 21, 2023

or benefits effective  
**January 1, 2024**

## **Adelphi University — 2024 Benefits Annual Enrollment**

Beginning November 1, 2023, go to [MyBenefits](#) on Adelphi's [eCampus](#) portal to enroll, confirm or make changes to your benefits package.

**New elections are effective January 1, 2024.**

### **New for 2024:**

- MetLife discounted pet insurance
- New maximums for Health Savings Account (HSA)

### **Reminders for 2024:**

- Lower-cost Cigna medical plan option: High Deductible Health Plan with Health Savings Account (HDHP / HSA)
- Bright Horizons: Subsidized emergency childcare / eldercare

### **Join us for presentations with:**

- Cigna
- Emblem HMO
- Bright Horizons
- MetLife

**Annual Enrollment is November 1–21, 2023**

**MAKE THE BEST  
SELECTIONS FOR  
YOU!**

**ADELPHI  
UNIVERSITY**

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**ADELPHI  
UNIVERSITY**

# Rewards Program Updates

# Rewards Program | Principles & Goals

## Guiding Principles



**Offering modern, market competitive, rewards** that attracts and retains quality personnel



**Meet employees where they are** by offering varying plan options that meet the needs of our employees and their dependents



**Make programs simple** to access care and navigate health plan options



**Control Costs** to allow for financially sustainable programs

## Goals

We are committed to delivering comprehensive employee benefits that enhance the overall wellbeing of our workforce.

Through regular review that includes benchmarking and employee feedback along with financial and utilization analyses, with our carrier partners and consultants, we strive to ensure that our benefits meet the diverse needs of our workforce, considering factors such as different life stages and family structures.

### For the 2023 plan year Adelphi University:

- ✓ Expanded monthly premium tiers
- ✓ Added a family support program
- ✓ Added a lower cost High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

# Rewards Program | Enhanced Family Support Program

## Services Offered- NEW for PY23



**Back-Up Care:** Up to 10 back-up care uses per employee annually for back-up child-care at a center, in-home or school-age camps



**Childcare:** \$15 per child copay (\$25 for family) for center care. Bright Horizons will send an in-home caregiver for up to 10 hours per day or a child can be placed in any eligible Bright Horizons center or Bright Horizons network partner center



**Elder Care:** \$6 per hour for in-home care, Bright Horizons will send an elder caregiver to the home of an elderly parent or family member anywhere within the United States

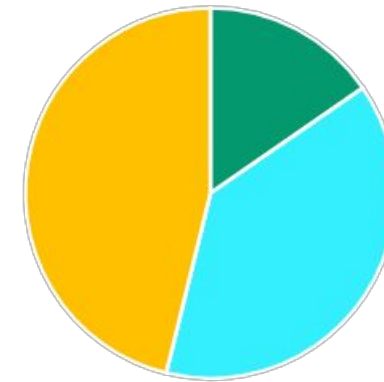


**Marketplace of Resources:** Online marketplace of resources with discounts, including membership to Sittercity

## Member Utilization

Q1 and Q2 of 2023: **there have been 21 total registrations and 32 total care recipients**

Use by Program



■ Bright Horizons Center Care  
■ In-Home Child Care  
■ Bright Horizons Partner Center

- 46.2% utilize a Bright Horizons Partner Center
- 38.5% receive In-Home Childcare
- 15.4% are in a Bright Horizons Center Care

# Rewards Program | HDHP with HSA

As a new benefit introduced in 2023, Adelphi University offers a Health Savings Account (HSA) paired with the High Deductible Health Plan (HDHP)

HDHP Plan Limits	2023	2024
HDHP Deductible	\$1,500/\$3,000 (Single/Family)	\$1,600/\$3,200 (Single/Family)
Maximum Contributions (employer and employee combined)	\$3,850/\$7,750 (Single/Family)	\$4,150/\$8,300 (Single/Family)
Catch Up Contributions (55+)	\$1,000	\$1,000

New Federally Required  
Minimum Deductibles and  
Maximum Contributions for  
Plan Year 2024

More than 34% of eligible employees enrolled in the HDHP with HSA!

HSA accounts provide a triple tax advantages:

- Contributions are pre-tax
- Withdrawals for qualified expenses are tax-free
- Interest on the balance and investment earnings are tax free

# 2024 Plan Design and CIGNA Programs

# 2024 Self-Funded Health Plans Options:

No changes to PPO. Required change to HDHP Minimum Deductible only

Plan	Plan : PPO		Plan : HDHP	
Insurance Provider	Cigna		Cigna	
Network Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductibles/Out-of-Pocket				
Deductibles (Individual / Family)	\$750/\$1,500	\$1,500/\$3,000	\$1,600/\$3,200 <sup>2</sup>	\$3,000/\$6,000
Maximum Out-of-Pocket	\$3,000/\$6,000	\$6,000/\$12,000	\$3,000 / \$6,000	\$6,000/\$12,000
Account funding	No Account / HRA Accounts Grandfathered <sup>1</sup>		HSA: \$875/\$1,750	
Medical				
PCP Office Visit	\$30	40% after deductible	20% after deductible	40% after deductible
Specialist Visit	\$50	40% after deductible	20% after deductible	40% after deductible
Mental Health	\$30	40% after deductible	20% after deductible	40% after deductible
Inpatient Hospital Stay	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Outpatient Surgery	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Emergency Room	\$250	\$250	20% after deductible	20% after deductible
Urgent Care	\$40	\$40	20% after deductible	20% after deductible
Diagnostic Testing	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Prescription Drugs				
Retail	\$10/\$30/\$50	Not applicable	20% after deductible	Not applicable
Mail	\$20/\$60/\$100		20% after deductible	

<sup>1</sup>The university will no longer fund a Health Reimbursement Arrangement (HRA) for PPO members however members will still be able to utilize their existing balances in their accounts

<sup>2</sup> Required IRS inflationary increase to minimum deductible



# 2024 Health Plans:

## The Monthly Premium Rates for 2024:

- 2024 increase for the Cigna Medical plans are lower than we had expected to see in the industry for similar plan types and organizations of our size.
- The Adelphi Cigna plans are increasing 5.2% lower than industry trend
- We don't have a confirmed increase for the community rated HMO with Emblemhealth but all rates will be able to be viewed when annual enrollment opens on November 1.

# CIGNA Initiatives for 2024

- + The Know Before You Go initiative educates members on the cost and time associated with healthcare services, allowing members to make educated decisions on their health needs
- + The Employee Assistance Program (EAP) provides access to work/life resources, and licensed clinicians. They can help members cope with a wide variety of concerns, from family and financial issues to substance use, emotional health, and stress.

## **Communicate/Educate Know Before You Go**

- Engage health plan non-users toward preventive care services and appropriate urgent care settings
- Know Before you Go:
  - ✓ Virtual Care
  - ✓ Convenience Care
  - ✓ Primary Care
  - ✓ Urgent Care
  - ✓ Emergency Room

## **Communicate/Educate Employee Assistance Program (EAP)**

EAP Includes:

- ✓ 24/7 telephonic support and provider referrals
- ✓ Online/telehealth EAP counseling
- ✓ 6 visits with a counselor per issue
- ✓ Legal and financial
- ✓ Critical incident response
- ✓ Management/Supervisory training

# CIGNA Programs Effective 2024

- + Medical and Pharmacy ID cards are going digital, allowing customers to access their plan coverage information easily
- + Cigna Pathwell Specialty<sup>SM</sup> is designed to address one of Adelphi's top health care cost drivers – specialty drugs – enabling them to reinvest in their employees, making health care more affordable for all over time.

## CIGNA Digital ID cards

- Allows members to easily access their ID cards **as well as any dependent(s)**
- Digital ID cards allow members to **email card directly to doctors** and save their ID card to Apple ID
- Going digital introduces the ability for **real-time updates**.



Effective January 1, 2024

## CIGNA Pathwell Specialty

- Puts members with **high-cost conditions** on the right path to wellness by managing medical specialty infused and injected drug use
- Access to a designated team of **highly trained nurses** with deep knowledge of medical specialty injectable drugs
- At-home options - Pathwell Specialty will arrange for a **licensed nurse** to administer the customer's infusion or injection in the comfort of their own home.



Effective January 1, 2024

# MetLife Pet Insurance Effective January 1, 2024

- Adelphi University will offer MetLife discounted pet insurance as a voluntary benefit
- Customizable Plan Options
  - Up to 90% reimbursement available
  - Deductible options range from: \$0 -\$2,500
  - Annual limit options range from \$1,000 to \$25,000 in \$1,000 [MetLife Pet Insurance | Benefits | Adelphi University](#)



## MetLife Plan Overview

- Pet insurance plans for dogs and cats that can help reimburse for unexpected vet bills
- Claims submission online or via app
- 24/7 veterinary help line

### Essential Needs

Cancer  
Diabetes  
Ear infections  
Pancreatitis  
Hip dysplasia  
Cruciate ligament  
And more...

### Wellness

Flea and tick  
Spay and neuter  
Heartworm  
Behavioral training  
Teeth cleaning  
And more...



### Sophisticated Care

Laser therapy  
Holistic care  
Acupuncture  
Hydrotherapy  
IVDD  
Grief counseling  
And more...

### Policy Features<sup>2</sup>

Telehealth  
Mortality benefits  
Lost pet coverage  
Boarding fees  
Partner rewards  
Deductible savings  
And more...

Coverage Made Easy!

Enroll online  
Premiums will be paid directly to MetLife - no payroll deductions - plan is portable if you leave Adelphi

# Adelphi Employee Well-Being

# Employee Well-Being Pays

- Boosts morale and productivity
- Increases employee engagement
- Reduces stress and anxiety
- Enhances problem-solving skills
- Improves employee health behaviors, health and attendance



# Keys to Employee Well-Being



<https://www.youtube.com/watch?v=2V5Z6Fi6stM>



QUESTIONS ??