

MOORE COLLEGE OF ART & DESIGN

Staff

Open enrollment is your opportunity to learn more about your benefit options for the 2021 plan year. Please keep in mind that this is the only time of year that you can make changes to your benefit election unless you experience a change in family status. Valid family status changes include: marriage, divorce, or legal separation, birth or adoption of a child, death of a dependent, a change in your spouse's employment, or you or your spouse take a leave of absence.

For the plan year beginning 11/01/2021, Moore College of Art & Design will continue to receive medical network services through Independence Blue Cross. The prescription plan will continue to be administered by CVS/Caremark.

You and your dependents will continue to use your current IBC and CVS member ID cards if you're not making plan changes for the 2021/2022 plan year.

Annual Election Forms and Flexible Spending/Dependent Care Account Election Form are due no later than Friday, September 24, 2021; otherwise, your enrollment may be delayed.

Open Enrollment (September 13, 2021 through September 24, 2021)

Moore is proud of the comprehensive benefits we offer you and your family. We encourage you to read more about them in this newsletter as well as the additional information within the enrollment packets available for each benefit program.

All full time employees working 30 hours or more per week are eligible for all benefits on the 1st of the month following 30 days of employment.

Medical will be offered through IBC, and Dental, Life and Disability coverage will continue to be offered through Guardian.

Thank you for all of your hard work and commitment to Moore College of Art & Design.

A LOOK AT YOUR BENEFIT CHOICES

IBC Health Plan Options

We will offer two medical plan options. Under both options, you will have access to IBC's extensive network of providers and hospitals.

IBC HBT HMO 20/40

The IBC HBT HMO 20/40 gives you access to IBC's Keystone network of providers. The IBC HBT HMO 20/40 requires you to select a primary care provider (PCP). Coverage is available when your care is provided or referred by your Keystone HMO PCP. Your Keystone HMO PCP may also refer you to other Keystone HMO providers for care, if needed. IBC's Keystone network is a local network that covers the Philadelphia 5-county area. This plan does not offer an out-of-network benefit.

To search for providers in the Keystone HMO network, please access IBC's provider search link at www.ibx.com.

IBC HBT PPO 20/40

The IBC HBT PPO 20/40 gives you access to IBC's Personal Choice network of providers. The IBC HBT PPO 20/40 does not require you to elect a primary care physician. Personal Choice has no referral requirement, and lets you maintain freedom of choice by allowing you to select your own doctors and hospitals. Personal Choice is a national network. This plan also allows you to visit physicians outside the network.

To search for providers in the Personal Choice network, please access IBC's provider search link at www.ibx.com.

Emergency Coverage

You are always covered in the case of an emergency - no matter where you are. Please seek care from the closest emergency room. You do not need to contact IBC first. An emergency room copayment will apply for emergency services. The Emergency Room copay will be waived if you are admitted.

PRESCRIPTION DRUG COVERAGE

The Prescription Drug benefit will continue to be administered by CVS/Caremark.

The CVS/Caremark Prescription plan is a 3-tier Formulary Prescription Plan which consists of a “Preferred” Drug List. The Preferred Drug List is a list that includes a selection of generic and brand name prescription medications. These medications have been approved by the FDA as safe and effective and are considered cost-effective. To see if your medication is on the preferred list, visit www.caremark.com.

Maintenance Medications

Currently, all long-term maintenance medications are procured through a CVS pharmacy or through CVS’s mail-order program. This provides you with the benefit of paying 2x the co-pay and receiving a 90 day supply of your medication.

You do have the option to fill your long-term maintenance medications at any in-network pharmacy of your choice. However, the benefit of receiving a 90 day supply for 2x the co-pay will only be available through a CVS pharmacy or CVS’s mail-order program.

You can contact the CVS/Caremark customer team at 1-866-844-9830 to opt out of having your maintenance medications filled through CVS’s mail-order program or pharmacy.

VISION BENEFITS

Both medical plan options include a \$100 biannual vision benefit through VBA. The VBA vision benefit offers routine eye care covered at \$25 co-pay and \$100 of reimbursement toward frames, lenses, and contacts. Benefits are maximized by using VBA vision providers that are located throughout the area.

To search for providers in VBA’s network, please access the provider search link at www.vbaplans.com.

PER PAY (12) MEDICAL/DENTAL CONTRIBUTIONS 11/01/2021-10/31/2022

	<u>IBC HMO 20/40</u>	<u>IBC PPO 20/40</u>	<u>Guardian</u>
Employee	\$119.50	\$133.10	\$0.00
Employee & Spouse	\$1,005.79	\$1,037.01	\$52.57
Parent/Child(ren)	\$646.86	\$670.91	\$54.07
Family	\$1,455.23	\$1,495.40	\$106.60

A SUMMARY OF YOUR MEDICAL OPTIONS

The following is a brief summary of each of your medical plan options. Keep in mind that some provisions may change as a result of state legislation review. Some restrictions may also apply. For specific information about the coverage details including limitations, exclusions and other plan requirements, please visit your IBC member portal at www.ibx.com.

Please note. There have been no co-pay increases for the 2021/2022 plan year.

	HBT HMO 20/40
Network	Local
Deductible	N/A
Referrals	Yes
PCP Copay	\$20
Specialist Copay	\$40
Inpatient Hospital Copay	\$150 per day, 5 day max
Outpatient Hospital Copay	\$75
PT/OT	\$40, 30 visits per year
Emergency Room	\$150
Urgent Care Copay	\$50
Prescription Copay (CVS/Caremark)	\$20/\$40/\$60

	HBT PPO 20/40
Network	National
Deductible	Out-of-network \$1,500/\$4,500
Referrals	No
PCP Copay	\$20
Specialist Copay	\$40
Inpatient Hospital Copay	\$150 per day, 5 day max
Outpatient Hospital Copay	\$75
PT/OT	\$40, 30 visits per year
Emergency Room Copay	\$150
Urgent Care Copay	\$50
Prescription Copay (CVS/Caremark)	\$20/\$40/\$60

IBC Find A Provider

In order to locate an IBC provider, you can go to your IBC member portal at www.ibxpress.com. You have the option to find a Provider by name, location or specialty. You must pick Plan Preference in order to locate a provider. Pick either Keystone HMO/POS/Direct POS or Personal Choice PPO.

Enrollment Process

All employees must submit their completed Annual Election Form and Flexible Spending/Dependent Care Account Election Form by Friday, September 24, 2021; otherwise, your enrollment may be delayed.

All forms must be returned to the Human Resources mailbox in the Business office to the attention of Rachel Phillips.

If You Waive Medical Coverage

Moore College believes it is important for all employees to be protected from the high cost of health care. However, you do have the option to waive medical coverage. This option may be a good choice if you have coverage through another plan - such as through your spouse's employer.

If you are enrolled in a spouse's benefit plan, and he/she loses coverage due to a layoff, termination or plan cancellation, you may enroll in the Moore College Benefits Plan within 31 days of the loss of other coverage. In this case you will need to contact Human Resources who will assist you. If you wait longer than 31 days from the loss of other coverage, you will be able to enroll next annual open enrollment period.

GUARDIAN DENTAL PLAN

The Guardian dental plan offers a high level of coverage when you use providers in the Guardian dental care network. The plan also encourages good dental health by paying the full cost of preventive care benefits. In-network and out-of-network, the deductible is waived for preventive care benefits. The chart below shows how expenses are covered under the plan. The per pay cost to participate in the dental plan is included in the cost of the medical benefit. All eligible FT employees working 30 hours or more are eligible to participate on the 1st of month following date of hire.

<u>Plan Feature</u>	<u>In-Network</u>	<u>Out-of-Network</u>
Annual Deductible	\$50 Individual/ \$150 Family	\$50 Individual / \$150 Family
Preventive Care Services	Plan pays 100%	Plan pays 100%
Basic Services	Plan pays 100% after the deductible	Plan pays 80% after the deductible
Major Services	Plan pays 60% after the deductible	Plan pays 50% after the deductible
Orthodontic Services	Plan pays 50% after the deductible	Plan pays 50% after the deductible
UCR Payment Level	Guardian fee schedule	Guardian fee schedule
Annual Dental Maximum	\$1,500	\$1,000
Orthodontia Lifetime Maximum	\$1,000	\$1,000

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE (GUARDIAN LIFE)

Your Life and AD&D insurance provider is Guardian Life, and there are no changes being made to the life program. This will provide your family with additional financial protection should you die while working for Moore College. AD&D insurance is also included, and provides an additional level of protection to your beneficiary or you if you die or are seriously injured in an accident.

Moore College automatically provides both of these valuable coverages to you at no cost. Although there are no enrollment forms to complete, you are encouraged to update your beneficiary designations.

DISABILITY BENEFITS (GUARDIAN LIFE)

If you are unable to work as a result of an illness or injury, Moore College provides you with a measure of financial protection.

LONG-TERM DISABILITY - The LTD plan works in conjunction with the STD plan to provide you with income throughout your entire qualified disability period. If you are still disabled and unable to return to work after 90 days of disability (“elimination period”) the Moore College LTD plan will pay a monthly benefit of 60% of your pre-disability earnings to a maximum monthly benefit of \$7,500.

OTHER EMPLOYEE BENEFITS

Medical Reimbursement Plan - Moore College will continue to provide a Medical Reimbursement plan where you can submit receipts for office visit and RX copays, and other non-covered medical or dental service receipts to HR for reimbursement of up to \$250 per plan year & hospital copays up to \$500 per plan year.

Guardian Life offers an EAP Plan - The Human Management Services Employee Assistance Plan (EAP) is provided at no cost to you. This is a confidential support service designed especially to help you and your family with everyday life issues. This is a company paid benefit.

Flexible Spending Account (FSA) - Used to pay for out of pocket medical, dental and vision expenses with pretax dollars. You may contribute up to \$2,750 per year. You may also contribute to a dependent care up to \$5,000 per year.

2021 PLAN NUMBERS & CONTACT INFORMATION

IBC Premier Customer

Service Team

1-833-444-BLUE

CVS/Caremark Pharmacy

Management

1-866-844-9830

IBC Home Page

www.ibx.com

CVS/Caremark Rx

Formulary Guide

www.caremark.com

IBC Find A Provider

www.ibx.com

Infinisource

FSA Administration

866-370-3040

COBRA Administration

800-594-6957

www.infinisource.net/Employee

Guardian Dental

Plan # 394328

Customer Service Center

888-278-4542

www.guardianlife.com

Guardian Life, AD&D and Disability

Plan # 394328

Customer Service Center

888-278-4542

www.guardianlife.com

Guardian EAP Program

800-386-7055

www.ibhworklife.com

Moore College reserves the right to amend or modify the benefit offerings to employees at any time. This newsletter explains some of the provisions of the benefit plans being offered for the 2021 plan year. This newsletter is intended to provide an overview of the benefit plans; it is not the official plan document. If there are any disputes over plan provisions, the official plan documents will govern.

