



# DEPAUW UNIVERSITY

*Est. 1837*

# 2023

## Employee Benefit Guide

<b>Plan Year</b>	January 1 – December 31, 2023
<b>Open Enrollment</b>	November 7 – November 18, 2022
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Login instructions & additional resources can be found on the Human Resources intranet site.

Presented by:



DEPAUW

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# Open Enrollment & Benefit Highlights

## 2023 Plan Year Details

The health and financial security of you and your family is important to us. We believe DePauw's benefit program provides a variety of plans that can enhance the lives of you and your family – both now and in the future. As an eligible employee, you will be asked to make decisions about the employee benefits described in this booklet. This guide provides information to enable you to effectively enroll in your benefits. Take time to read it carefully and use the available resources to ensure you make the decisions that are right for you and your family.

The Open Enrollment period is an opportunity for eligible employees to enroll in or make changes to your benefits for the upcoming year. This year Open Enrollment is **November 7 – November 18 at 5 pm EST**.

This is the only time during the year that you are eligible to make benefit plan changes unless you have a qualifying life event that allows you to change your benefits mid-year. Changes made during Open Enrollment will be effective January 1, 2023.

	<b>Medical Plan</b>	<ul style="list-style-type: none"><li>• No Plan design changes</li><li>• No employee premium increases</li><li>• UMR remains the medical plan administrator</li><li>• Deductible is reset for 2023 calendar year</li></ul>
	<b>Rx Plan</b>	<ul style="list-style-type: none"><li>• New Pharmacy Benefit Manager – CVS Caremark</li><li>• Broad network of pharmacies including: Walgreen, Kroger, Walmart, Meijer, CVS and many more</li><li>• Preventive list of medications with \$0 cost to members</li></ul>
	<b>Dental Plan</b>	<ul style="list-style-type: none"><li>• No plan design changes</li><li>• No employee premium changes</li><li>• Delta Dental remains dental carrier</li></ul>
	<b>Vision Plan</b>	<ul style="list-style-type: none"><li>• No plan design changes</li><li>• No employee premium changes</li><li>• Anthem BCBS remains vision carrier</li></ul>

# When Life Changes

## Qualified Life Events

Generally, employees may add/remove/change your benefit elections only during the annual enrollment period. However, you may change your benefit elections during the year if you experience a qualified life event, including:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Dependent turns age 26
- Change in employment status of employee, spouse or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- Entitlement to Medicare or Medicaid

You must notify Human Resources within 31 days of the qualified life event. Depending on the type of event, you may be asked to provide proof of the event. If you do not contact Human Resources within 31 days of the qualified event, you will have to wait until the next annual enrollment period to make changes (unless you experience another qualified life event).

As the employee, you will log into the ADP portal to request change(s). In addition, you will also need to provide documentation that reflects need for change(s) and must be submitted to HR before workflow can be approved.

For more information about your benefits, visit: <https://www.depauw.edu/offices/human-resources/current-employees/benefits/>

## Important Contacts

COVERAGE	CONTACT	PHONE	WEBSITE
Medical Plan	UMR	800-207-3172	<a href="http://www.umar.com">www.umar.com</a>
Health Savings Account (HSA)	HSA Bank	800-357-6246	<a href="https://myaccounts.hsabank.com/">https://myaccounts.hsabank.com/</a>
Telemedicine	OC24 Health	855-617-2116	<a href="http://www.oc24health.com">www.oc24health.com</a>
Rx	CVS CareMark	866-425-9807	<a href="http://www.caremark.com">www.caremark.com</a>
Dental	Delta Dental	800-524-0149	<a href="http://www.deltadentalin.com">www.deltadentalin.com</a>
Vision	Anthem BCBS	866-723-0515	<a href="http://www.anthem.com">www.anthem.com</a>
Dependent Care FSA	HR Pro	800-989-8776	<a href="http://www.hrpro.biz">www.hrpro.biz</a>
Life and Disability	Sun Life Financial	800-SUN-LIFE	<a href="http://www.sunlifeconnect.com">www.sunlifeconnect.com</a>
EAP	Cigna	888-371-1125	<a href="http://www.mycigna.com">www.mycigna.com</a>
Open Enrollment	ADP		<a href="http://www.workforcenow.adp.com">www.workforcenow.adp.com</a>

# Terms You Should Know

**Benefit Eligible.** All full-time employees working an average of at least 30 hours per week are eligible for benefits. For new hires, your benefits begin on your date of hire. For Medical, Dental and Vision your qualified dependents include your legal spouse and children to age 26. For Voluntary Dependent Life, your covered dependents include your spouse and children to age 25 provided they are full-time students.

**Limited Spousal Eligibility.** If your spouse is employed and your spouse's employer provides a medical plan for which the employer pays at least 50% of "Employee Only" coverage, your spouse must enroll in that plan in order to be eligible to enroll in any of the DePauw University Medical plans.

**Deductible.** The amount you pay for covered health care expenses before your insurance starts to pay. For example, with a \$2,000 plan year deductible, you pay the first \$2,000 covered services.

**Coinsurance.** The percentage of costs of a covered health care service you pay (for example 20%), after you have paid your plan year deductible.

**Out-of-Pocket Maximum.** The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance, your health plan pays 100% of the costs of covered benefits.

**Network Benefits (In-Network).** In network providers agree to accept the UMR's approved amount for their services. You will see these savings listed as the "discounted amount" on your Explanation of Benefits statements.

**Non-Network Benefits (Out-of-Network).** Doctors or hospitals who are not in the network do not accept the UMR's approved amount. You will be responsible for paying the difference between the provider's full charge and your plan's approved amount. This is called balance billing.

**Preventive Care.** Preventive care is the care you receive to prevent illnesses or diseases. Providing these services at no cost is based on the idea that getting preventive care, such as screenings and immunizations, can help you and your family stay healthy. Services will be paid at 100% when you use a participating provider.

**Consumer Driven Health Plan (CDHP).** Refers to a type of health insurance plan that allows employers and/or employees to utilize pretax money to help pay for medical expenses not covered by their health plan. These plans are often linked to health savings accounts (HSAs).

**Embedded deductible plans.** Under family coverage, an embedded deductible plan means that each family member has an individual deductible in addition to the total family deductible. Each individual's deductible is much lower than the total family deductible. When an individual meets their respective out-of-pocket total, the insurer begins to pay for that person's covered medical services, regardless of whether the family deductible has been fulfilled.

- The benefit of embedded deductibles: in some cases, this double-layered deductible can actually enhance individuals' coverage, according to the Center for Health Insurance Reform at Georgetown University. If an individual family member incurs a significant amount of medical expenses, the individual will fulfill their deductible sooner because it is lower than the family deductible. This can save families thousands of dollars because the individual's insurance policy will begin to cover benefits even if the family deductible isn't met.

**Non-embedded deductibles.** Under a non-embedded deductible plan, also known as an aggregate deductible plan, the total family deductible must be paid out-of-pocket before the insurer starts paying for healthcare services for any individual member.

- Non-embedded deductibles are not economical for some families. For some families, such as married couples without children, non-embedded deductible plans can cause families to spend thousands of dollars in extra out-of-pocket expenses that otherwise would have been covered had they purchased individual plans with lower deductibles or embedded family plans.

**Plan Compliance Notifications.** Federal required Notices including but not limited to the HIPAA Privacy and Security, Certificate of Creditable Coverage for Medicare and Market "Exchange" Notices. Health Care Reform Notices are available online on the human resources internet site or via paper, free of charge, upon request. Please contact human resources with questions.

Your Medical Provider



A United HealthCare Company

UnitedHealthcare Choice  
Plus Network



## Web Services - Services at your Fingertips

- Register for web services at <https://umr.com>
- UMR Website Tour: [UMR Member site tour video](#)
- Find a Provider Tour: [Click to Watch the Video](#)

## Just a Click Away – 24/7 Access To:

- Benefit Plan Details
- Deductible, Out-of-Pocket Accumulations
- ID Cards
- Paid Claims for you and your insured dependents
- Medical PPO Network providers using the United Healthcare Choice Plus Network.
- Health and Wellness Tools including
  - Plan Cost Estimator
  - Healthy “U” Presentations
  - Health Education Library

## UMR Mobile Services Available 24/7

- Mobile Access - [Click to Watch the Video](#)
- 24/7 mobile access to plan information, paid claims, provider and other UMR Helpful Tools including:
  - Plan Cost Estimator, Health and Wellness Resources, tools on navigating the app
- Mobile Services Tour - [Click to Watch the Video](#)
- Have Questions? Call the Customer Support Center using the phone number on your ID card.



# Additional Provider Benefits

From UMR



## NurseLine<sup>SM</sup>

A call to the UMR's NurseLine service will connect you to a team of registered nurses who can answer your questions and provide advice. Calling the NurseLine is easy and a **free service** if enrolled in the DePauw's medical plan. Simply dial toll-free 877-950-5083 available 24 hours, 7 days a week; the number can also be found on the back of your member ID card.

## OC24health (Telemedicine)

This service gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of a phone, video or mobile app visits. It is an affordable option for quality medical care. OC24Health board-certified doctors can treat many non-life threatening medical conditions including cold & flu symptoms; allergies; pink eye; respiratory infection; sinus problems; skin problems and more.

- General medical = \$45/visit fee,
- Psychiatrists = \$95/session (\$200 for the initial evaluation)

## Premium Provider Designations

The UnitedHealth Premium program, offered through UMR evaluates various specialties using evidence-based medicine and national standardized measures to help you locate quality and cost-effective providers. Understand the following symbols on the UMR website to better understand.

♥♥ Premium Care Physician

Physician meets Premium Program criteria for quality and cost-efficient care

♥ Quality Care Physician

Physician meets program criteria for providing quality care

♡ Not Evaluated For Premium Care

Program criteria does not evaluate physicians in this specialty or the physician does not have enough data to be evaluated for quality.

♡ Does Not Meet Premium Quality Criteria

Physician does not meet program criteria for providing quality care.

# 2023 Medical/Rx Benefit Overview

Medical & Prescription Drugs Insured by UMR/CVS Caremark

	Consumer Driven Health Plan 1		Consumer Driven Health Plan 2		Consumer Driven Health Plan 3	
	Network Benefits	Non-Network Benefits	Network Benefits	Non-Network Benefits	Network Benefits	Non-Network Benefits
<b>Physician Office Visit</b>	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
<b>Specialist Office Visit</b>	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
<b>Deductible</b>	<b>Embedded</b>		Non-Embedded		Non-Embedded	
Single	\$3,000	\$4,500	\$2,000	\$4,000	\$1,500	\$3,500
Family	\$3,000 Individual \$6,000 Family	\$9,000	\$4,000	\$8,000	\$3,000	\$7,000
<b>Coinsurance</b>	20%	40%	20%	40%	20%	40%
<b>Out-of-Pocket Maximum</b>	<b>Embedded</b>		Non-Embedded		Non-Embedded	
Single	\$4,500	\$9,000	\$4,000	\$8,000	\$3,000	\$7,000
Family	\$4,500 Individual \$7,350 Family	\$18,000	\$7,000	\$16,000	\$6,000	\$14,000
<b>Preventive Care</b>	100% Coverage	40% after Deductible	100% Coverage	40% after Deductible	100% Coverage	40% after Deductible
<b>Hospital Services</b>	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
<b>Out-Patient Services</b>	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
<b>Maternity Services</b>	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
<b>Emergency Room Services</b>	20% after Deductible		20% after Deductible		20% after Deductible	
<b>Urgent Care Centers</b>	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
<b>Mental &amp; Nervous</b>						
In-Patient	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
Out-Patient	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
<b>Substance Abuse</b>						
In-Patient	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
Out-Patient	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
<b>Retail Prescription Drugs</b>						
Generic	0% after Deductible	40% after Deductible	0% after Deductible	40% after Deductible	0% after Deductible	40% after Deductible
Preferred	40% after Deductible	40% after Deductible	40% after Deductible	40% after Deductible	40% after Deductible	40% after Deductible
Non-Preferred	50% after Deductible	40% after Deductible	50% after Deductible	40% after Deductible	50% after Deductible	40% after Deductible
<b>Mail Order Prescription Drugs</b>						
Generic	0% after Deductible	Not Covered	0% after Deductible	Not Covered	0% after Deductible	Not Covered
Preferred	40% after Deductible	Not Covered	40% after Deductible	Not Covered	40% after Deductible	Not Covered
Non-Preferred	50% after Deductible	Not Covered	50% after Deductible	Not Covered	50% after Deductible	Not Covered
<b>Lifetime Maximum</b>	Unlimited		Unlimited		Unlimited	

\*Some Generic Rx medications used to prevent chronic conditions are not subject to the individual and/or family deductibles.

Medical Administration by UMR: UMR has negotiated discounts with a large national network of doctors and hospitals named United Healthcare Choice Plus. You will enjoy the highest level of benefits and the greatest value if you choose to receive care through the Choice Plus Network of providers. While it is not required that you utilize the network, the services you obtain outside of the network will be billed at a greater cost to you. You may log onto [www.umar.com](http://www.umar.com) for a listing of participating providers.

# 2023 Monthly Medical/Rx Premiums

**NOTE: EE Share = Premiums paid by Employee    ER Share = Premiums paid by DePauw**

CDHP 1		Salary Range (Based on 24 Pays)						
		< \$32,000	\$32,000 - <\$52,000	\$52,000 - <\$78,000	\$78,000 - <\$104,000	\$104,000 - <\$130,000	\$130,000 - <\$156,000	\$156,000 +
Employee Only	EE Share	\$44.75	\$77.89	\$118.18	\$154.58	\$174.01	\$187.49	\$210.82
	ER Share	\$714.85	\$681.71	\$641.42	\$605.02	\$585.59	\$572.11	\$548.78
	Total	\$759.60	\$759.60	\$759.60	\$759.60	\$759.60	\$759.60	\$759.60
Employee + Spouse	EE Share	\$102.66	\$168.91	\$262.89	\$326.35	\$374.03	\$391.48	\$437.02
	ER Share	\$1,492.53	\$1,426.28	\$1,332.30	\$1,268.84	\$1,221.16	\$1,203.71	\$1,158.17
	Total	\$1,595.19	\$1,595.19	\$1,595.19	\$1,595.19	\$1,595.19	\$1,595.19	\$1,595.19
Employee + Child/ren	EE Share	\$95.90	\$162.02	\$257.74	\$316.68	\$363.43	\$379.47	\$423.60
	ER Share	\$1,310.31	\$1,244.19	\$1,148.47	\$1,089.53	\$1,042.78	\$1,026.74	\$982.61
	Total	\$1,406.21	\$1,406.21	\$1,406.21	\$1,406.21	\$1,406.21	\$1,406.21	\$1,406.21
Employee + Spouse & 1 Child	EE Share	\$158.68	\$257.76	\$395.05	\$519.45	\$615.73	\$641.81	\$718.06
	ER Share	\$2,196.13	\$2,097.05	\$1,959.76	\$1,835.36	\$1,739.08	\$1,713.00	\$1,636.75
	Total	\$2,354.81	\$2,354.81	\$2,354.81	\$2,354.81	\$2,354.81	\$2,354.81	\$2,354.81
Employee + Spouse & >1 Child	EE Share	\$219.13	\$365.39	\$530.87	\$633.38	\$754.07	\$785.91	\$877.04
	ER Share	\$2,135.68	\$1,989.42	\$1,823.94	\$1,721.43	\$1,600.74	\$1,568.90	\$1,477.77
	Total	\$2,354.81	\$2,354.81	\$2,354.81	\$2,354.81	\$2,354.81	\$2,354.81	\$2,354.81

CDHP 2		Salary Range (Based on 24 Pays)						
		< \$32,000	\$32,000 - <\$52,000	\$52,000 - <\$78,000	\$78,000 - <\$104,000	\$104,000 - <\$130,000	\$130,000 - <\$156,000	\$156,000 +
Employee Only	EE Share	\$49.97	\$83.11	\$123.40	\$159.80	\$179.24	\$192.72	\$216.06
	ER Share	\$715.42	\$682.28	\$641.99	\$605.59	\$586.15	\$572.67	\$549.33
	Total	\$765.39	\$765.39	\$765.39	\$765.39	\$765.39	\$765.39	\$765.39
Employee + Spouse	EE Share	\$113.63	\$179.88	\$273.87	\$337.31	\$385.00	\$402.44	\$447.98
	ER Share	\$1,493.73	\$1,427.48	\$1,333.49	\$1,270.05	\$1,222.36	\$1,204.92	\$1,159.38
	Total	\$1,607.36	\$1,607.36	\$1,607.36	\$1,607.36	\$1,607.36	\$1,607.36	\$1,607.36
Employee + Child/ren	EE Share	\$105.57	\$171.70	\$267.41	\$326.36	\$373.14	\$389.14	\$433.27
	ER Share	\$1,311.36	\$1,245.23	\$1,149.52	\$1,090.57	\$1,043.79	\$1,027.79	\$983.66
	Total	\$1,416.93	\$1,416.93	\$1,416.93	\$1,416.93	\$1,416.93	\$1,416.93	\$1,416.93
Employee + Spouse & 1 Child	EE Share	\$174.87	\$273.96	\$411.24	\$535.64	\$631.92	\$658.01	\$734.26
	ER Share	\$2,197.90	\$2,098.81	\$1,961.53	\$1,837.13	\$1,740.85	\$1,714.76	\$1,638.51
	Total	\$2,372.77	\$2,372.77	\$2,372.77	\$2,372.77	\$2,372.77	\$2,372.77	\$2,372.77
Employee + Spouse & >1 Child	EE Share	\$235.32	\$381.58	\$547.07	\$649.58	\$770.26	\$802.11	\$893.23
	ER Share	\$2,137.45	\$1,991.19	\$1,825.70	\$1,723.19	\$1,602.51	\$1,570.66	\$1,479.54
	Total	\$2,372.77	\$2,372.77	\$2,372.77	\$2,372.77	\$2,372.77	\$2,372.77	\$2,372.77

CDHP 3		Salary Range (Based on 24 Pays)						
		< \$32,000	\$32,000 - <\$52,000	\$52,000 - <\$78,000	\$78,000 - <\$104,000	\$104,000 - <\$130,000	\$130,000 - <\$156,000	\$156,000 +
Employee Only	EE Share	\$81.53	\$120.01	\$165.66	\$207.42	\$232.21	\$251.04	\$279.74
	ER Share	\$712.93	\$674.45	\$628.80	\$587.04	\$562.25	\$543.42	\$514.72
	Total	\$794.46	\$794.46	\$794.46	\$794.46	\$794.46	\$794.46	\$794.46
Employee + Spouse	EE Share	\$200.78	\$272.38	\$366.36	\$445.88	\$509.63	\$532.43	\$594.04
	ER Share	\$1,467.62	\$1,396.02	\$1,302.04	\$1,222.52	\$1,158.77	\$1,135.97	\$1,074.36
	Total	\$1,668.40	\$1,668.40	\$1,668.40	\$1,668.40	\$1,668.40	\$1,668.40	\$1,668.40
Employee + Child/ren	EE Share	\$175.48	\$246.96	\$342.69	\$423.05	\$485.89	\$512.60	\$572.79
	ER Share	\$1,295.26	\$1,223.78	\$1,128.05	\$1,047.69	\$984.85	\$958.14	\$897.95
	Total	\$1,470.74	\$1,470.74	\$1,470.74	\$1,470.74	\$1,470.74	\$1,470.74	\$1,470.74
Employee + Spouse & 1 Child	EE Share	\$298.93	\$408.72	\$546.01	\$691.83	\$788.10	\$824.90	\$911.86
	ER Share	\$2,163.94	\$2,054.15	\$1,916.86	\$1,771.04	\$1,674.77	\$1,637.97	\$1,551.01
	Total	\$2,462.87	\$2,462.87	\$2,462.87	\$2,462.87	\$2,462.87	\$2,462.87	\$2,462.87
Employee + Spouse & >1 Child	EE Share	\$359.38	\$516.35	\$687.18	\$880.73	\$1,006.77	\$1,054.68	\$1,177.94
	ER Share	\$2,103.49	\$1,946.52	\$1,775.69	\$1,582.14	\$1,456.10	\$1,408.19	\$1,284.93
	Total	\$2,462.87	\$2,462.87	\$2,462.87	\$2,462.87	\$2,462.87	\$2,462.87	\$2,462.87

# Health Savings Account

## For a Qualified Consumer Driven Health Plan

A Health Savings Account (HSA) is a consumer-oriented, tax-advantaged savings account that is always combined with a Consumer Driven Health Plan (CDHP). It is an interest-accruing account, similar to an Individual Retirement Account (IRA), which provides financial control over how you spend your health care dollars and can be used to pay for your out-of-pocket medical expenses. Money not used in your Health Savings Account can be rolled over to the following year. HSA funds can be used for all qualified medical expenses, including medical services, as well as eyeglasses, dental procedures, prescription drug coverage and over-the-counter medications provided you submit a prescription from your provider. See IRS Publication 969 for more information and a listing of Qualified Eligible Expenses at [www.irs.gov](http://www.irs.gov)



### To qualify for an HSA, you must meet the following requirements, as defined by the IRS:

- You must be covered under a Consumer Driven Health Plan
- You have no other health coverage except what is permitted by the IRS
- You are not enrolled in Medicare
- You cannot be claimed as a dependent on someone else's tax return.

### How Should You Manage Your HSA?

- Contributions can be made with pre-tax money through payroll deductions, or contributions can be made post-tax and then deducted from your income when you file your income tax return.
- Funds should be limited to qualified medical expenses;
- Keep receipts documenting medical expenses;

### When to Stop Contributing to Your HSA?

- When you are no longer enrolled in a qualified health plan;
- When you become eligible for Medicare and you plan to enroll, you must stop your HSA contribution 6 months prior to your Medicare effective date.



### Annual HSA Base Contributions

If you enroll in one of the three CDHP plans for January 1, 2023, DePauw will make a base contribution to your HSA based on the tier of coverage you are enrolled in. The amount of this contribution will be available mid January.

DePauw University Annual HSA Base Contributions	
Employee Only	\$500
Employee+1 or more Dependents	\$1000



### HSA Incentive Plan

You will have an opportunity to earn additional HSA contributions through the [Our Healthy Tiger incentive program](#). If you are covering your spouse, they will also have the option of participating in the HSA incentive plan to earn contributions to your HSA. The maximum amount of incentive dollars you can earn each year is based on your tier of coverage in the medical plan.

Maximum HSA Incentive Contributions	
Employee Only	\$500
Employee+1 or more Dependents	\$1,000



### IRS 2023 Maximum Contributions

	2023 IRS Max Contributions	IRS Post Age 55 "Catch-up"
Employee	\$3,850	\$1,000
Family	\$7,750	\$1,000

### If You Will Be Turning 65

Active employees turning 65 have the option to accept or decline enrollment in Medicare, including Medicare Part A.

- Employees who accept enrollment in any part of Medicare are no longer eligible to make or receive contributions to an HSA.
- If you elect Medicare at age 65, your maximum HSA contribution for the year you elect will be prorated by the number of months you were not enrolled in Medicare.
- Employees who decline enrollment may continue to make and receive contributions to an HSA.
- Qualified distributions remain tax free regardless of your eligibility to contribute.
- Non-qualified distributions are taxable but no longer carry a 20% penalty after age 65.
- Medicare Part(s) A, B, D and Medicare HMO premiums may be paid or reimbursed with tax-free HSA dollars. You cannot use your HSA to pay for Medigap premiums.

# Pharmacy Management Options

Introducing CVS Caremark



## Prescription Management by CVS Caremark

Beginning in 2023, CVS Caremark becomes DePauw's dedicated partner for pharmacy management.

The Caremark network includes most retail chain pharmacies, such as Walgreens, CVS, Walmart and most supermarket pharmacy chains. Some independent pharmacies are included as well.

After January 1, using your medical ID card, you may visit the online portal ([caremark.com](https://www.caremark.com)) or download the mobile app to:

- ✓ Find a network pharmacy to keep medications cost as low as possible
- ✓ See if a medication is covered to get the most affordable option
- ✓ Compare drug costs to see where you can save

## HDHP Preventive Drug List

Even if you haven't met your deductible, these medications bypass your deductible and are covered from day one of the plan year:

**Certain medications**, supplements or products to:

- ✓ Manage certain health conditions, like high blood pressure, diabetes or high cholesterol
- ✓ Help you quit smoking or stop using tobacco
- ✓ Prepare for certain health screenings in adults

Contraceptives for women; Vaccines and immunizations to prevent certain illnesses in infants, children and adults

You may register on the Caremark portal after your benefit begins using your medical ID card to find the full preventive list and much more at [www.caremark.com](https://www.caremark.com).



## Caremark Mail-Order Benefit

*Why get your Rx delivered by mail?*

With delivery, you have one less thing to worry about. Your 90-day supplies will arrive at your door from CVS Caremark® Mail Service Pharmacy.

Filling your Rx in 90-day supplies usually comes with savings. Plus, there's no extra cost for shipping.

Contactless delivery keeps you and your loved ones safe. And our secure, nondescript packaging protects your privacy.

Start Rx Delivery by Mail at [Caremark.com/RxDelivery](https://www.caremark.com/RxDelivery) (after your benefits begin).

# Ways to Save on Rx

Compare pharmacy prices, look for coupons, and find assistance programs for your high cost medications:

**Start with Your Doctor** – Often doctors may have free samples in their offices; they may even have coupons that offers discounts as well

**GoodRx** – Access online [www.goodrx.com](http://www.goodrx.com) or download their app. You will often find coupons on this site that can offer significant savings. GoodRx purchases **DO NOT** count towards the deductible

**Rx Help Centers** – Assists in finding resources to reduce or eliminate the cost of high-cost brand name medications by advocating directly with drug manufacturers: (866) 478-9593

**Needy Meds** – This a web-based program for finding lower cost prescription drugs. Get more information online at [www.NeedyMeds.org](http://www.NeedyMeds.org).



## Dependent Care Flexible Spending Accounts (FSA)

- HR Pro is the plan administrator
- For employees with dependents under the age of 13 or elderly parents
- Pre-tax reimbursements of eligible expenses cannot exceed \$5000 (\$2500 if married and filing separate income tax returns)
- Planning is required, unused funds will be lost at the end of the plan year
- 2022 Claims must be filed by March 29, 2023
- **REMINDER: Employees must enroll/elect each year during open enrollment**



# Dental & Vision Benefit Summary



**DELTA DENTAL**

<b>Annual Deductible</b>	
Individual	\$50
Family	\$100
<b>Annual Plan Maximum</b>	\$1,250
<b>Orthodontia Lifetime Maximum</b>	\$1,000
<b>Plan Coinsurance Levels</b>	
Preventive Services	100%
Basic Services	80%
Major Services	50%
Orthodontia	50%

Provider Directory: [www.deltadentalin.com](http://www.deltadentalin.com)

### Monthly Premiums

	Employee	Employer
Employee Only	\$15.38	\$16.01
Employee + Spouse	\$30.00	\$27.82
Employee + Child(ren)	\$40.92	\$33.70
Family	\$59.42	\$54.96

Delta Dental offers three levels of benefit coverage: PPO Dentist, Premier Dentist and Non-Participating Dentist. Review summary of benefits for more details.

**PPO Coverage** - Offers significant discounts; no balance billing; acceptance of processing policies; and 108,000 dentist locations

**Premier Coverage** - Negotiated fees; no balance billing; acceptance of processing policies; and 186,000 dentist locations

**Non-Participating Coverage** - Balance billing and does not offer discounts



**ANthem**

	In-Network	Out-Of-Network
<b>Routine Eye Exam - (once every 12 months)</b>		
	\$10 copay	\$40 allowance
<b>Frames - (once every 24 months)</b>		
	\$130 allowance then 20% off any remaining balance	\$45 allowance
<b>Standard Plastic Lenses - (once every 12 months)</b>		
Single vision (1 pair)	\$10 copay	\$40 allowance
Bifocal lenses (1 pair)	\$10 copay	\$60 allowance
Trifocal lenses (1 pair)	\$10 copay	\$80 allowance
<b>Contact Lenses - (once every 12 months in lieu of glasses)</b>		
Elective	\$130 allowance	\$105 allowance
Non-Elective	Covered in full	\$210 allowance

Provider Directory: <https://www.anthem.com/find-care/>  
Allowances must be used on transaction

### Employee Monthly Premiums

Employee Only	\$6.08
Employee + Spouse	\$10.66
Employee + Child(ren)	\$11.57
Family	\$17.67

Anthem Blue Cross and Blue Shield vision members have access to one of the nation's largest vision network. Blue View Vision is the only network that gives you the ability to use in-network benefits at 1-800-CONTACTS, or choose a private eye doctor, or go to retail vendors such as LensCrafters®, Sears Optical, Target Optical®, and most Pearle Vision locations.

# Basic Life, Basic AD&D, & LTD



**Sun Life Financial**

Benefits For Full-Time Employees

## Basic Life Insurance

A life insurance policy is a contract with an insurance company. In exchange for premium payments, the insurance company provides a lump-sum payment, known as a death benefit, to beneficiaries upon the insured's death.

Basic Life	
Full Time Employees	
2x's Annual Base Salary up to \$450,000	
Benefit rounded to the next \$1,000	
Coverage decreases incrementally beginning at age 65	

## Basic Accidental Death & Dismemberment Insurance

The rider covers the unintentional death or dismemberment of the insured. Dismemberment includes the loss, or the loss of use, of body parts or functions (e.g., limbs, speech, eyesight, or hearing).

Basic AD&D	
Full Time Employees	
1x's Annual Base Salary up to \$180,000	
Benefit rounded to the next \$1,000	
Coverage decreases incrementally beginning at age 65	

## Long-Term Disability Benefits

Disability benefits protect your income during a period in which you are unable to work because of an illness or accident not related to your job.

Long Term Disability	
Elimination Period	180 Days
Monthly Income Benefit	Up to 60% of Earnings
Max. Monthly Benefit	\$10,000 (Salaried employees) or \$2,500 (Hourly employees)
Monthly Annuity Benefit	8% of total earnings, not to exceed \$1,333

## Voluntary Insurance

Employees pay 100% of the premiums for Voluntary Benefits.

Voluntary Life		
EMPLOYEE BENEFIT	<b>Benefit Increments</b>	\$10,000
	<b>Benefit Maximum</b>	\$500,000
	<b>Guarantee Issue</b>	
	Under age 60	\$150,000
	Age 60-69	\$40,000
SPOUSE BENEFIT	Age 70-79	\$20,000
	Age 80 and older	\$1,000
	<b>Benefit Increments</b>	\$10,000
	<b>Benefit Maximum</b>	\$50,000
	Cannot exceed 50% of employee amount	
CHILD(REN) BENEFIT	<b>Guarantee Issue</b>	
	Under age 60	\$50,000
	Age 60-69	\$10,000
	Age 70 and over	No coverage available
	<b>Benefit Amount</b>	\$10,000 or \$20,000
CHILD(REN) BENEFIT	<b>Benefit Maximum</b>	\$20,000
	Cannot exceed 50% of employee amount	
	<b>Guarantee Issue</b>	\$20,000

# Additional Voluntary Insurance Options

## Voluntary Accident Insurance Supplemental Coverage

Designed to cover accidents that occur when employees are not at work. This insurance pays fixed cash benefits directly to you for specific injuries, procedures or death as a result of a covered accident. There are no health questions asked or pre-existing conditions limitations.



Accident Claim Example: A do it yourself project results in a deep arm wound, which requires a trip to the ER and surgery to repair your tendon. You would receive \$1,325 for the treatment of your injury to help pay for out-of-pocket medical expenses. See table.

Covered Benefits	High Plan Example
Emergency Room Visit	\$100
MRI	\$200
Surgery on Tendon	\$625
Laceration with Sutures	\$250
Follow-up Visit with 3 Visits	\$75
Physical Therapy 3 Visits	\$75

## Voluntary Critical Illness Coverage

This insurance pays fixed cash benefits directly to you upon diagnosis of a covered critical illness after the coverage effective date. These benefits can help pay for out-of-pocket medical and non-medical expenses your medical insurance doesn't cover. Examples of covered illnesses are heart attack and/or stroke, Alzheimer's, ALS, cancer, certain childhood conditions and others. You are able to choose the benefit amounts that best meet your needs and your budget.

Employee	Spouse	Children
\$5,000 to \$20,000 in \$5,000 increments	\$2,500 to \$10,000 in \$2,500 increments	\$2,500 or \$5,000

## Additional Benefits

## EIIA International Emergency Coverage

This benefit is available for individuals (staff, students, alumni, spouse, etc.) traveling international and on behalf of the University. Prior to travel, faculty should reach out to the Hubbard Center for Student Engagement and staff may also reach out to Human Resources.

# Benefits You Can Use Today



**Sun Life Financial**

## Emergency Travel Assistance & Identity Theft Protection

These extra services are included as part of your life insurance or accident insurance plan.

### Emergency Travel Assistance

As an active employee enrolled in Sun Life's Life or Accident insurance, you and your immediate family are members of Assist America and are entitled to its services, including:

- medical consultation, evaluation, and referral
- hospital admission
- critical care monitoring
- lost prescription assistance
- legal and interpreter referrals
- emergency medical evacuation

This is not medical insurance. No claims for reimbursement will be accepted. All services must be arranged and provided by Assist America. Spouse business travel excluded. Optional coverage for trips longer than 90 days.

### Identity Theft Protection

Identity theft is a serious crime. Each year, millions of Americans have their personal financial information stolen and must spend a significant amount of time and money to restore their records. If you ever become a victim of identity theft, you don't have to face it alone.

You have the support of a comprehensive Identity Theft Protection program through Assist America's SecurAssist Identity Protection program. It provides:

- 24x7 telephone support and step-by-step guidance by anti-fraud experts,
- a case worker assigned to you to help you notify the credit bureaus and file paperwork to correct your credit reports,
- help canceling stolen cards and reissuing new cards, and
- help notifying financial institutions and government agencies.

You can also help stop identity theft before it happens:

- You can securely store information from credit cards, bank cards, and documents in one safe, centralized location. If any information ever becomes lost or stolen, retrieval is easy and the resolution process can begin.
- You can register for identity fraud protection surveillance of up to 10 credit or debit cards.

# DePauw Health

Powered by Hendricks Regional Health



DePauw Health has a comprehensive wellness program that focuses on the physical, emotional and spiritual health of our faculty and staff. We want our employees to lead balanced lives and commit to developing lifelong habits of wellness. The campus Wellness Center is available to all faculty and staff participating on the DePauw University Health Plan, as well as their dependents. The wellness center is located on the second floor of The Lilly Center.



01

## Schedule a Wellness Appointment

Call the DePauw Health Wellness Center at (765) 658-4555 to make an appointment.

02

## Wellness Center Hours

Monday – 8 a.m. to 12 p.m.  
Tuesday – 1 p.m. to 5 p.m.  
Wednesday – 8 a.m. to 12 p.m.  
Thursday – 1 p.m. to 5 p.m.  
Friday – 12 p.m. to 4 p.m.



[www.DePauwHealth.org](http://www.DePauwHealth.org)

03

## Schedule a Wellness Coaching Session

Please call (317) 718-8160 to schedule a personalized wellness coaching appointment with a certified Wellness Nurse.

## HEALTH SERVICES

DePauw Health at DePauw University supports the academic success, physical health and mental well-being of faculty and staff by providing the highest quality offerings in a timely and confidential manner. All faculty, staff and their dependents covered under the DePauw University health plan are eligible to use the Center's medical services.

There is no fee for most services provided in the wellness center as they are covered through health insurance premium contributions. Services include:

- **Clinic visits** – annual physicals, musculoskeletal visits, sick visits, and wellness coaching.
- **Chronic disease management** – support from clinical staff to better manage conditions such as diabetes, high cholesterol, asthma and others.
- **Health risk assessments** – helps identify targeted concerns and preventive health goals.
- **Referrals and care navigation** – support in the coordination of specialty referrals when needed, as well as the management of follow-up care.
- **Home Delivery & On-site pharmacy services** – features a formulary of the most commonly utilized medications.
- **Lab draws** – conveniently available on-site with rapid results turnaround.

# Tuition Benefits

Tuition Waiver, Tuition Remission and Tuition Exchange



The University provides several avenues for covering tuition costs for employees, their spouses and especially their dependent children. Detailed information can be found in the [Employee Handbook](#).

## Employees

An employee is eligible for Tuition Waiver with course credit or may audit a course for no course credit regardless of the degree(s) held. If you would like to submit an application for tuition waiver, use [this form](#) and submit to the Human Resources office.

## Spouse and Dependents Enrollment at DePauw

For eligible spouses and dependent children. Spouses should complete the tuition remission application [using this form](#). The form for dependent children to apply for tuition remission at DePauw [is found here](#).

## Enrollment at a Member Institution of the GLCA

Dependent children are also eligible for tuition remission benefits at the member institutions of the [Great Lakes Colleges Association](#). Visit the GLCA site for more information about the [Tuition Remission Exchange](#). Use the [application form](#) and print and return to the DePauw Human Resources office.

## Dependents Enrollment at Tuition Exchange School

Dependent children of a full-time benefit eligible employee who has met the two-year continuous employment requirement is considered qualified for the Tuition Exchange program. Information on the [Tuition Exchange](#), including the application form for the consideration for a scholarship, can be found at its website at <http://www.tuitionexchange.org/>

# TIAA 403(b) Retirement Savings Plan



## TIAA 403(B) RETIREMENT SAVINGS PLAN

Depending on your employment, you may be eligible to participate in DePauw-sponsored 403(b) retirement plan. Even small amounts of money invested regularly over your career can provide a significant financial resource at retirement.

Full-time benefit eligible employees are eligible for the DePauw eight (8) percent contribution if they are contributing at least five (5) percent minimum each pay period.

Meet with your dedicated TIAA representative they can assist with questions such as:

- Am I on track?
- Am I saving enough?
- Can I retire when I want?

Managing Your 403(b) account

- [TIAA Login](#)
- [Click here to schedule an appointment](#) or call 800-732-8353
- [How to start, stop or change your 403\(b\) Contribution](#)
- [How to update your TIAA beneficiary information](#)

CapTrust - DePauw University has selected the CapTrust (formerly Cammack Retirement) Team to provide investment advisory, consulting and compliance services for the DePauw University Retirement Savings Plan.

# UNIVERSITY HOLIDAYS

As defined in the [Employee Handbook](#), the University observes the following dates as closed. Employees in a full-time, benefit status position and on the regular payroll are eligible for the paid holidays that occur during their normal work schedule.

<b>MARTIN LUTHER KING DAY</b>	Monday – January 16, 2023
<b>SPRING BREAK</b>	Friday – March 31, 2023
<b>MEMORIAL DAY</b>	Monday, May 29, 2023
<b>INDEPENDENCE DAY</b>	Tuesday – July 4, 2023
<b>LABOR DAY</b>	Monday – September 4, 2023
<b>THANKSGIVING</b>	Thursday, November 23, 2023 & Friday, November 24, 2023
<b>WINTER BREAK</b>	Friday – Monday December 22, 2023 through January 1, 2024

# Mental Health At Work Matters

"You don't have to struggle in silence"



If you are suffering from a mental health condition, have hope: you are not alone. Depression, anxiety, substance use disorders, trauma, and other conditions affect people from all walks of life. Below are just a few resources available.

## **Cigna Employee Assistance Program (EAP)**

This benefit is for all full- and part-time DPU employees and anyone living in your household whether or not you are on the DPU medical plan. When you find yourself in need of some professional support to deal with personal, work, financial or family issues, your EAP can assist. This is a FREE and confidential 24/7 service for you and anyone living in your household.

## **UMR Behavioral Health Providers**

This benefit is for DPU employees and dependents on the DePauw Health Plan, services are subject to deductible, coinsurance and out-of-pocket maximums. Find providers on [www.umar.com](http://www.umar.com).

## **OC24 Health Telemedicine Behavioral Health**

Available only to employees and dependents currently on the UMR health plan. Don't wait to get the support you need. With OC24health's Behavioral Health, adults 18 and older can get confidential counseling seven days a week by video. This service is powered by Teledoc mobile app. The initial evaluation fee is \$200 and general sessions are around \$95 dollars | [www.oc24health.com](http://www.oc24health.com).

## **DePauw's Spiritual Life Team**

Available to all DPU employees:

- Chaplain Maureen at [mklangdoc@depauw.edu](mailto:mklangdoc@depauw.edu) | 765-365-2269.
- Chaplain Jonathan at [jonathanmartin@depauw.edu](mailto:jonathanmartin@depauw.edu) | 704-975-9284

## **Be Well Indiana**

In addition to mental health resource, there are a wide range of free resources for Hoosiers available on this site [www.BeWellIndiana.com](http://www.BeWellIndiana.com). For example, help with substance use disorder & recovery resources, child care solutions, and more. You can start by calling 2-1-1. For crisis help text the word "**HOME**" to 741741.

Additional resources can be found on the HR "[Support and Resources](#)" web page.



## Wellness Benefits

- Annual flu shot clinics
- Wellness education and awareness opportunities
- Free Wellness coaching sessions
- Free use of The Lilly Center

## Other Benefits

- Welch Fitness Center and wellness classes
- Indoor Tennis and Track Center
- University Libraries
- Peeler art galleries
- Green Center for the Performing Arts events and programs
- Ubben lecture and lecture series
- Free athletic events
- Bookstore and Starbucks (Greencastle) discounts
- Employee discounted meal plan
- Free parking
- Nature park, including walking and biking trails
- Personal duplicating and printing discounts
- Relocation allowance
- Tuition benefit and exchange
- Discounted tickets to various local attractions (i.e., Indianapolis Zoo)

## Annual Required Notices

- Visit the [Required Notices](#) page to view federal, state mandated notices.