



2014 KEY BENEFITS CHANGES

You will soon have the opportunity to make changes to your benefits for 2014. **This year's Open Enrollment will be October 12 – October 31, 2013.** Please review all the enrollment materials carefully to help you make the best decisions for you and your family!

Affordable Care Act Impact

The Affordable Care Act, otherwise known as the health care reform law, was passed more than three years ago. Some of the law's changes have already been implemented but even more significant changes are going into effect in 2014. The changes required by the law are complex and expensive for the federal government to implement. Employers like SMU are required to pay for many of these changes through substantial new fees and taxes which ultimately affect each one of us as participants in SMU's group health plan.

Health Plan Premiums

These increasing costs put even more pressure on SMU to find ways to control health plan costs and continue to sustain a comprehensive health plan. Our health plan will need to continually adapt in ways that encourage informed healthcare choices and the changes to our 2014 benefits are designed to help each of us become better healthcare consumers.

- SMU will continue to offer multiple health plan options – including the \$1,000, \$2,000, \$2,500, and \$5,000 deductible plans.
- Medical premiums for all plans except the \$5,000 deductible plan will increase 5% for 2014, which is half of the national healthcare inflation average of 10%.
- The chart below outlines the medical plan premiums for 2013 and 2014. Dental and Vision plan premiums will remain unchanged for 2014.

	2013 Employee Monthly Medical Premiums			
	EE Only	EE + Spouse	EE + Child(ren)	EE + Family
\$1,000 Deductible	\$180.49	\$388.58	\$358.71	\$561.34
\$2,000 Deductible	\$89.07	\$191.45	\$178.73	\$277.80
\$2,500 Deductible	\$30.00	\$61.50	\$54.68	\$88.77
\$5,000 Deductible	\$15.00	\$33.00	\$30.00	\$48.00
	2014 Employee Monthly Medical Premiums			
	EE Only	EE + Spouse	EE + Child(ren)	EE + Family
\$1,000 Deductible	\$189.70	\$408.40	\$377.01	\$589.97
\$2,000 Deductible	\$93.61	\$201.22	\$187.84	\$291.96
\$2,500 Deductible	\$31.53	\$64.64	\$57.47	\$93.30
\$5,000 Deductible	\$15.00	\$33.00	\$30.00	\$48.00
	2014 Employee Monthly Dental Premiums			
	EE Only	EE + One	EE + Family	
	\$7.49	\$43.89	\$64.62	
	2014 Employee Monthly Vision Premiums			
	EE Only	EE + One	EE + Family	
	\$5.94	\$11.88	\$19.12	

- If you enroll in the \$1,000 or \$2,000 deductible plans, contributions you make to a Health Care Flexible Spending Account (FSA) can help you pay your out-of-pocket expenses – on a pre-tax basis.
- Similarly, if you enroll in the \$2,500 or \$5,000 deductible plans, contributions you make to a Health Savings Account (HSA) can help you pay your out-of-pocket expenses – also on a pre-tax basis.

“Individual Mandate” for Health Insurance

Beginning January 1, 2014, all U.S. citizens will be required by law to have health insurance.

If you don't have health insurance in 2014, you will pay a penalty to the government.

- The penalty is the greater of \$95 (up to 3 per family \$385) or 1% of your income.

Your health insurance coverage options for 2014 include:

1. An employer sponsored health plan like SMU's or a spouse's employer health plan.
2. A health plan available through the Health Insurance Marketplace.
 - The SMU Health & Wellness Plan options all meet or exceed the government's "minimum essential value" criteria.
 - As a result, **SMU's benefits eligible faculty/staff (and their eligible dependents) will not be eligible for a premium subsidy in the Health Insurance Marketplace.**

For more information on the Health Insurance Marketplace, visit: www.healthcare.gov.

How to Become a Better Healthcare Consumer

The more we know about our healthcare benefits the more effectively we can use them! Human Resources is hosting 14 informational sessions in October to help you better understand the medical plans, the advantages of a Flexible Spending Account or Health Savings Account and much more. Click [here](#) to register.



Network Retail Pharmacies

There are over 450 network retail pharmacies in DFW, including (but not limited to) chains like **Costco, Kroger, Sam's Club, Target, Tom Thumb,** and **Wal-Mart.**

In addition, many locally owned independent pharmacies throughout DFW are also included in the network.

To find a network pharmacy near you, visit: www.express-scripts.com.

Find the Lowest Cost for Your Prescription

Here's how the 2013 costs can vary by pharmacy for the same medication.

ADVAIR (Medication for Asthma)

Walgreens = \$332.32

CVS = \$245.17

Tom Thumb = \$228.17

In this example, moving from Walgreens to Tom Thumb could save \$104.15 monthly or \$1,249.80 annually in 2013.

New Retail Pharmacy Network

Express Scripts will continue to administer our pharmacy plan in 2014. However, CVS and Walgreens pharmacies will no longer be in the SMU Health & Wellness plan retail pharmacy network.

Why is SMU Making This Change?

By excluding CVS/Walgreens pharmacies, other pharmacies have agreed to lower discounted rates on prescriptions for SMU members. SMU, and SMU faculty/staff, will save over \$1M in prescription costs over the next 3 years as a result of this change.

How Do You Move Prescriptions to a Network Pharmacy?

To help you get started, SMU members that have recently visited a CVS/Walgreens pharmacy will receive a letter from Express Scripts in December. This letter will identify three in-network pharmacies closest to the pharmacy you last visited.

If you currently use CVS or Walgreens to fill your prescriptions, you will need to transfer your prescriptions to a network pharmacy by doing **one** of the following:

1. Take your prescription bottle to your new pharmacy; they will contact your current pharmacy to transfer your prescription.
2. Call your new pharmacy and ask them to contact your current pharmacy for your prescription information.
3. Ask your doctor to call your new pharmacy with your prescription information.

If you continue to use CVS/Walgreens to fill prescriptions after December 31st, 2013, you will pay the full retail cost (without any plan discounts). In addition, the cost will not be applied toward medical plan deductibles or out-of-pocket maximums.

Comparison Shop for Your Prescriptions

Visit Express Script's Website

Express Scripts enables you to estimate your 2014 medication expenses by providing pricing information for each of your prescriptions. After January 1, 2014 you will have access to more information and will be able to compare costs by pharmacy when using the secure member portal at www.express-scripts.com.

Call Your Compass Health Pro

Please contact Jeremy Garrett, your Compass Health Pro at (800) 513-1667 X726 or jeremyg@compassphs.com and let Compass do the work for you!

Ask Your Preferred Pharmacy to Price Match

Pharmacies want your business! If your preferred network pharmacy doesn't offer the lowest rate for your medications, let the pharmacist know what the other retail pharmacy charges and ask if they will match the lower price.

Ask Your Doctor for a Therapeutic Alternative

If your prescription costs more in 2014 than 2013, ask your doctor if you can try another medication that would provide the same therapeutic outcome at a lower cost.

Open Enrollment

You will make your changes online through Access.SMU Employee Self-Service during the October 12 – October 31 Open Enrollment:

- If you want to make changes to your current coverage (including adding or dropping dependents).
- If you want to participate in the Flexible Spending Accounts (FSAs) or the Health Savings Account (HSA) in 2014.
- If you do not make any changes, your 2013 elections will continue for the upcoming calendar year (except for contributions to the FSAs and the HSA).

You will receive a confirmation statement summarizing your 2014 benefits elections in early December 2013.



Specialist & ER Copay Increases

The specialist office visit and emergency room copays will be increasing. The PCP copay (\$25) and Urgent Care Center copay (\$30) will remain the same.

The changes will vary depending on the medical plan you choose for 2014:

- **\$1,000 or \$2,000 deductible plans:** the copay for specialist office visits will increase from \$40 to \$75. The emergency room copay will increase from \$100 to \$300.
- **\$2,500 deductible plan:** copays do not apply until the deductible is met. The copay for specialist office visits will increase from \$40 to \$75. The emergency room copay will increase from \$100 to \$300.
- **\$5,000 deductible plan:** all covered services apply toward the deductible (this plan has no copays).

Catapult Preventive Health Check-Ups

SMU has provided on-campus health screenings for a number of years. Beginning in October, the health screenings will be replaced by a more comprehensive preventive health check-up provided by Catapult Health. The preventive health check-ups will continue to be free for all faculty/staff.

Catapult Health's Check-Up

The preventive health check-up takes about 45 minutes.

Here's what you can expect:

1. **Private 20-minute check-up with health technician**
 - a. Lab-accurate finger prick blood test that measures biometric values including blood pressure, glucose, triglycerides, and cholesterol; and waist circumference is measured.
 - b. Personal health history entered into touch screen tablet PC
2. **Return to designated waiting area; you are allowed to eat and drink before your private consultation**
3. **Private 10-minute consultation with Nurse Practitioner**
 - Review Personal Health Report and develop a Personal Action Plan
 - Review listing of programs SMU makes available to help you improve identified health risk factors

More information on how to schedule your preventive health check-up is coming soon!

Guarding Your Privacy

Due to federal privacy laws, Catapult Health will NOT share any of the following with SMU:

- Your personal health information (Including your health history, your health conditions, your lab values, your height/weight, etc.)
- Your Personal Health Report
- Any information discussed during the course of your preventive health check-up or subsequent consultations with Catapult Health staff

Healthy Outcomes

A Voluntary Pilot Program

SMU is excited to announce a voluntary pilot program - Healthy Outcomes. Faculty/staff enrolled in one of our four medical plans for 2014 are eligible to participate.

This pilot was created to reward healthy behavior by encouraging faculty/staff to be accountable for their health by being aware of their health status and taking action to improve it, if needed. A key pillar of this program is an initial preventive health check-up provided by Catapult Health or your personal physician. The results of this check-up provide information on your current health status and will serve as your baseline for the pilot program. Depending on your baseline results, you will be asked to maintain areas of good health and improve health risk factors (those that are outside of normal range) during the Achievement Period.

By successfully completing three steps you can earn a \$300 Healthy Outcomes Achievement Award:

- 1. Baseline Check-Up**
Complete a baseline preventive health check-up using Catapult Health or your personal physician.
- 2. Achievement Period**
You will have until May 15th to achieve your health goals based on the results of your preventive health check-up:
 - **If you have NO Metabolic Syndrome risk factors:**
Your goal will be to maintain your good health by keeping your lab values in the normal range and not letting your lab values fall outside of range prior to May 15th.
 - **If you have 1 or more Metabolic Syndrome risk factors:**
Your goal will be to show improvement in each identified risk factor prior to May 15th. This doesn't mean that you have to move your lab values to normal range, just that the values have to improve.

SMU will provide a variety of resources to help you achieve your goals, or you may select a program of your choice and/or work directly with your personal physician.

- 3. Results Check-Up**
Complete a second preventive health check-up in May 2014 using Catapult Health or your personal physician. If you use your personal physician, your physician will be required to send your Baseline & Results check-up records to Catapult so they can determine if you qualify for the \$300 Healthy Outcomes Achievement Award.

What Are Metabolic Syndrome Risk Factors?

Catapult Health's preventive health check-up will help identify if the risk factors for Metabolic Syndrome are in the normal range or outside of the accepted ranges:

- **Blood pressure:** Is yours 130/85 or higher?
- **HDL cholesterol:** Is your level less than 40 mg/dl for men; less than 50 mg/dl for women?
- **Fasting blood glucose:** Is your glucose level 100 mg/dl or higher?
- **Triglycerides:** Is yours 150 mg/dl or higher?
- **Waist Circumference:** Does yours measure 40" or more for men; 35" or more for women?

How the Healthy Outcomes Achievement Award is Paid

Catapult Health will provide you with a Personal Health Report during your Baseline and Results check-ups. After your Results check-up, Catapult will confirm if you qualify for the \$300 Achievement Award. If you qualify, SMU will add the amount (less federal income taxes) to your paycheck. The exact pay period will be determined shortly after the Achievement Period.

Guarding Your Privacy

The only information Catapult Health can share with SMU is the names of faculty/staff who qualify for the \$300 Achievement Award at the conclusion of the pilot program in 2014.

Reasonable Alternative to Program

If you are pregnant or it is unreasonably difficult due to a medical condition for you to complete the Healthy Outcomes Pilot, please advise Catapult Health after your preventive health check-up and they will work with you to develop another way to qualify for the \$300 Healthy Outcomes Achievement Award.