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!
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)
**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.

- 46.2% utilize a Bright Horizons Partner Center
- 38.5% receive In-Home Childcare
- 15.4% are in a Bright Horizons Center Care
As a new benefit introduced in 2023, Adelphi University offers a Health Savings Account (HSA) paired with the High Deductible Health Plan (HDHP).

Rewards Program | HDHP with HSA

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

<table>
<thead>
<tr>
<th>HDHP Plan Limits</th>
<th>2023</th>
<th>2024</th>
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<tbody>
<tr>
<td>HDHP Deductible</td>
<td>$1,500/$3,000 (Single/Family)</td>
<td>$1,600/$3,200 (Single/Family)</td>
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<tr>
<td>Maximum Contributions (employer and employee combined)</td>
<td>$3,850/$7,750 (Single/Family)</td>
<td>$4,150/$8,300 (Single/Family)</td>
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<tr>
<td>Catch Up Contributions (55+)</td>
<td>$1,000</td>
<td>$1,000</td>
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</tbody>
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New Federally Required Minimum Deductibles and Maximum Contributions for Plan Year 2024
2024 Plan Design and CIGNA Programs
## 2024 Self-Funded Health Plans Options:
No changes to PPO. Required change to HDHP Minimum Deductible only

<table>
<thead>
<tr>
<th>Plan</th>
<th>Plan: PPO</th>
<th>Plan: HDHP</th>
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<tbody>
<tr>
<td>Insurance Provider</td>
<td>Cigna</td>
<td>Cigna</td>
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<tr>
<td>Network Benefits</td>
<td>In-Network</td>
<td>In-Network</td>
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<td></td>
<td>Out-of-Network</td>
<td>Out-of-Network</td>
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<tr>
<td>Deductibles/Out-of-Pocket</td>
<td></td>
<td></td>
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<tr>
<td>Deductibles (Individual / Family)</td>
<td>$750/$1,500</td>
<td>$1,500/$3,000</td>
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<tr>
<td></td>
<td>$1,600/$3,200(^2)</td>
<td>$3,000/$6,000</td>
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<tr>
<td>Maximum Out-of-Pocket</td>
<td>$3,000/$6,000</td>
<td>$6,000/$12,000</td>
</tr>
<tr>
<td>Account funding</td>
<td>No Account / HRA Accounts Grandfathered(^1)</td>
<td>HSA: $875/$1,750</td>
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### 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

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\(^1\) 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

\(^2\) 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℠ 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.

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 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

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 ??