Goals for Today’s Session

✓ Review & Understand your 3 Medical Plan Options

✓ Highlight the Top 10 Frequently Missed Benefit Opportunities

✓ Review your Open Enrollment Action Items
SMU HEALTH & WELLNESS
MEDICAL PLAN OPTIONS
2020 Health Plan Offerings

» BCBS of Texas will continue to administer the medical/pharmacy plan.

  › No plan design changes to the $2,000 PPO option.

  › Due to an IRS change, the $2,700 HDHP with HSA option will now become the $2,800 HDHP with HSA option. The in-network deductible is $2,800 for individuals and $5,600 for families.

  › No plan design changes to the $5,000 HDHP with HSA option.

  › Faculty/Staff premiums will increase 2% in 2020, significantly lower than the 7% national healthcare inflation average.

» BCBS of Texas will continue to administer the dental plan and there are no changes to plan design or premiums!

» VSP will continue to administer the vision plan and there are no changes to plan design or premiums!
Would you rather have higher payroll contributions up front and pay less out-of-pocket for deductibles? Or would you rather have lower premiums and pay higher deductibles when/if you actually use the plan?

<table>
<thead>
<tr>
<th>Plan Option</th>
<th>Coverage Level</th>
<th>Annual Deductible</th>
<th>Annual Out-of-Pocket Maximum</th>
<th>Annual Payroll Deductions</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,000 Deductible Plan</td>
<td>Employee Only Family</td>
<td>$2,000 Individual $6,000 Family</td>
<td>$5,000 Individual $10,000 Family</td>
<td>$1,271 $3,963</td>
<td>$6,271 $13,963</td>
</tr>
<tr>
<td>$2,800 Deductible Plan</td>
<td>Employee Only Family</td>
<td>$2,800* Individual $5,600* Family</td>
<td>$5,000 Individual $10,000 Family</td>
<td>$428 $1,266</td>
<td>$5,428 $11,266</td>
</tr>
<tr>
<td>$5,000 Deductible Plan</td>
<td>Employee Only Family</td>
<td>$5,000** Individual $10,000** Family</td>
<td>$5,000 Individual $10,000 Family</td>
<td>$204 $651</td>
<td>$5,204 $10,651</td>
</tr>
</tbody>
</table>

All examples reflect in-network benefits.

Annual Out-of-Pocket Maximum includes your deductible, co-pays, and co-insurance.

*Once the annual deductible is met, the plan pays 100% for inpatient/outpatient services. You will continue to pay office visit co-pays and prescription drug coinsurance until you reach the Annual Out-of-Pocket Maximum.

** Once the annual deductible is met, the plan's Annual Out-of-Pocket Maximum will also be met and the plan pays 100% of covered services for the duration of the year.
<table>
<thead>
<tr>
<th>Plan</th>
<th>Physician Office Visits</th>
<th>Preventative Care Office Visits</th>
<th>Emergency Room</th>
<th>Inpatient Hospital Care</th>
</tr>
</thead>
</table>
| **$2,000 Deductible Plan** | PCP $25 Copay  
Specialist $75 Copay | Covered by plan at 100% including: Mammogram, Prostate & Colon Screenings | $300 Copay  
then 20% after deductible  
(copay waived if admitted) | $2,000 deductible,  
then 20% of remaining eligible charges |
|                   | *Pay with pre-tax FSA $$$                  |                                                                     | *Pay with pre-tax FSA $$$                           | *Pay with pre-tax FSA $$$                                   |
| **$2,800 Deductible Plan** | $2,800 deductible,  
than co-pays apply  
PCP $25 Copay  
Specialist $75 Copay | Covered by plan at 100% including: Mammogram, Prostate & Colon Screenings | $2,800 deductible,  
then $300 copay applies  
(copay waived if admitted) | $2,800 deductible,  
then plan pays 100% even if  
the out-of-pocket maximum is not met |
|                   | *Pay with pre-tax HSA $$$                  |                                                                     | *Pay with pre-tax HSA $$$                           | *Pay with pre-tax HSA $$$                                   |
| **$5,000 Deductible Plan** | $5,000 deductible  
*Pay with pre-tax HSA $$$ | Covered by plan at 100% including: Mammogram, Prostate & Colon Screenings | $5,000 deductible  
*Pay with pre-tax HSA $$$                  | $5,000 deductible  
*Pay with pre-tax HSA $$$                           |

All examples reflect in-network benefits for an individual  
(deductible and out-of-pocket costs are higher for a family).

Annual Out-of-Pocket Maximum includes your deductible, co-pays, and co-insurance.
TOP 10 FREQUENTLY MISSED BENEFIT OPPORTUNITIES
1. Contact your Health Pro for Assistance

» Administered by Alight (formerly known as Compass Professional Health Services).

» Service is available if you are enrolled in any of the SMU Medical Plan options.

» Your Health Pro is available to simplify your healthcare experience and help you take control of healthcare costs:
  › Make sense of confusing healthcare benefits,
  › Finding great doctors for you and your family,
  › Schedule appointments & transfer medical records,
  › Lower pharmacy out of pocket costs by finding alternatives; or
  › Solve healthcare billing issues

Contact SMU’s dedicated Health Pro, Olivia Capogna

800-513-1667 ext. 3502
Olivia.Capogna@alight.com
1. Contact your Health Pro for Assistance

Average SMU Savings per Person

<table>
<thead>
<tr>
<th>Doctor Recommendations</th>
<th>Procedure Cost Estimates</th>
<th>Prescription Reviews</th>
<th>Bill Reviews</th>
</tr>
</thead>
<tbody>
<tr>
<td>$522</td>
<td>$540</td>
<td>$1,737</td>
<td>$237</td>
</tr>
<tr>
<td>Based on 281 recommendations across 56 specialties</td>
<td>Based on 199 estimates across 157 unique procedure codes</td>
<td>Based on 13 prescriptions</td>
<td>Based on 74 bills reviewed</td>
</tr>
</tbody>
</table>
2. Utilize In-Network Providers

- BCBSTX has the largest PPO network in Texas and cover 90% of hospitals and 79% of physicians.

- If you visit an out-of-network provider, then your out of pocket costs will increase significantly. Not only will you have a higher out-of-network deductible, but the annual out-of-pocket maximum will double.

- If you need help finding an in-network provider, please contact your Health Pro.

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$2,000 Deductible PPO - You Pay</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$2,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>Individual</td>
<td>$5,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Family</td>
<td>$6,000</td>
<td>$8,000</td>
</tr>
<tr>
<td><strong>$2,800 Deductible HDHP - You Pay</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$2,800</td>
<td>$4,000</td>
</tr>
<tr>
<td>Individual</td>
<td>$5,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Family</td>
<td>$5,600</td>
<td>$8,000</td>
</tr>
<tr>
<td><strong>$5,000 Deductible HDHP - You Pay</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$5,000</td>
<td>$7,500</td>
</tr>
<tr>
<td>Individual</td>
<td>$10,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Family</td>
<td>$10,000</td>
<td>$20,000</td>
</tr>
</tbody>
</table>

www.bcbtx.com/find-a-doctor-or-hospital
3. Get Your Preventive Care (at no cost to you!)

- Early detection improves health outcomes. Only 55% of adults on the plan currently receive an annual preventive visit.
- Preventive care is covered at 100% on each of SMU’s 3 medical plans.
- Schedule an annual check-up with your doctor and stay up-to-date with applicable age/gender recommended screenings & immunizations.
- Contact your Health Pro if you need help scheduling your annual check-up or if you are overdue for one of the age or gender recommended screenings listed below.

<table>
<thead>
<tr>
<th>WOMEN</th>
<th>Appropriate Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mammogram</td>
<td>At least every 2 years for women ages 50–74</td>
</tr>
<tr>
<td>Cholesterol</td>
<td>45+</td>
</tr>
<tr>
<td>Cervical Cancer</td>
<td>21–65: Pap every 3 years</td>
</tr>
<tr>
<td>Osteoporosis</td>
<td>Begin at 65</td>
</tr>
<tr>
<td>Low-dose Aspirin Use</td>
<td>50–59 talk your provider about low-dose aspirin use for prevention of cardiovascular disease and colorectal cancer</td>
</tr>
<tr>
<td>Colon Cancer</td>
<td>Adults age 50–75</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MEN</th>
<th>Appropriate Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cholesterol</td>
<td>35+</td>
</tr>
<tr>
<td>Abdominal Aortic aneurysm</td>
<td>65–75 if you have ever smoked</td>
</tr>
<tr>
<td>Prostate Cancer</td>
<td>Discuss the benefits and risks of screening with your doctor</td>
</tr>
<tr>
<td>Low-dose Aspirin Use</td>
<td>50–59 talk your provider about low-dose aspirin use for prevention of cardiovascular disease and colorectal cancer</td>
</tr>
<tr>
<td>Colon Cancer</td>
<td>Adults age 50–75</td>
</tr>
</tbody>
</table>
4. Call MDLive to Feel Better Faster (and for less $)

» In partnership with BCBSTX we utilize MDLive for telemedicine services

» Most common reasons to use MDLive (services available 24/7/365):
  - Non-emergency medical issues when it’s not convenient to leave home or work
  - Cold, flu & sinus infection
  - Allergies & asthma
  - Nausea

» How much does it cost?
  - $2,000 PPO Option = $10 copay (deductible does not apply)
  - $2,800 HDHP Option = $44 before deductible, then $10 copay
  - $5,000 HDHP Option = $44 before deductible, then covered at 100%

Contact

1-888-680-8646
www.MDLive.com/bcbstx
### 5. Know When to Use the Emergency Room

<table>
<thead>
<tr>
<th></th>
<th>Average Costs</th>
<th>Average Wait Times</th>
<th>Example of Health Issues</th>
</tr>
</thead>
</table>
| **MDLive**           | $             | 5 minutes          | • Fever, colds & flu  
  • Allergies  
  • Pink Eye  |
| **Retail Health Clinic** | $         | 15 minutes         | • Flu shots  
  • Sore or strep throat  
  • Skin problems  |
| **Your Doctor’s Office** | $$          | 24 minutes         | • Fever, colds & flu  
  • Ear or sinus pain  
  • Minor allergic reactions  |
| **Urgent Care Clinic** | $$          | 11-20 minutes      | • Migraines or headaches  
  • Cuts that need stitches  
  • Sprains or strains  |
| **Hospital ER**      | $$$$         | 4 hours, 7 minutes | • Chest pain, stroke  
  • Seizures  
  • Head injuries & broken bones  |

**24/7 Nurseline**  
1-800-462-3275
6. Consider Home Delivery for Maintenance Medications

Maintenance Medications (Generic or Brand Name Drugs)
- Able to receive a 90-day supply of your medications in one convenient package sent to your door.
  - AllianceRx Walgreens Prime will work with you to coordinate the best time for delivery.
  - You can save money as the plan has a maximum limit per script for certain drugs when using Home Delivery instead of retail pharmacies on the $2,000 PPO and $2,800 Deductible HDHP Plan.
  - The $5,000 Deductible HDHP plan does not have copays, but your out of pocket costs will be lower when using Home Delivery.

<table>
<thead>
<tr>
<th></th>
<th>$2,000 Deductible</th>
<th>$2,800 Deductible HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>The following apply after the annual brand drug deductible</td>
<td>The following apply after the annual medical &amp; pharmacy deductible is met</td>
</tr>
<tr>
<td>Generic</td>
<td>Retail: 30% of the cost</td>
<td>Retail: 30% of the cost</td>
</tr>
<tr>
<td></td>
<td>Home Delivery: 30% of the cost up to $20</td>
<td>Home Delivery: 30% of the cost up to $20</td>
</tr>
<tr>
<td>Preferred Brand Name</td>
<td>Retail: 30% of the cost</td>
<td>Retail: 30% of the cost</td>
</tr>
<tr>
<td></td>
<td>Home Delivery: 30% of the cost up to $98</td>
<td>Home Delivery: 30% of the cost up to $98</td>
</tr>
<tr>
<td>Non Preferred Brand Name</td>
<td>Retail: 50% of the cost</td>
<td>Retail: 50% of the cost</td>
</tr>
<tr>
<td></td>
<td>Home Delivery: 50% of the cost</td>
<td>Home Delivery: 50% of the cost</td>
</tr>
</tbody>
</table>

Contact: 1-877-627-MEDS (6337)
www.alliancerxwp.com
7. Answer the Call from BCBS Wellbeing Management

» As part of the SMU benefit plans, BCBSTX provides access to nurses & clinicians to support members throughout their healthcare journey.

» Wellbeing Management can help provide guidance & coaching on the following topics:
  › Asthma, back pain, blood pressure, cholesterol, diabetes, eating healthy, financial wellbeing, heart health, losing weight, pregnancy, smoking cessation, stress, and much more.
  › We continue to offer the 24/7 Nurseline as well that connects you to a nurse who can help triage any medical concerns.

» You will now have one point of contact at BCBSTX for all your care management needs.
  › BCBSTX is enhancing the current BlueCare Connection program, which will now be called Wellbeing Management.
  › Previously, it was possible to have multiple points of contact– for example: a chronic condition nurse providing coaching about managing your diabetes, and a separate case management nurse for a recent inpatient stay.

Register at www.BCBSTX.com

24/7 Nurseline
1-800-462-3275
SMU provides a free employee assistance program (EAP) that covers you & your dependents to assist with those struggling with stress, depression, or any mental health issues.

- Confidential counseling program can assist you 24/7... so there is no reason to wait!
- Covers up to three face-to-face counseling visits per year.
- If further counseling is needed, an outside resource will be recommended by Magellan based on your preferences. If you are on one of the SMU medical plans, they will recommend a BCBS in-network provider.

**Resources Included**
- Stress Reduction
- Financial Consultation
- Crisis or Short-term Counseling
- Resiliency Skills
- Work-life Resources

**Common Challenges Addressed**
- Managing Stress
- Controlling Depression & Anxiety
- Relationship issues
- Quitting tobacco, alcohol or drug use
- Dealing with conflict
- Working through grief and loss issues

Contact Magellan

1-877-704-5696
MagellanAscend.com
Enter “Southern Methodist University” for company name
9. Receive Caregiving Support from Cariloop

» New Service is available now, no need to wait until January 1st!

» Cariloop’s services are complementary to all benefits eligible SMU faculty/staff.

» Connects you with a licensed and certified healthcare coach.

» Provides you and your family members access to a caregiver support platform, which provides you on-demand access to best-in-class resources.

Contact Cariloop

helpme@Cariloop.com

www.Cariloop.com/smu
9. Receive Caregiving Support from Cariloop

» A Cariloop Care Coach will assist you - or any caregiver in your extended family - through the whole process and make sure you don't face the challenges of caregiving alone.

 › Understanding diagnoses like ADHD, Alzheimer’s, Anxiety, Autism, Cancer, Down Syndrome, Parkinson’s, etc.
 › Finding the right type of doctor or specialist for a loved one’s condition.
 › Understanding how to pay for a loved one’s care.
 › Filling out important legal caregiving documents (wills, POAs, DNRs, etc.).
 › Understanding a loved one’s Medicare, Medicaid or VA benefits.
 › Finding appropriate care providers (Skilled Nursing, Behavioral Health Programs, Rehab, Home Health, Hospice, etc.)
 › Help parents (legal guardians) research and vet daycares, nannies, summer programs, etc. for their children.
10. Take Advantage of Pre-tax Savings Accounts

» **Health Care Flexible Spending Account (HCFSA)** – for those enrolled in the $2,000 PPO plan or those that waived SMU medical plan options.
   - Set aside up to $2,700 to deduct from your paycheck for qualified medical, dental, vision & pharmacy expenses - for you & your eligible tax dependents.
   - Expenses paid with pre-tax dollars, lowering your tax liability.
   - Account is pre-funded – you can pay for an expense before the money is contributed.
   - This account has a “use it or lose it” rule; you must use your contributions during the year.

» **Dependent Care FSA (DCFSA)** – for eligible child or elder care expenses.
   - Can be used toward childcare for dependents under age 13 or senior citizen dependents, you must claim this person as a dependent on your income tax return.
   - If you are married and file a joint return, or you file a single or head of household return, the annual contribution limit is $5,000. If you are married and file separate, you can each elect $2,500 for the year.
   - Account is NOT pre-funded - only receive reimbursement once deductions are taken from your pay.

Contact Discovery Benefits (FSA)
1-866-451-3399
www.discoverybenefits.com

Use your debit card and don’t forget to keep your receipts!
10. Take Advantage of Pre-tax Savings Accounts

» **Health Savings Account (HSA)** - for those enrolled in the $2,800 HDHP & $5,000 HDHP options

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Triple tax savings</td>
<td></td>
</tr>
<tr>
<td>Account balance rolls over year</td>
<td></td>
</tr>
<tr>
<td>Account is yours, even if you</td>
<td></td>
</tr>
<tr>
<td>switch jobs or health plans</td>
<td></td>
</tr>
<tr>
<td>Access to funds once they have</td>
<td></td>
</tr>
<tr>
<td>been contributed</td>
<td></td>
</tr>
<tr>
<td>IRS can ask for receipts at any</td>
<td></td>
</tr>
<tr>
<td>time</td>
<td></td>
</tr>
</tbody>
</table>

» 2020 annual contribution limits are set by the IRS:
  › Individual Coverage: $3,550
  › Family Coverage: $7,100
  › Age 55 & Older: $1,000 catch-up contribution

» Refer to the SMU Benefits Guide to confirm you meet the IRS HSA eligibility rules

**Contact BenefitWallet (HSA)**

1-877-635-5472

www.mybenefitwallet.com
REVIEW YOUR OPEN ENROLLMENT ACTION ITEMS
Open Enrollment Reminders

Annual Benefits Open Enrollment runs October 11th – 25th

» Make benefit changes online through my.SMU.edu Employee Self Service.
  
  › If you want to make changes to your current coverage (including adding or dropping dependents).

  › If you want to contribute to the Flexible Spending Accounts (FSA) and/or the Health Savings Account (HSA) in 2020.

  › New FSA and/or HSA elections must be made each year!
QUESTIONS?
2020 Faculty/Staff Premiums

» Medical plan premiums will increase 2%
» Dental & vision plan premiums will remain the same

<table>
<thead>
<tr>
<th>2020 Monthly Medical Plan Premiums</th>
<th>EE Only</th>
<th>EE + Spouse</th>
<th>EE + Children</th>
<th>EE + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$2000 PPO</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Faculty/Staff SMU</td>
<td>$105.90</td>
<td>$227.61</td>
<td>$212.48</td>
<td>$330.25</td>
</tr>
<tr>
<td>Faculty/Staff SMU</td>
<td>$613.55</td>
<td>$1,355.18</td>
<td>$1,298.37</td>
<td>$1,971.99</td>
</tr>
<tr>
<td><strong>$2800 HDHP</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Faculty/Staff SMU</td>
<td>$35.67</td>
<td>$73.12</td>
<td>$65.01</td>
<td>$105.54</td>
</tr>
<tr>
<td>Faculty/Staff SMU</td>
<td>$622.42</td>
<td>$1,374.68</td>
<td>$1,316.99</td>
<td>$2,000.37</td>
</tr>
<tr>
<td><strong>$5000 HDHP</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Faculty/Staff SMU</td>
<td>$16.97</td>
<td>$37.33</td>
<td>$33.94</td>
<td>$54.28</td>
</tr>
<tr>
<td>Faculty/Staff SMU</td>
<td>$614.51</td>
<td>$1,351.94</td>
<td>$1,229.05</td>
<td>$1,966.49</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2020 Faculty/Staff Change Over 2019</th>
<th>EE Only</th>
<th>EE + Spouse</th>
<th>EE + Children</th>
<th>EE + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$2000 PPO</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Faculty/Staff SMU</td>
<td>$2.08</td>
<td>$4.46</td>
<td>$4.17</td>
<td>$6.48</td>
</tr>
<tr>
<td>Faculty/Staff SMU</td>
<td>$0.70</td>
<td>$1.43</td>
<td>$1.27</td>
<td>$2.07</td>
</tr>
<tr>
<td>Faculty/Staff SMU</td>
<td>$0.33</td>
<td>$0.73</td>
<td>$0.67</td>
<td>$1.06</td>
</tr>
</tbody>
</table>

On average, SMU employees pay 35% of the overall medical and pharmacy costs. The employee and SMU contributions listed in the table above are just one part of the total overall medical and pharmacy cost. Other variables that contribute to the overall medical and pharmacy cost include co-pays (depending on plan election) and co-insurance, both of which are payment toward the annual deductible and out-of-pocket maximum.