TO: All Benefits Eligible Faculty and Staff of Saint Louis University
FROM: Mickey Luna, Vice President of Human Resources
SUBJECT: 2018 Benefits Open Enrollment

The Saint Louis University health plan open enrollment period will begin on November 1, 2017. Open enrollment is an annual opportunity to review your benefit choices and make changes. The decisions you make during open enrollment will be in place for the entire year (January 1 through December 31), unless you experience a qualifying event.

The University invests substantial resources toward the healthcare plan for faculty and staff. These resources continue to increase each year. With advances in both medical treatments and specialty prescription drugs, our health care costs continue to rise. For 2018, healthcare trends project that medical costs will increase by 7.6% and pharmacy costs will increase by 11.6%. We have implemented several protocols which have helped us control costs – in order to maintain a highly valued competitive benefit plan for faculty and staff. The changes for this year were developed with input from the University’s Medical Ad Hoc Committee. Below is a high-level overview of changes to the 2018 health plan.

- **New Walgreens Smart 90 Program.** New in 2018, you will have the option of obtaining a 90-day supply of maintenance medications at Walgreens. This will allow you the convenience of getting a 90-day supply at the reduced mail order copay at Walgreens. You still have the option of obtaining a 30-day supply of maintenance medications at retail locations without the 90-day supply discount. Starting in 2019, maintenance medications will need to be purchased as a 90-day supply at Walgreens or by mail order.

- **New tools to help you make better choices.** New in 2018, we will introduce tools to help you understand the medical plan options, and to help you better understand your health plan expenses.
  - The first tool is ALEX, a virtual benefits counselor. ALEX will guide you through the process of choosing the best plan for you and your family. To access the ALEX tool and get started, please click on [https://www.myalex.com/slu/2018](https://www.myalex.com/slu/2018).
o The second tool is Compass, which is a cost transparency tool that will be available for those enrolled in the QHDHP. Compass will provide guidance to better understand your benefits throughout the year. If you are enrolled in the QHDHP, you will receive information on contacting your personal Compass Health Pro directly.

- **New coverage for Applied Behavioral Analysis (ABA) Therapy.** New in 2018, we will cover this intensive behavioral therapy for children with autism spectrum disorder.

- **Employee contributions will increase for 2018.** As communicated last year, the University remains committed to maintaining a 75/25% contribution split. In order to avoid increasing employee contributions in 2017, the University covered 76% of the plan cost. To reduce the impact of the adjustment back to the standard split, the University will implement the adjustment over a 2-year period instead of all at one time. In 2018 we will move to a 75.5/24.5% contribution split. In 2019 we will move to the 75/25% contribution split.

- **Pharmacy benefit plan design will see changes in 2018.** Plus Plan pharmacy co-pays will increase modestly and a separate pharmacy out of pocket maximum will be applied to the Plus Plan. The last change to Plus Plan pharmacy benefit plan design was in 2012.

- **The healthcare plan subsidy amount will increase from $37,000 to $37,740.**

Attached you will find an open enrollment guide with additional information on the University’s 2018 benefits offering. In addition, we will hold open enrollment meetings on the following dates. Consistent with previous years, our carrier partners will be present to answer any specific questions you may have.

- Thursday, November 2 - 11:30 - 12:30pm - Busch Student Center, Room 253A & B
- Tuesday, November 7 - 11am - Noon - Learning Resource Center (LRC), Auditorium B
- Wednesday, November 8 - 1pm - 2pm - Busch Student Center, Room 352 & 253
- Tuesday, November 14 - 11:30 - 12:30pm - Learning Resource Center (LRC), Auditorium B

Additionally, we will host an evening webinar on Monday November 6th to allow spouses or additional family members to learn more about the 2018 benefits plan. Please use the following information to access the Webinar:

**Saint Louis University Open Enrollment Webinar**  
Monday, November 6, 2017  
7:00 pm | Central Standard Time (Chicago, GMT-06:00) | 1 hour  
Meeting number (access code): 801 681 484

[Join WebEx meeting](#)

Join by phone  
1-877-668-4490 Call-in toll-free number (US/Canada)

The attached 2018 Benefits Enrollment Guide will provide detailed information on your benefit plan. We sincerely appreciate your contributions to the University and look forward to seeing you at one of the upcoming open enrollment meetings.