



# Open Enrollment: October 11 - 25

## What's New for 2020?

### Health Plan Options & Cost of Coverage

The rates for all Medical plans will increase 2% for 2020, which is significantly lower than the 7% national healthcare inflation average. Dental and Vision rates will remain the same for 2020.

Cost of Coverage - Full Pay Year Employees			
	Bi-Weekly Fac/Staff Premium	Monthly Fac/Staff Premium	Monthly SMU Cost
<b>\$2,000 Deductible PPO</b>			
EE Only	\$48.88	\$105.90	\$613.55
EE + Spouse	\$105.05	\$227.61	\$1,355.18
EE + Child(ren)	\$98.07	\$212.48	\$1,298.37
EE + Family	\$152.42	\$330.25	\$1,971.99
<b>\$2,800 Deductible HDHP</b>			
EE Only	\$16.46	\$35.67	\$622.42
EE + Spouse	\$33.75	\$73.12	\$1,374.68
EE + Child(ren)	\$30.01	\$65.01	\$1,316.99
EE + Family	\$48.71	\$105.54	\$2,000.37
<b>\$5,000 Deductible HDHP</b>			
EE Only	\$7.83	\$16.97	\$614.51
EE + Spouse	\$17.23	\$37.33	\$1,351.94
EE + Child(ren)	\$15.66	\$33.94	\$1,229.05
EE + Family	\$25.05	\$54.28	\$1,966.49
<b>Dental</b>			
EE Only	\$3.46	\$7.49	\$35.76
EE + One	\$20.26	\$43.89	\$40.64
EE + Family	\$29.82	\$64.62	\$52.15
<b>Vision</b>			
EE Only	\$2.90	\$6.28	\$0.00
EE + One	\$5.80	\$12.56	\$0.00
EE + Family	\$9.33	\$20.22	\$0.00

\* The rates shown above are based on a full-time / 12-month work schedule.

If you work a different schedule (e.g., bi-weekly, 10 monthly pay periods, etc.), the rates will be adjusted accordingly

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.

### Specialty Prescription Update

**Effective January 1, 2020, specialty medications will only be available through Prime's specialty pharmacy home delivery service (AllianceRX Walgreens Prime).** If you currently fill a specialty prescription at a retail pharmacy, please arrange for the prescription to be sent to Prime's specialty home delivery pharmacy before your next fill to ensure there is not a gap between fills. There will be two grace fills allowed at retail pharmacies if needed, and Prime will be reaching out to any affected members to help guide you through the process of transferring your prescription to the Prime home delivery service. If you have questions about the home delivery service, please call 1-877-627-MEDS (6337).

## 2020 High Deductible Health Plan Deductible Limits

*Due to IRS guidelines, the in-network individual and family deductible amounts for the \$2,700 HDHP will increase to \$2,800 (individual) and \$5,600 (family). This plan will now be referred to as the \$2,800 HDHP.*

## 2020 HSA and FSA Limits

*A new election is required each year for Health Savings Accounts (HSA) and Health Care Flexible Spending Accounts (HCFSA).* Both accounts enable you to pay for qualified healthcare expenses on a **pretax** basis. Please see the HSA/HCFSA flyer included in your Open Enrollment mailing.

- The HSA 2020 annual contribution limit will increase to **\$3,550** for an individual and **\$7,100** for a family. As a reminder, you may enroll in the HSA **only if you are enrolled in the \$2,800 or \$5,000 deductible medical plans.**
- For 2020, the HCFSA limit is **\$2,700**. You may enroll in the HCFSA if you enroll in the \$2,000 deductible medical plan.

A Dependent Care FSA (DCFSA) enables you to save an average of 30% on eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare. The 2020 DCFSA limit is **\$5,000**. *A new election is REQUIRED each year for the DCFSA.*

## Caregiver Support Service

*Effective January 1, 2020, all benefits-eligible faculty and staff and their family members will have access to a free caregiver support service, Cariloop.* You do not have to be enrolled in a SMU health plan to use Cariloop's service. When you're stressed or anxious about taking care of a loved one, Cariloop's Care Coaches support you with the research, questions, and next steps it takes to feel confident in your loved one's care. Cariloop pairs you with a dedicated Care Coach on a secure online portal. Cariloop's Care Coaches are licensed/certified healthcare professionals and are equipped to support you as you care for a loved one of any age—from pediatrics to elder care. They are available to speak with you about challenges such as:

- 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
- 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.)
- Managing family dynamics related to your loved one's care
- Help parents (legal guardians) research and vet daycares, nannies, summer programs, etc. for their children

Whether you're managing a loved one's finances, coordinating his or her medical care, offering long-distance support or are simply worried about your loved one's future well-being, a Cariloop Care Coach will walk with you through the whole process and make sure you don't face the challenges of caregiving alone.

To connect with a Care Coach today and learn more:

- Connect with your very own Care Coach now at [cariloop.com/smu](http://cariloop.com/smu)
- Take [SMU's Caregiver Assessment \(cariloop.com/assess-smu\)](http://SMU's Caregiver Assessment (cariloop.com/assess-smu)) if you want to learn more about what it means to be a caregiver
- Email [helpme@cariloop.com](mailto:helpme@cariloop.com) for help any time

## Emeriti Health Account

As a reminder, full-time benefits-eligible faculty and staff are automatically enrolled in the Emeriti Health Account at age 40. Employee and SMU matching contributions increase 4% each year. For 2020, you will contribute \$80.05 per month (prorated depending on your pay schedule) on a pre-tax basis. SMU will make equal matching contributions on your behalf. SMU matching contributions vest after you complete seven years of SMU employment.

## The Power of Prevention!

Although we can't always prevent certain medical conditions, early detection and treatment is essential! The SMU Medical plans cover 100% of the cost of annual in-network routine physical exams, immunizations, and age-recommended preventive mammograms, colonoscopies, and prostate screenings. You will find the BCBSTX adult, children's and perinatal wellness guidelines on the SMU Human Resources website under [Benefits and Wellness> Health and Other Benefits> Health> Medical Plan](#).

## MDLIVE Virtual Visits

MDLIVE provides you and your covered dependents 24/7/365 access to board-certified physicians for non-emergency medical care through the convenience of phone or video consults. The cost per virtual visit is \$10 if enrolled in the \$2,000 PPO and \$44 if enrolled in the \$2,800 or \$5,000 HDHP. MDLIVE doctors and therapists can help treat many common health conditions, including:

- General health issues such as allergies, asthma, nausea, flu, and sinus infections
- Pediatric care such as cold or flu, ear infections, and pinkeye
- Behavioral health issues like anxiety or depression, child behavior or learning issues, and marital problems

To register or learn more about MDLIVE, visit [www.MDLIVE.com/bcbstx](http://www.MDLIVE.com/bcbstx)

## Wellbeing Management

BlueCross BlueShield's Blue Care Connection Program is upgrading on January 1, 2020. Members enrolled in a SMU medical plan will now have access to the new Wellbeing Management platform, which will now include expanded resources and you will have one point of contact for all Wellbeing Management Programs offered by BCBSTX. To learn more about the Wellbeing Management platform, visit [www.BCBSTX.com](http://www.BCBSTX.com) and log into your Blue Access for Members portal.

Also, effective January 1, 2020, the Special Beginnings Program will be known as Women's and Family Health. To learn more please call 1-888-421-7781.

## New Health Pro Contact

**(offered by Alight, previously known as Compass Professional Health Services)**

Your Alight Health Pro is available to all employees enrolled in a medical plan can help you find highly rated doctors, schedule your appointments, obtain cost estimates, review your medical bills, and much more. To learn more, visit [www.alight.com/compass-login](http://www.alight.com/compass-login) or contact SMU's dedicated Health Pro, Olivia Capogna over the phone at 800-513-1667 ext. 3502 or via email at [Olivia.Capogna@alight.com](mailto:Olivia.Capogna@alight.com).

## Affordable Care Act Reporting Requirements

SMU is required to file an information return with the IRS and provide Form 1095-C to employees in early 2020. Form 1095-C indicates if you were offered SMU medical coverage in 2019 and if you enrolled yourself, a spouse, and/or children in SMU medical coverage in 2019. You are not required to submit Form 1095-C with your tax return, but it is important that you keep the form with your tax records.