Staff Advisory Committee  
Saint Louis University

Meeting Minutes for Thursday October 15, 2020
VIA ZOOM

Members and Guests Present:
Kristin Hrasky, Kathy Barbeau, Sue Stevens, Eric Armbrecht, Rachel Young, Patrick Maloney, Jenni Franey, Libby Gallogly, Sara Bauman, Jennifer Baine, Andrea Flynn, Beth Masters, Julie Miller, Alexis Bruce-Staudt, Sheila Byers, Jan Gannon, Steven Tinge, Emily Bishop, Judi Buncher, Chris Luebbert, Sandra Cornell, James Greathouse, Katie Linnenbrink, Jennifer Oppermann, Patricia McQueen, Peter Garvin, Nancy Young, Sherry Ashford, Kathryn Dortch, Sharon Spicer, Allese McVay, Deborah Jaegers, Heidi Moore, Kellie Dalton, Tammy Grant, Katherine Knuckles, Kathy Wolf, Matt Campbell, Ellen Weis, Riley Coyle, Trevor Juenger, Carie Rakers, Susan Torretta, Ginger Adkins, Cathy Baumann, Colleen Schneider, Patricia Osmack, Adrienne McCarthy, Nancy Children, Cheryl Kaufman, Lynn Grimshaw Maitz, Mary Streif, Jeremy Henson, Ian Taylor, Deanna Miller, LouAnn Biemann, Kathy Schaab, Eric Miller, Kathy Neuner, Stacy Godlewski, Rachel Young, Pamela Jackson, Karen Bolinger, Mindy Lewis, Debbie Dill Garvin, Helen McCormack, Cathy Zimmer, Erin Schmidt, Patrick Maloney, Edith Brown, Lizzie Sextro, Loretta Edwards, Mary Ann Barralle, Robert McNair, Rhonda Arl, Jennifer Elwyn, Missi White Luster, Lauren Davis, Christina Butler, Mary Cook, Kristina Bryan, Pat Hoffarth, Debra Blanquart, Hillary Daniel, Sandy Gambill, Mary Drexl, Ebony Naverrete, Delia King

Call to Order 12:00 and Reflection:
“Rivers do not drink their own water; trees do not eat their own fruit; the sun does not shine on itself and flowers do not spread the fragrance for themselves. Living for others as a rule of nature. We are all born to help each other. No matter how difficult it is… life is good when you are happy, but much better when others are happy because of you.” Pope Francis

Approval of minutes:
Approved

Announcements/ Q & A:
Read the HR bulletin on how to get flu shots and how to participate in the 2020 United Way Campaign.
Grassroots campaign update from Heidi Moore:
Amy Russell and Scott Bambrick had reduced their involvement around April 2019. There had been a completed policy that never made it forward past the committee, the Ombudsman however did move forward. I received communication from Sherry Anderson, Christopher Grabau and Anna Kratky about the Ombudsman. Chris presented a comprehensive plan to the President's cabinet in late fall 2019. It was their understanding the cabinet had thoughtful questions, and took the proposal under advisement. After the cabinet proposal, Dr. Pestello recommended forming a committee to investigate, where the Ombudsman's position would be
financially feasible. And there's been no movement as far as anyone on that committee since COVID-19. Follow up tentatively when Dr. Pestello talks to SAC in January.

**Monthly Spotlight:**

**Libby Gallogly; Manager of Compensation and Benefits – 2021 Benefits Update**

Open enrollment is coming up from October 21 through November 6. An open enrollment website we also have this information available as well. Plan design changes and increased employee premiums have happened to maintain the 75/25 split between the university and employees. Good news is that for those of you that utilize our dental plan, there is an 8% reduction in rates. We also are not requiring Evidence of Insurability for new elections in voluntary life up to Cygnus guaranteed amount so if you're looking to make any life insurance changes now is a great time to do that. We're also placing our transparency tool compass that was only available to those who are in the qualified high deductible health care plan. It will be replaced with two free tools for the United Healthcare through myUHC and Express Scripts. Open enrollment is through Workday this year, not through Banner, so there will be a new process for all of us. What is staying the same this year as we are continuing to partner with SLUCare and SSM facilities to bring you the tier one option in both the PPO and the high deductible health care plans. There are no administrative or carrier changes this year so everything is pretty similar to last year and then we are maintaining a wellness discount, in partnership with Vitality.

Premiums for the year are benchmarked against other higher education institutions with health care practices and so we are about at market, if not more favorable to the market, with the changes that we made. Within the medical and the prescription drug plan: again you'll have two options between the plus plan and the high deductible plan. We have continued to partner with SLUCare and SSM. You do not have to use those facilities; you can use other tier two or in network UHC providers and facilities. Just know that if you use SSM or SLUCare, you will get the best rate. And then we are continuing our prescription drug plans through ExpressScripts. See attached slides for links to providers.

A partnership with Quest Diagnostics to do our biometric screening has been established. As you may have heard we are grandfathering people in if you had the wellness last year. We still believe that biometric screenings are a great way to understand what some of your underlying conditions may be before they come they're expensive or before they get too far down the road, where it becomes difficult to treat. We encourage you to go get those biometric screening requests through Quest if you feel comfortable doing so. The wellness discount will remain the same, it will be $50 for employees and then $75 total for those covered spouses. We are also continuing our partnership with Vitality for 2021. If you're interested in getting points for that make sure to complete your health risk assessment and the biometric screening.

We have a tool called ALEX and you can put in some of your information about you and it will let you know what plan by the best based on your medical expenses. We have new price transparency tools through myuhc.com where you can see your benefit summary, look for
specific providers and their costs. Express-Scripts.com: you're able to look and see some of your claim balances, track your home delivery, and see what their expenses will be.

Voluntary Dental Benefits: Those will be decreasing by 8% this year. Voluntary Life Benefits: you will not have to do Evidence of Insurability. VSP is still the same.

Please know that the elections that you make this fall will be effective January 1 2021, and you'll be locked in for the rest of the year so those are effective January through December. Unless you have a qualifying life event, such as marriage, birth, adoption, divorce, if you change employment status or maybe your spouse has a change in employment status that also qualifies as a life event. Changes in dependent FSA are allowable. We got new IRS guidelines, due to COVID, that you could make changes to those throughout the year. We don't know if that will continue into 2021 or not. But know that that may become available.

Questions:

Will you be required to complete the health care affidavit?

One of the things that Workday has allowed us to do is create the spousal affidavit electronically. So, as a part of that Workday is not smart enough to know if you have a spouse enrolled on your plan or not. We are rebranding that spousal affidavit to be the health care affidavit, and everyone who elects medical coverage will also have to complete the affidavit, there's an option to say ‘my spouse is not covered on my medical plan’, hit submit. The normal four options that you've had about (they don't/aren't offered coverage, they're not working) if you enroll in medical coverage you will also have to complete the affidavit in order to submit your open enrollment.

Will that show up in Workday as a task?

Yes. Workday has open enrollment itself as a task and when you click on that you'll see about nine to 12 tiles on your screen. Each tile is like the medical plan, VSP, dental, etc. And one of those other tiles is that healthcare affidavit right next to medical so that you know and you just click through all your tiles until you've gotten to the bottom and your complete.

What if we make a mistake? Is there a way to fix it?

Yes, there will be a way to fix that or go through and make sure that you have everything that you would like.

Confirming there is a video on the affidavit process?

Jim Greathouse has done a great job putting together a video that has step by step to complete open enrollment so if you're not a job aid person we also have a video that is coming up, probably next week sometimes that people can follow or watch.

Does the life insurance plan end when an employee retires?

Answer will be confirmed and then shared with the group.
Will the slideshow be shared?
Yes, and it is posted online.

If you have any other questions, contact benefits@slu.edu.

Eric Armbrecht – Program Director – High Deductible Health Plans

There is a premium difference if you choose a high qualified high deductible plan. There's about a $70 difference between the plans. If you multiply that times 12 and you've got about $900 of additional take home pay that you have for choosing the qualified high deductible plan. The difference for a family rate is even bigger a little over $200 or almost $2500 per year in additional take home pay.

Three important questions that I would ask myself when choosing between the plans: Are your medical expenses predictable? Do you have enough savings to cover the max out of pocket? Are you looking for another form of retirement savings?

Just because you have predictable medical expenses, does not mean that you're not suitable for the qualified high deductible plan. It has to do with how much are those expenses and the deductible for each plan. The second question: Do you have enough savings available right to cover the max out of pocket number? The max out of pocket number for the qualified high deductible plan this year would be for employee only: max out of pocket for tier-one $2000; in-network $4000, and out of network $8000.

If you're a family that that has a financial situation where you just don't have the savings, then you the risk is probably not worth pursuing of doing a qualified high deductible plan. But if you have access to savings then you should consider a qualified high deductible plan, because the worst thing that can happen to you on any given year, is the max out of pocket number. If the max out of pocket number is the number that you're comfortable with then you should consider the qualified high deductible plan. The other thing about a qualified high deductible plan is it allows for you to roll over saving; the dollars that you put into a savings account or a health savings account roll over year to year.

If you're in a plus plan, you use a flex savings account; you have to use all of that money that you put into the flex savings account that you anticipate on spending. And then you have to use it all in that year, and none of it rolls forward.

What if you have no choice where the ambulance brings you?

United healthcare has a very broad network of providers in the United that are in this region that HR case but in network is a broad, broad network. In some cases, you have no control over where you go because you need access to the closest most convenient tertiary level of care. It is a risk you have to take with the high deductible plan.

The three things that that make the Qualified High Deductible plan not suitable for some people: One is that they just don't have enough savings to cover the max out of pocket. The other one is that your medical expenses are predictively, very high. This is typically for patients that are on a chronic biologic medication and you can choose the plus plan to advantage yourself financially to be in that place. The other one is people that are looking for another form of retirement saving. Because your contributions to your health savings account are tax shielded. Now they're limited in use; it is sort of restricted in use to health care. But, odds are you're going to end up using your
health savings account for healthcare expenditures, over the course of a lifetime. And because those savings accounts can be used, not just for you but your beneficiaries or spouse.

How do you save money if you're in a qualified high deductible plan? It is important to get pricing information before you go for elective procedures. There are a lot of conversations and a lot of things you can control regarding pricing of physician services, surgical services and diagnostic services. When you are in a qualified high deductible plan you get all the benefit of negotiated prices. You don't pay the fee or the charge that comes from the hospital, you pay the negotiated amount that United Healthcare has for you as one of their members.

The university gives people in the High Deductible Health Plan some seed money is that correct? Yes, it is correct, it's $400 for employees and $800 for families. It's paid directly into your health savings account, it is not taxable income. It is a direct deposit into your health savings account. The university does this so that in the event that something happened in the month of January or February, you're going to have money available to you at that at that point in time.

Is a qualified high deductible portable after retirement? Can you keep your HSA and use it for your own health care costs?

Yes. That's one of the great reasons that it's such an advantage over a flex spending account, which you have a flex spending account which is tied to the plus plan and you have a health savings account or HSA, which is like a bank account. You can invest the money you in a mutual fund if you want to, but in the end that has a distinct advantage, because if you leave the university, as you retire from the university, those dollars that are in that health savings account then become usable for you and your family and your beneficiaries for qualified expenses right. It is a tax advantaged savings plan.

Is the $800 for an employee plus a spouse?
It is a $400 for just you or $800 any form of employee plus spouse or dependents.

Will seed money show up on the first paycheck of the year?
Yes, we are planning to fund that HSA seed money in the first week of January.
It will show up in your Optum bank account; it doesn't show up in your paycheck

Can we use the savings to pay for next year's premiums?
Premiums are deducted pre tax from your paycheck. Similarly, your HSA contributions are also taken pre tax from your paycheck. The way that is constructed right now and getting the money you can't necessarily do that logistically. I don't think it is a IRS qualified expense so that also would prohibit you from doing that. You can kind of feel like you're using your health savings account for paying for premium is, you can reduce your contribution to your health savings account which increases your take home pay. The next year, if you have previous years’ money in the HSA, reduce your contributions to my health savings account. It increases my take home pay.

Unclear question:
For the HSA: there are more strict limits of how/when the funds can be used in the years for the HSA, the one that goes along with the high deductible health care plan that is like a savings account for you.
You have more flexibility on when an expense is incurred and when you pay it when you're using the health savings account. The restrictions are pretty firm by the IRS regarding when the expense was incurred and when the dollars saved are put into the flexible spending account.

How much are you allowed to put into a health savings account, each year? Is there a limit? There is a limit by the IRS $3600 for individual or $7200 for family. That includes SLU’s contribution.

Can you add your HSA throughout the year or just during open enrollment?

You can add to your HSA; you can change the amounts that to go into your HSA at whatever interval that you want. You do not need a qualifying event to adjust the amount of money that goes into your HSA. And the other thing to also note is let's say you decide to be really ambitious and put $1,000, a month into your account. The limit is for an employee $3200 so you would need to go in and stop those deferrals, so you don't go over that limit mid-year. Because if you go over the limit you're going to deal with the IRS for over-contributing.

Question about vitality and biometric screenings and health risk assessment and flu shot:

There is nothing else you need to provide us with your vitality, we will know that you did that biometric screening at your physician’s office. And then also, great that you got your flu shot thank you for doing that. So, you're all set.

Patrick Maloney – Learning and Development Manager – 2020 Feedback Survey

The surveys are important tools that are at least one outlet for members of the community faculty and staff to provide some voice about their experiences here. We want to make sure that we're putting our efforts, where you feel that they're going to make a difference.

The university feedback survey: these got their start back in 2013, when the Board of Trustees of the University conducts regular survey of our faculty and staff, just to gauge our institution’s climate, and get some feedback from faculty and staff regarding your perceptions of working here at SLU and what we can do to make your experience better moving forward. What we can retain as well and what we can improve on. At that time, a committee was put together of faculty, staff, and administrators. They selected a third party (Towers Watson), to provide confidentiality for survey responses and a group of faculty members to worked with our Towers Watson team to create the first survey, which is called the Climate Survey and that launched in 2014. A second survey was done in 2016, the name changed but it's same survey also done by Towers Watson 2016. A third survey was done, then in 2018. And after each survey we presented the results, we had Towers Watson come in and present sort of their take on our results, and then looked at what we could do to sort of develop a plan to take action on those results.

The key priorities coming out of the 2018 feedback survey were:

Operational efficiency and change management: there was a sense, especially from the non-SLUcare staff, that it was difficult for them to sort of feel empowered to let go of work and to sort of stop doing some of these tasks that has accumulated over time. That may not be the optimal contribution to our mission right and so when we start to collect this we do over time
these different tasks, and roles here at SLU, it can be difficult to focus the time and effort that we feel is necessary for those things that are making the biggest contribution to the mission.

Leadership & communication: top down communications and leadership, the timeliness of that communication, and about the belief that leadership would take action on the surveys responses.

Moral: that was interpreted was kind of a sense of pride in being a member of this community, and a sense of enjoyment. Connecting with our colleagues and getting a sense of fulfillment and enjoyment.

In order to address those three categories there were a couple of different initiatives at the university level that were taken. The first was the development of work design meetings. We asked all supervisors to sit down with their staff have conversations about what types of work could be stopped in order to free up additional time and effort. To focus on those essential skills and to think through the downstream effects of ‘if we stopped doing this are there other divisions departments or colleagues that I work with, who are going to be affected by it?’ How can we look at modifying these things or potentially giving up some of these tasks? The Pulse Survey came in as a follow up sort of get a sense of how effective those conversations were.

The second major area was unit level results. All VP’s and deans presented their unit level results back to their faculty and staff, and to make sure that they created an action plan for their specific unit. And then finally, we had several staff appreciation events throughout 2018-2019.

The Pulse Survey: it was a really targeted survey went out to non medical, non school of medicine, non SLU Care staff and we had about a 60% response rate. These results were shared with the cabinet and the Board of Trustees in early 2019, and they were shared with the Business Finance manager meeting in mid 2019. There was a slight increase across all three of these items. We saw “I feel encouraged to come up with new and better ways of doing things” people responded favorably about 68% to that in February, and then after the last design meetings that moved up to about 80% favorable versus groups that had lower participation in those first design meetings actually saw a slight decline in empowerment. For the second item “in the last year my leadership has improved our work processes” again we see the same trend. Groups that participated saw about a 10% increase in favorability for that item for those that didn't participate in the work design meetings, stayed relatively consistent. And then with the engagement item or “my work gives me a sense of personal accomplishment” we saw that groups that participated saw a relatively small increase, whereas groups that did not participate in the work design saw a slight decrease from 85% down to 80% favorable. It was a limited survey and that's why we didn't share it as broadly as we did some of the other feedback surveys. The bottom line was this seems like the process of going through the work design meetings was effective and led to some positive changes in scores, perceptions and people's experience.

Looking ahead to the 2020 season the survey will look familiar to anyone who participated in the 2018 survey, and the pulse survey. We're going to continue to use a third party for data collection and as a confidential outlet for feedback to allow us to track trends over time. As far as reporting and external results we plan to continue to use the third party to present the overall University results to get their take on our data as far as how we stack up to other institutions that they've worked with. We'll continue that unit leaders to present their results or to partner with human resources to ensure that the results are presented to their groups We’ll only create summary reports for groups with at least five respondents.
We are proposing a data collection in early December, then there would be about five weeks to allow for data analysis, and creating reports and then we start the rollout process. Presentations to the university leadership in early February, and then something similar to like the open fora that we've done in the past. It would take some time for like a webinar or SAC presentation. Once the university level results are out, and we would help to facilitate those unit level presentations for individual colleges, schools and departments. As soon as their results are shared, then we'd ask them to again work on action plan. This is the plan, it is ready to go, but given the pandemic some input from SAC would be helpful.

Comments/Questions/Input:

Is it financially feasible to continue these surveys given the participation level, budget crisis and actionable items that were actually taken care of with the last survey? We want to be conscious of the budget issues facing and want there to be meaningful tangible results and processes. When you say you see very little movement can you maybe talk to whether there have been areas where there was something started and maybe not moved forward and continued?

Staff morale was relatively low on every single survey that's taken. If that's the case, then why is staff morale continuing to be low and why is it not getting addressed? And there's other items that can be discussed off the SAC meeting.

Moral is lower in 2018 than 2014, there are down trends. Discussion off SAC meeting to follow.

Can Pulse Survey results be shared and can they be department specific? Yes, slides can be shared. No, they are not department specific.

Can you give us a general idea of what the cost of the university? A follow up can be given.

The climate survey had limited inclusion and diversity questions, can that be in the moral section?

We did have probably about 18 items to fall under that. There have been discussions whether there's sufficient coverage of Diversity, Equity and Inclusion items for this year and what other items, could be included, specifically on that topic.

Next Meeting: Thursday, November 19, 2020 12:00 – 1:15 PM

Adjournment: By Sue Stevens at 1:16 P.M.
Staff Advisory Committees and Representatives – 2020 - 2021

- **Staff Advisory Executive Committee**
  Chair – Sue Stevens
  Past Chair – vacant
  Recording Secretary - Jenni Franey
  Corresponding Secretary – Kristin Hrasky
  Membership Coordinator – Rachel Young
  Treasurer – Kathy Barbeau

- **Staff Advisory Sub-Committees**
  By-Laws Committee – Kathy Barbeau, Sue Stevens, Rita Stites
  Service/Events Committee
    - Food Truck Rally – Stacy Mack

- **University Committees**
  Campus Recreation Advisory Committee – Robert Pampel
  Grassroots Working Committee – vacant
  HLC Re-Accreditation Steering Committee – Rachel Young
  Honorary Degrees & Special Recognition Committee – vacant
  Medical Ad Hoc – Sue Stevens
  Operational Excellence – Project Review Committee – Alexis Bruce-Staudt
  Policy Review Committee – Missi White-Luster
  Parking Issues – Matt Campbell
  President’s Diversity Council – Pamela Jackson
  Speech, Expression and Civil Discourse Committee – Anne Imlay, Bob McNair
  Tobacco Free Workforce – Ellen Weis
  University Leadership Council – Sue Stevens
  Workday Transition Committee – vacant

- **Board of Trustee Committees**
  Academic Affairs – Sharon Spicer
  Business & Administration – Sue Stevens
  Development – Rhonda Arl
  Marketing and Branding – Kristin Hrasky
  Mission and Identity – Christine Luebbert
Annual Benefits Enrollment
2021
What’s Changing:

- Plus Plan and QHDHP plan design changes to help control costs
- Medical Employee Premiums increase
- Reduced Dental Employee Premiums
- No evidence of insurability requirement for new elections or increases for voluntary life up to Cigna’s guaranteed issue amount
- Replacing services provided by Compass Health with UHC and ESI member tools
- Enrollment through Workday

What’s Staying the Same:

- Continued partnership with SLUCare/ SSM Health in Tier 1 Medical Plans
- No administrator or carrier changes other than Compass Health
- Maintaining Wellness discount through Vitality

This presentation highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions and limitations, refer to the individual summary plan description, plan document or certificate of coverage. If any discrepancy exists between this presentation and the official documents, the official documents will prevail. Saint Louis University reserves the right to make changes at any time the benefits, costs and other provisions relative to benefits.
Medical and Prescription Drug Benefits
State of Health Care

- **Medical & Prescription Drug Costs**
  - Healthcare spend continues to trend upward year over year due to rising treatment costs, changes in utilization, increased health risk amongst consumers, etc.

- **SLU Plan Costs**
  - The health plan ran as expected in 2019 and 2020 is forecasted to finish near budget, however the health pandemic has created many unknown’s as SLU predicts future costs
  - Similar to Universities and other Employers nationwide, SLU’s healthcare spend is expected to experience an increase in 2021

- **Peer Institutions**
  - In an effort to offer competitive benefits, SLU continues to monitor its peers and uses data collected from that review to support benefit design and program decisions.
**Medical and Prescription Drug Plan**

- **Medical: UnitedHealthcare**
  - Continue to offer two plan options: Plus Plan and QHDHP Plan
  - *Continued partnership with SLUCare/SSM Health in Tier 1*
  - Tier 1 (SLUCare/SSM) and Tier 2 (UHC In-Network) plan design adjustments (single/family) to help control costs:
    - **PPO:**
      - Deductible: no change to Tier 1, Tier 2 increase $100/$200;
      - OOP: Tier 1 increase $250/$500, Tier 2 $250/$500
      - ER copay increase of $100
    - **HDHP:**
      - Deductible: no change to Tier 1 deductible, Tier 2 deductible increase $100/$200;
      - OOP: Tier 1 increase $250/$500, Tier 2 OOP $500/$1,000
- **Prescription Drug: Express Scripts**
  - Continued partnership with Express Scripts
# 2021 Cost Sharing: Monthly & Bi-Weekly

<table>
<thead>
<tr>
<th>Plan</th>
<th>Monthly Premium Deductions</th>
<th>With Monthly Wellness Discount</th>
<th>Bi-Weekly Premium Deductions</th>
<th>With Bi-Monthly Wellness Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plus Plan</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$178.00</td>
<td>$128.00</td>
<td>$82.15</td>
<td>$59.07</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$474.00</td>
<td>$399.00</td>
<td>$218.77</td>
<td>$184.15</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$414.00</td>
<td>$364.00</td>
<td>$191.08</td>
<td>$168.00</td>
</tr>
<tr>
<td>Family</td>
<td>$651.00</td>
<td>$576.00</td>
<td>$300.46</td>
<td>$265.84</td>
</tr>
<tr>
<td><strong>QHDHP Plan</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$103.00</td>
<td>$53.00</td>
<td>$47.54</td>
<td>$24.46</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$318.00</td>
<td>$243.00</td>
<td>$146.77</td>
<td>$112.15</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$273.00</td>
<td>$223.00</td>
<td>$126.00</td>
<td>$102.92</td>
</tr>
<tr>
<td>Family</td>
<td>$428.00</td>
<td>$353.00</td>
<td>$197.54</td>
<td>$162.92</td>
</tr>
<tr>
<td><strong>Plus Plan—Employees Earning up to $38,505</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$60.00</td>
<td>$0.00</td>
<td>$27.69</td>
<td>$0.00</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$356.00</td>
<td>$281.00</td>
<td>$164.31</td>
<td>$129.69</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$296.00</td>
<td>$236.00</td>
<td>$136.62</td>
<td>$108.93</td>
</tr>
<tr>
<td>Family</td>
<td>$533.00</td>
<td>$458.00</td>
<td>$246.00</td>
<td>$211.38</td>
</tr>
</tbody>
</table>

Note: Rates will be reduced $50 for employees completing their biometric screening and an additional $25 for covered spouses.
# 2021 Medical Plan Options

<table>
<thead>
<tr>
<th>UHC</th>
<th>Plus Plan</th>
<th>QHDHP Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SLUCare+SSM</td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$350</td>
<td>$850</td>
<td>$2,200</td>
</tr>
<tr>
<td>Family</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$700</td>
<td>$1,700</td>
<td>$4,400</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10%</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong> (includes medical deductibles and medical copays)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$2,000</td>
<td>$2,250</td>
</tr>
<tr>
<td>Family</td>
<td>$4,000</td>
<td>$4,500</td>
</tr>
<tr>
<td><strong>Physician Office Visits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary Care</td>
<td>$10 copay</td>
<td>20% after ded.</td>
</tr>
<tr>
<td>Specialist Care</td>
<td>$20 copay</td>
<td></td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10% after ded.</td>
<td>20% after ded.</td>
<td>40% after ded.</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$250 copay</td>
<td>$250 copay</td>
<td>$250 copay</td>
</tr>
<tr>
<td><strong>Urgent Care Center</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$60 copay</td>
<td>$60 copay</td>
<td>40% after ded.</td>
</tr>
</tbody>
</table>
## 2021 Pharmacy Plan Options

<table>
<thead>
<tr>
<th>Express Scripts</th>
<th>Plus Plan</th>
<th>QHDHP Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Retail</td>
<td>Mail Order</td>
</tr>
<tr>
<td></td>
<td>(34-day supply)</td>
<td>(90-day supply)</td>
</tr>
<tr>
<td><strong>Prescription Drug Costs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1</td>
<td>$10</td>
<td>$25</td>
</tr>
<tr>
<td>Tier 2</td>
<td>25% coinsurance $30 min-$50 max</td>
<td>25% coinsurance $75 min-$125 max</td>
</tr>
<tr>
<td>Tier 3</td>
<td>50% coinsurance $50 min-$100 max</td>
<td>50% coinsurance $125 min-$250 max</td>
</tr>
<tr>
<td>Tier 4</td>
<td>20% coinsurance up to $200 max</td>
<td>N/A</td>
</tr>
<tr>
<td>Preventive Medications</td>
<td>Priced according to the tier in which they fall</td>
<td>Covered at 100%, no deductible</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum (Includes Rx Copays and Coinsurance)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$1,500</td>
<td>Combined with Medical</td>
</tr>
<tr>
<td>Family</td>
<td>$3,000</td>
<td>Combined with Medical</td>
</tr>
</tbody>
</table>
REMINDER:

- SLUCare providers and St. Louis area SSM physicians and facilities are designated as Tier 1 under the medical plan.

- When you choose to use a Tier 1 provider you will pay less out of pocket through lower deductibles, out-of-pocket maximums, coinsurance and copays.

- To find an SSM Tier 1 Physician, visit SSMHealth.com and search for providers listed as SSM Health Medical Group. To find SLUCare providers and locations, visit www.slucare.edu

- In addition to these providers, SSM Urgent Care Centers and St. Louis area SSM Health Express Clinics (formerly Walgreens Take Care Clinics) are also part of the Tier 1 Network.
The Vitality™ wellness program Discount

- Saint Louis University is waiving the biometric screening requirements for 2021 due to COVID-19 restrictions. If members received the premium discount in 2020, they will be grandfathered in for 2021.

  - Quest Diagnostic will be performing onsite biometric screenings this year on November 10,11,17,18
  - Wellness discount will remain the same
    - $50 for employees and $25 additional for covered spouses
      - If you make less than $38,505 and have employee only coverage, your healthcare will continue to be free of charge

- Program remains in effect all year and you are encouraged to earn points by:
  - Completing your Vitality Health Review & Vitality Check
  - Reviewing and activating your personal health goals
  - Completing an online course to learn about a health topic
  - Submitting your Preventive Screening exams
  - Tracking your workouts using a Vitality-compatible fitness device
  - Tracking your workouts at gym
  - Get CPR or first aid certified

Please note: This list does not cover the program in its entirety.
Please refer to the web site for complete program activities, rules and details.
Decision Support Tools

- **ALEX by Jellyvision**
  - Benefit assistance tool using interactive, online applications to walk members through plan design decision-making. *Information provided to ALEX is confidential.*
  - Helps compare options between SLU’s Plus Plan and QHDHP Plan based on individual member needs
  - Available to all members during Open Enrollment period
  - To access, visit [www.myalex.com/slu/2021](http://www.myalex.com/slu/2021)
New Price Transparency Tool Options

- myuhc.com and Health4Me app
  - View Benefit summaries
  - View Deductible accumulator
  - Find an in-network doctor or facility
  - Use Treatment cost estimator to price out services
  - Check statements
  - Pay bills to healthcare providers
  - Contact a registered nurse 24/7

- express-scripts.com
  - Automatically refill and renew prescriptions
  - Price and compare different prescriptions and pharmacies
  - See how you can save with My Rx Choices
  - View your claims and balances
  - Connect with pharmacists
  - Track your home delivery orders
  - Compare plans at: www.express-scripts.com/saintlouisuniversity

*Download the apps for UHC and ESI’s!*
Health Savings Account
HSA Contributions

- Maximum contribution limits

<table>
<thead>
<tr>
<th></th>
<th>IRS Maximum</th>
<th>SLU Seed Money</th>
<th>Your Max Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$3,600</td>
<td>$400</td>
<td>$3,200</td>
</tr>
<tr>
<td>Family</td>
<td>$7,200</td>
<td>$800</td>
<td>$6,400</td>
</tr>
</tbody>
</table>

- IRS maximum reflects a combined employer + employee contribution
- **You must make new elections for the 2021 plan year during Open Enrollment; current elections cannot be carried forward**
- 55+ can fund an additional $1,000/year; “catch-up” contribution
- SLU will only contribute money into an OptumBank administered HSA; if you choose to go to a financial institution of your choice, you will not receive the seed money
- HSA seed money will be deposited the first week of January
- Funds must physically be in your account before disbursements can be made
- Any money remaining in the account at the end of the calendar year rolls over into the next year
HSA Qualified Eligible Expenses

**Eligible Expenses**
- Medical deductible and coinsurance payments
- Medical, dental and vision care services not covered through plan design
- Medical, dental and vision care services for your spouse or tax code dependents
- Medicare Part A, B, & D and COBRA coverage premiums
- Over-the-counter medication with a written prescription

**Ineligible Expenses**
- Insurance premiums
- Babysitting/childcare
- Cosmetic surgery
- Health club costs
- Over-the-counter medication *without* a written prescription

Visit [www.irs.gov](http://www.irs.gov) and view Section 213(d) of the IRS Tax Code publication 502 “Medical and Dental Expenses” for a complete list.
Flexible Spending Accounts
Flexible Spending and Dependent Care Accounts

- For Plus Plan participants, or those not enrolled in a medical plan at SLU
- Administration remains with ConnectYourCare
- You must make new elections for the 2021 plan year during Open Enrollment; current elections cannot be carried forward
  - Healthcare FSA: Total election amount less previous reimbursements are available at the time of transaction
  - Dependent Care FSA: Only the cash balance in your account is available at the time of transaction
- You cannot roll over unused balances from one year to the next
  - Use it or lose it rule applies
  - Grace period through March 15th for Healthcare FSA only
- Debit card allows direct payment
  - Eases payment, but does not substantiate claims—receipts may still be needed!
- If you are enrolling in HSA for 2021, you must use all of your FSA funds by 12/31/2020 or your employer seed money and employee contributions will be delayed until April

<table>
<thead>
<tr>
<th>2020* IRS Funding Limits on FSAs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare FSA</td>
</tr>
<tr>
<td>Dependent Care FSA</td>
</tr>
</tbody>
</table>

*IRS has not yet issued 2021 FSA limits
**$2,500 if married and filing separately
Eligible FSA Expenses

Healthcare FSA Eligible Expenses:
- Copays, coinsurance, and deductibles for medical, prescription, and dental plans
- Eye exams, contacts, and eyeglasses
- Laser eye surgeries
- Hearing aids
- Over-the-counter medical supplies
  - Bandages, splints, contact lens solution, etc.
- Over-the-counter medical medications
- Menstrual care products

Dependent Care FSA Eligible Expenses:
- Child care, after-school care
- Care for an aging parent

Visit www.irs.gov and view Section 213(d) of the IRS Tax Code publication 502 “Medical and Dental Expenses” for a complete list
Voluntary Dental Benefits
Voluntary Dental Benefits

- Coverage remains with Delta Dental
  - No change to benefits and an 8% decrease in rates!
- Continue to have the choice between 2 dental plans
- Find a provider on [www.deltadentalmo.com](http://www.deltadentalmo.com)
  - Highest level of benefits with PPO dentists
  - Dental cards issued to new enrollees only

<table>
<thead>
<tr>
<th></th>
<th>Flex</th>
<th>Basic Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$34.45</td>
<td>$20.16</td>
</tr>
<tr>
<td>Two-Person</td>
<td>$67.45</td>
<td>$38.77</td>
</tr>
<tr>
<td>Family</td>
<td>$115.48</td>
<td>$69.46</td>
</tr>
<tr>
<td><strong>Bi-Weekly</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$15.90</td>
<td>$9.30</td>
</tr>
<tr>
<td>Two-Person</td>
<td>$31.13</td>
<td>$17.89</td>
</tr>
<tr>
<td>Family</td>
<td>$53.30</td>
<td>$32.06</td>
</tr>
</tbody>
</table>
## Voluntary Dental Plan—Delta Dental

**NO CHANGES from 2020**

<table>
<thead>
<tr>
<th></th>
<th>Flex Plan</th>
<th>Basic Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PPO Network</td>
<td>Premier/Out-of-Network</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Family</td>
<td>$150</td>
<td>$150</td>
</tr>
<tr>
<td><strong>Calendar Year Maximum</strong></td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td><strong>Preventive Care (member responsibility shown)</strong></td>
<td>0% no deductible</td>
<td>0% no deductible</td>
</tr>
<tr>
<td><strong>Basic Restorative Care (member responsibility shown)</strong></td>
<td>10% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td><strong>Major Restorative Care (member responsibility shown)</strong></td>
<td>40% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td><strong>Orthodontia</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lifetime Maximum (per person)</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>50% For all members</td>
<td>60% For all members</td>
</tr>
</tbody>
</table>
Voluntary Life Benefits
Voluntary Life Benefits

- Cigna will continue to offer Voluntary Life coverage
  - No Evidence of Insurability requirement for new elections or increasing Voluntary Life during the 2021 Annual Enrollment

- Enhanced Guaranteed Issue and Maximums
  - Employees may elect Voluntary Life in an amount up to 3 times annual earnings to a maximum of $600,000
  - SLU provides a Basic Life benefit of one times annual earnings to a maximum of $400,000
  - Combined maximum benefit of $1,000,000 between SLU provided and Voluntary Life

---

### NO CHANGES from 2020

<table>
<thead>
<tr>
<th>Age</th>
<th>Monthly rate per $1,000</th>
<th>Bi-Weekly rate per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;30</td>
<td>$0.039</td>
<td>$0.018</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.052</td>
<td>$0.024</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.059</td>
<td>$0.027</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.072</td>
<td>$0.033</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.124</td>
<td>$0.057</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.221</td>
<td>$0.102</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.383</td>
<td>$0.177</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.584</td>
<td>$0.270</td>
</tr>
<tr>
<td>65-69</td>
<td>$0.974</td>
<td>$0.450</td>
</tr>
<tr>
<td>70-74</td>
<td>$1.532</td>
<td>$0.707</td>
</tr>
<tr>
<td>75+</td>
<td>$2.06</td>
<td>$0.951</td>
</tr>
</tbody>
</table>
2021 Annual Enrollment
2021 Annual Enrollment

- Plan elections are effective January 1, 2021 and are binding for the 2021 plan year, unless you experience a qualifying life event:
  - Marriage
  - Birth/adoption
  - Divorce
  - Death
  - Change in employment status
  - Change in dependent status

- Changes to Dependent Care FSA are allowed in limited circumstances

- IRS allowed changes to health care and healthcare FSA in response to COVID-19 but these practices may not continue

- Life status changes allow you to make benefit election changes

- Benefit changes must be requested in Workday within 31 days of life change
2021 Annual Enrollment

- Open enrollment will be held from October 21st through midnight November 6th, 2020
- If making changes, do so through Workday
  - Open enrollment is a good time to assess your benefits, review your benefits for the upcoming year, and review your life insurance beneficiaries.
  - Current medical, dental, vision, life, and accident elections will carry forward.
    - If you are planning to cover your spouse on the medical plan in 2021, then you are required to complete a Medical Plan affidavit in Workday.
  - All HSA, dependent care, and healthcare FSA participants will need to make an election for 2021; current deductions will not carry forward.
- See 2021 Benefits Guide for more information:
  - [https://www.slu.edu/human-resources/benefits/health/open-enrollment.php](https://www.slu.edu/human-resources/benefits/health/open-enrollment.php)
- More questions? Contact benefits@slu.edu.
Appendix
Working Spouse Rule

- Applies to spousal eligibility on the medical plan only
- Full time working spouses who have access to medical coverage through their employer are not eligible for SLU’s medical plan
- Spouses are eligible if they:
  - Are not employed or are self employed
  - Do not have access to qualifying coverage where his/her employer contributes at least 50% of the premium for single coverage
  - Are on Medicare and do not have access to an employer plan
- Completion of the annual Medical Plan affidavit will be required through the Workday system during open enrollment benefits selections. You will be required to attest to your spouse’s eligibility during the online open enrollment process. The University reserves the right to request completion of the Medical Plan affidavit to be covered by the medical plan.
Considerations of the QHDHP

- Enrolling in the QHDHP plan may provide advantages depending on your individual and family healthcare needs.
  - Premiums are lower for the QHDHP option
  - You’re able to set aside money for future medical and prescription drug costs through a tax advantaged Health Savings Account (HSA)
  - SLU is contributing to your HSA, providing $400 for individual and $800 for family coverage

- Unlike the PPO, there are no copays so when using the plan you could have higher out of pocket expenses.
  - You will pay 100% until your deductible is met, and then coinsurance will apply
  - If you’re on a higher cost monthly medication or obtain costly services earlier in the year you could be responsible for larger out of pocket cost

- Alex will continue to be offered as a decision tool to determine if the QHDHP is the right option for you
Health Savings Accounts

- For Qualified High Deductible Health Plan participants only
- HSAs are designed to help you save and pay for your healthcare now and when you retire
- Triple tax savings:
  - Put money in pre-tax
  - Grow your savings tax free
  - Pay for qualified medical expenses income tax free
- Account is always yours

Health Savings Accounts A health-wise investment that helps you ...

- Deposit your health care dollars.
- Grow your savings.
- Save on taxes.
- Pay for health care, now or later.
HSA Eligibility for Account Holders Only

- You are eligible to open and contribute to an HSA if you:
  - Are covered by a qualified high deductible health plan (QHDHP)
  - Are not covered by any other health plan which is not a QHDHP
  - Are not enrolled in Medicare, Medicaid, or TRICARE
  - Have not received VA benefits within the past 3 months
    *(Exception for service related disabilities)*
  - Are not claimed as a dependent on someone else’s tax return
  - Are not covered by a Health FSA
    *(Must have $0 in your Health FSA before contributing to an HSA)*

- If you don’t meet one of these eligibility requirements, you can still enroll in the QHDHP plan, you just cannot open and contribute to a Health Savings Account.
Voluntary Vision Benefits

- Coverage remains with Vision Service Plan (VSP)
  - No change to benefits or rates!

- In-network vs. out-of-network
  - In-network = no claim forms to complete
  - Out-of-network = must submit claim form for reimbursement

- VSP.com
  - Find a provider (Network: Choice)
  - Register and review benefit information
  - Discounts available
  - Print an ID card if desired (not needed to use benefits)

NO CHANGES from 2020

<table>
<thead>
<tr>
<th>Tier</th>
<th>Monthly</th>
<th>Bi-Weekly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$7.02</td>
<td>$3.24</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$12.76</td>
<td>$5.89</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$13.38</td>
<td>$6.18</td>
</tr>
<tr>
<td>Family</td>
<td>$20.66</td>
<td>$9.54</td>
</tr>
</tbody>
</table>
# Voluntary Vision Plan—VSP

<table>
<thead>
<tr>
<th>Vision Plan</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exam</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wellvision Exam</td>
<td>$10 copay</td>
<td>Up to $45 allowance</td>
</tr>
<tr>
<td><strong>Lenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$10 copay</td>
<td>Up to $30 allowance</td>
</tr>
<tr>
<td>Bifocal</td>
<td>$10 copay</td>
<td>Up to $50 allowance</td>
</tr>
<tr>
<td>Trifocal</td>
<td>$10 copay</td>
<td>Up to $65 allowance</td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td>$150 allowance for a wide selection of frames; $170 allowance for featured frame brands; 20% on the amount over your balance</td>
<td>Up to $70 allowance</td>
</tr>
<tr>
<td><strong>Contacts (in lieu of glasses)</strong></td>
<td>$150 allowance for contacts; including the contact lens exam (fitting and evaluation)</td>
<td>Up to $105 allowance</td>
</tr>
<tr>
<td><strong>Frequency</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exam/lenses/contacts (in lieu of glasses)</td>
<td>Every calendar year</td>
<td></td>
</tr>
<tr>
<td>Frames</td>
<td></td>
<td>Every other calendar year</td>
</tr>
</tbody>
</table>
Voluntary Accident Benefits

- Benefit offered through Voya Financial
  - No change to benefits or rates!

- Plan helps reimburses expenses that occur due to an accident
  - 24-hour coverage - accidents on- or off-the-job are eligible
  - When you have an expense, you must submit a claim form; reimbursement will then be mailed as a check
  - $100 wellness benefit

- Coverage is guarantee issue - no health questions asked

- No “network”

<table>
<thead>
<tr>
<th>Accident Plan</th>
<th>Monthly</th>
<th>Bi-Weekly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$18.42</td>
<td>$8.50</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$32.59</td>
<td>$15.04</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$36.09</td>
<td>$16.66</td>
</tr>
<tr>
<td>Family</td>
<td>$50.26</td>
<td>$23.20</td>
</tr>
</tbody>
</table>

NO CHANGES from 2020
Voluntary Accident Plan—Voya

Below is a sample list of benefits, it does not include all the benefits available under the policy.

<table>
<thead>
<tr>
<th>Service</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident Hospital Care</td>
<td></td>
</tr>
<tr>
<td>Surgery (open abdominal, thoracic)</td>
<td>$1,200</td>
</tr>
<tr>
<td>Hospital Confinement</td>
<td>$375/day up to 365 days</td>
</tr>
<tr>
<td>Coma (14 or more days)</td>
<td>$17,000</td>
</tr>
<tr>
<td>Follow-Up Care</td>
<td></td>
</tr>
<tr>
<td>Medical Equipment</td>
<td>$120</td>
</tr>
<tr>
<td>Physical Therapy</td>
<td>$45/treatment</td>
</tr>
<tr>
<td>Prosthetic Device</td>
<td>$750 (1) / $1,200 (2 or more)</td>
</tr>
<tr>
<td>Emergency Care</td>
<td></td>
</tr>
<tr>
<td>Ground Ambulance Transport</td>
<td>$360</td>
</tr>
<tr>
<td>Air Ambulance Transport</td>
<td>$1,500</td>
</tr>
<tr>
<td>Emergency Room Treatment</td>
<td>$225</td>
</tr>
<tr>
<td>Common Injuries</td>
<td></td>
</tr>
<tr>
<td>Burns, Laceration, Torn Knee Cartilage, Paralysis, Tendon/Ligament/Rotator Cuff</td>
<td>Varies</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Service</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Injuries—Dislocations</td>
<td></td>
</tr>
<tr>
<td>Hip Joint</td>
<td>$3,850/$7,700</td>
</tr>
<tr>
<td>Knee</td>
<td>$2,400/$4,800</td>
</tr>
<tr>
<td>Shoulder</td>
<td>$1,600/$3,200</td>
</tr>
<tr>
<td>Common Injuries—Fractures</td>
<td></td>
</tr>
<tr>
<td>Hip</td>
<td>$3,000/$6,000</td>
</tr>
<tr>
<td>Leg</td>
<td>$2,500/$5,000</td>
</tr>
<tr>
<td>Ankle</td>
<td>$1,800/$3,600</td>
</tr>
<tr>
<td>Kneecap</td>
<td>$1,800/$3,600</td>
</tr>
<tr>
<td>Nose</td>
<td>$600/$1,200</td>
</tr>
</tbody>
</table>

| Other Benefits               |                                     |
| Wellness Benefit             | $100/employee or spouse $50/child (max of 4) |
| Sickness Hospital Confinement Benefit | $100/day for employee or spouse $75/day for children |

Note: Closed reduction is non-surgical reductions of a completely separated joint. Open Reduction is surgical reduction of a completely separated joint.
Voluntary Legal Benefits - MetLaw

- MetLaw provides access to a wide-range of legal services and resources, for you and your family, including unlimited access to a top-quality network of attorneys.

- Use the benefit for a variety of personal legal needs related to events such as: getting married, starting a family, buying or selling a home, caring for aging parents, or sending kids off to college.

- Advantages include:
  - Access to telephonic advice or office consultations,
  - No copays or deductibles to pay and no claims forms when you use a network attorney
  - Use of a convenient app

- For more information, visit www.metlife.com/mybenefits.

**NO CHANGES from 2020**

<table>
<thead>
<tr>
<th>MetLaw Plan</th>
<th>Monthly</th>
<th>Bi-Weekly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family</td>
<td>$18.00</td>
<td>$8.31</td>
</tr>
</tbody>
</table>
LifeLock Identity Theft provides comprehensive protection for your identity, personal information, and connected devices.

Features include more options than LifeLock’s retail products:
- LifeLock Identity Alert™ System
- Dark Web Monitoring
- LifeLock Privacy Monitor
- Online account monitoring
- 24/7 Live Member Support
- Fictitious Identity Monitoring
- Credit, Checking & Savings Account Activity Alerts
- Three-Bureau Credit Monitoring, Annual Credit Reports & Credit Scores
- 401K & Investment Account Activity Alerts

<table>
<thead>
<tr>
<th>LifeLock Plan</th>
<th>Monthly</th>
<th>Bi-Weekly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$11.49</td>
<td>$5.30</td>
</tr>
<tr>
<td>Family</td>
<td>$22.98</td>
<td>$10.61</td>
</tr>
</tbody>
</table>

- Lost Wallet Protection
- U.S.-Based Identity Restoration Specialists
- Million Dollar Protection™ Package
- Plus Norton Features: Parental Controls, Cloud Backup, SafeCam, Password Manager, Online Threat Protection and Smart Firewall

For more information, visit [www.lifelock.com](http://www.lifelock.com)