



THE UNIVERSITY OF ALABAMA®

WHERE LEGENDS ARE MADE

Open Enrollment

OCTOBER 15 – 30, 2020

- ▶ Open Enrollment is **two weeks earlier** this year.
- ▶ **NO ACTION IS REQUIRED** if you do not want to make changes to your health, dental or vision coverage.
- ▶ **ACTION IS REQUIRED** if you want to participate in the following benefits: Healthcare FSA, Dependent Care FSA or Health Savings Account



Fall into Benefits
Open Enrollment now in October

Enrolling in Benefits

- **Open Enrollment (October 15 – 30).**

Employees may also make a change within the first 30 days of hire or a qualifying life event or family status change.

BenefitFocus

Login to **myBama** and click the **Employee** tab for single sign-on access.

The screenshot shows the myBama - Employee portal. At the top, there is a navigation bar with a hamburger menu icon, the text "myBama - Employee", and links for "More..." and "Sign Out". Below the navigation bar is a red banner with white text: "The University provides an online directory for all employees of The University of Alabama. It is important for you to periodically review your UA directory and personal contact information to ensure the accuracy of the information. Please click here to verify or update your information." The main content area is divided into several sections: "Banner Self Service" with a list of links including "Class Schedule", "Exam Schedules", "Course Catalog", "Transfer Credit", "Order Textbooks Online", "Letter of Transiency", "Personal Information", "Student Services", "Employee Services", and "Finance"; "Update Directory and Personal Information" featuring a graphic with the UA logo and text: "Update Your Directory Contact Information", "Public Directory • Emergency Contact(s)", "Personal Contact Information • UA Alerts"; "Benefits Enrollment" with a yellow-bordered box containing the "BENEFITFOCUS®" logo and links for "Benefits Enrollment" and "Health Benefits"; "Time and Attendance" with the "UA e-Time" logo; and "Procurement Services" with buttons for "buyBAMA" (Request/Update Access, User Information, buybama@fa.ua.edu) and "Concur" (Concur Training). At the bottom left, there is a section for "Administrative Systems" with a link for "Enterprise Systems".



WHERE LEGENDS ARE MADE

Dental Premiums



BlueCross BlueShield
of Alabama

Tier	2020	2021
Employee	\$29.34	\$28.38
Employee + 1	\$57.49	\$55.60
Family	\$83.31	\$80.58

Vision Premiums



Tier	2020	2021
Employee	\$5.74	\$5.74
Employee + 1	\$10.59	\$10.59
Family	\$18.52	\$18.52



WHERE LEGENDS ARE MADE

Benefit Highlights



- **LifeLock with Norton Benefit Premium** provides employees peace of mind with comprehensive protection for their identity, connected devices, and online privacy. Monthly rates = \$8.89 (Employee Only), \$15.89 (Employee + Family.)
- **Teladoc** provides **24/7** remote medical care for acute, non-emergency illnesses. The cost after the deductible \$20 for the PPO and \$9 for the HDHP. The cost before the deductible is \$45 for both plans.
- **Livongo** is a **voluntary** disease management program for diabetics.



PPO Health Plan Premiums

2020

Monthly	Employee	UA
Employee Only	\$113	\$469
Family without a Spouse	\$396	\$819
Family with a Spouse	\$467	\$834

Biweekly	Employee	UA
Employee Only	\$52.15	\$216.46
Family without a Spouse	\$182.77	\$378.00
Family with a Spouse	\$215.54	\$384.92

2021

Employee	UA
\$116	\$481
\$406	\$839
\$478	\$855

Employee	UA
\$53.54	\$222.00
\$187.38	\$387.23
\$220.62	\$394.62



PPO Health Plan Changes

1. The copayment for an office visit with a specialist will increase from \$50 per visit to **\$55 copayment per visit**.
2. The service cap for Physical, Occupational, and Speech Therapy visits will increase from 20 to **30 visits per calendar year**.
3. Employees currently pay 3x copayments for a 90-day prescription. Now only **2x copayments** will be required for the same 90-day supply. Prime Therapeutics mail-order pharmacy copayments will decrease as follows:

Drug Tiers – 90 Day Supply	2020	2021
Tier 1 - Generic	\$30	\$20
Tier 2 – Preferred Brand	\$105	\$70
Tier 3 – Non-Preferred Brand	\$165	\$110



Flexible Spending Accounts



Account	Healthcare FSA	Dependent Care FSA
Annual Contribution Limit	\$2,750	\$5,000
Minimum Contribution	\$125	\$125
Eligible Expenses	Pay for out-of-pocket healthcare expenses that are <u>not covered</u> by medical, dental or vision insurance for you and your tax dependents.	Pay for childcare expenses for tax-dependent children under the age of 13.
Funds Available	Beginning of the year	Funded per paycheck

- Pay expenses via debit card or manual reimbursement.
- Both accounts subject to use-it-or-lose-it rule. Incur expenses by **December 31** of the current plan year and submit for reimbursement by **March 31** of the following year or **forfeit all remaining funds**.

What is a High Deductible Health Plan (HDHP)?

Health Plan	HDHP High Deductible Health Plan	PPO Preferred Provider Organization
Premiums	Lower	Higher
Deductibles	Higher (\$1,400 Employee Only; \$2,800 Family)	Lower (\$400 per person)
Member Cost Share (after deductible is met)	Coinsurance (20%)	Copayments
Out-of-Pocket Maximum	\$3,500 Employee Only \$7,000 Family	\$5,000 Employee Only \$14,300 Family
Tax-Favored Accounts	Health Savings Account (HSA) Dependent Care FSA	Healthcare FSA Dependent Care FSA
Third Party Administrator	Both plans are administered by Blue Cross & Blue Shield of Alabama.	
Network & Services	Both plans have the same network access, provider discounts & covered services.	
Preventive Services	Both plans cover FREE preventive services at no cost share to the member.	



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HDHP Premiums

2020

2021

Monthly	Employee	UA
Employee Only	\$57	\$406
Family without a Spouse	\$198	\$761
Family with a Spouse	\$234	\$787

Employee	UA
\$57	\$406
\$198	\$761
\$234	\$787

Biweekly	Employee	UA
Employee Only	\$26.31	\$187.38
Family without a Spouse	\$91.38	\$351.23
Family with a Spouse	\$108.00	\$363.23

Employee	UA
\$26.31	\$187.38
\$91.38	\$351.23
\$108.00	\$363.23



WHERE LEGENDS ARE MADE

Health Savings Account (HSA) vs. Healthcare FSA

HSA is designed to be a “consumerism tool.”

It is a savings account owned by YOU, the employee. It is your money to manage!

	HSA	Healthcare FSA
Eligible Plan*	HDHP	PPO
Account Type	<i>Savings</i>	<i>Spending</i>
Ownership	You! The Employee	The University of Alabama
Contribution Limits	\$3,600 Employee \$7,200 Family	\$2,750
Funds Available	Funded per paycheck	Beginning of the year
End of Year Balance	Indefinite Carryover Expenses must be incurred <i>after</i> HSA is open, but money can be reimbursed in later years.	“Use it or lose it” Rule Expenses must be incurred <u>within the plan year</u> and reimbursed by March 31 of the following year.
Portability	Yes	No

* Employees can be enrolled in **any PPO plan** and open an FSA or DCA account with UA.
This does not apply to the HDHP – employees may only enroll in **UA’s HSA** if you also enroll in **UA’s HDHP**.

Key Takeaways

1. **Open Enrollment is two weeks earlier this year (October 15 – 30).**
2. **No Action is Required** if you do not want to make changes to your health, dental or vision coverage.
3. **Action is Required** if you want to participate in the following benefits: Healthcare FSA, Dependent Care FSA or Health Savings Account.
4. **Visit the Open Enrollment website** at www.hr.ua.edu/benefits/openenrollment

Date	Location	Times	Topic
Tuesday, Sep 22	Virtual Zoom meeting. Pre-register in UA LMS	10:00 – 11:00 AM	General
Wednesday, Sep 30	Virtual Zoom meeting. Pre-register in UA LMS	10:00 – 11:00 AM	HDHP / HSA
Monday, Oct 5	Virtual Zoom meeting. Pre-register in UA LMS	2:00 – 3:00 PM	General



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