Call to Order and Reflection:  Sue Stevens, Chair Elect and Past Chair

Members Present:  
Arl, Rhonda; Barbeau, Kathy; Barrale, Mary Ann; Biermann, Lou Ann; Blanquart, Debra; Bolinger, Karen; Butler, Christina; Byers, Sheila; Campbell, Matt; Daniel, Hillary; Dill Garvin, Debbie; Drexl, Mary; Edwards, Loretta; Franey, Jenni; Gannon, Jan; Henderson, Erica; Herbers, Virginia; Hetlage, Lynda; Hrasky, Kristin; Imlay, Anne; Jackson, Pamela; King, Delia; McCormack, Helen; McQueen, Patricia; Neuner, Kathryn; Olwig, Matt; Sahaida, Amanda; Schmidt, Erin; Schneider, Colleen; Schwartz, Dawn; Spicer, Sharon; Stengel, Carol; Stevens, Sue; Tinge, Steve; Vernon, Tonya; Weis, Ellen; Wolff, Meme; Young, Rachel

Guests:  
Newell, Jana; Juenger, Trever; Buescher, Jayuni; Goebel, Diane; Swoboda, Jessica

Call to Order 12:00 and Reflection:  
Sue Stevens called the meeting to order and presented a reflection by Robert H. Schuller, “It takes but one positive thought when given a chance to survive and thrive to overpower an army of negative thoughts.”

Approval of Minutes:  Minutes from the September 19, 2019 meeting were approved.

ANNOUNCEMENTS...

Blue Santa  
Blue Santa was introduced and announced this year’s toy drive would occur from December 10 – 12th. A call for volunteers was made because many of the previous elves were no longer able to participate or have retired and new volunteers are desperately needed to take their place. This year’s goal is to collect 4000 toys to distribute to two different agencies. To volunteer, please contact Jim Greathouse in HR.

Monthly Spotlight:

David Hakanson, VP-IT, CIO: Workday Update  
HR processes that are being transacted in Banner today will go live in Workday January 1, 2020. Current system testing includes running parallel payroll, Banner vs. Workday, to insure all payroll is processing properly. They are comparing everyone’s paycheck data and make sure it matches Banner. Think that’s simple? It is tedious to compare benefits and deductions by person for everyone at the university. So far, testing feedback has been very good; however, multiple payroll testing will continue to be conducted until the 1/1/2020 Workday roll out.

Phase 2 will be the Workday finance module which is currently in the architecture phase and is scheduled for deployment July 1, 2020. Workday will not replace Concur and
Billiken Buy, and we will continue to use those systems after the Workday Finance roll out. Cognos reporting will continue to be available until 7/1/2020.

The student side of Banner will not change anytime soon.

**Libby Gallogly, Manager, Compensation and Benefits: Workday Update Cont.**

Data conversion and recruiting crossover was discussed in detail. Data will be locked by 10/25/2019. This will be our last snapshot for the 1/1/2020 Workday roll out. There will be no student workers or pay changes after 10/25/2019. Libby asked that all EPAFS for the balance of the year be entered now. The University will provide catch up files to the Workday team each week; however, they are asking departments to keep changes to a minimum.

Since Workday is replacing the People Admin system as well, People Admin will remain active until July for positions currently being recruited. New positions should be held, if possible, to be opened in Workday because it will be a much better experience for the applicant. Any new positions or fills after 1/1/2020 will need to be transacted in Workday.

**Key Dates for Workday “Go Live” - January 1, 2020**

- **October 25** – Last Banner Data Snapshot. Data in the system as of that date is the data set that will be used in Workday to support the January 1 implementation
- **October 25 – November 13** – Convert Banner data into templates that will be loaded into Workday
- **November 14** – Data templates submitted to implementation partner for final Workday build
- **November 14 – December 31** – Data and configuration files built into Workday. Testing and data clean-up done to prepare for January 1 implementation

Workday Champion network and focus group training is continuing. Starting in mid-November, there will be instructor-led training sessions for those who are people managers and business managers who will need more in-depth business process training. Go live support modules are still being developed but there will be walk-in sessions available for those who need extra assistance.

**Open benefits enrollment discussion, see attachment**

Libby discussed that there are no significant changes to SLU benefits for next year. Premiums would not increase and those who had Vitality Screenings last year would not need them this enrollment season unless they want the Vitality points associated with the screening. There are many appointment slots open till 11/1/2019.

There have been some coverage changes, like a higher amount of seed money for those in the high deductible plan which will increase from $500 per family to $800 for family coverage. Individual coverage will increase from $250 to $400 for plan coverage. Plus Plan and Qualified High Deductible Health Plan (QHDHP) plan design changes are implemented to control costs. Each plan now has three tiers: SLUCare+SSM, In-Network and Out-of-Network. Employees can choose facilities and providers but co-pays and deductibles will vary by choice. The university will continue to partner with the Business Health Coalition to get better purchasing power with Express Scripts as they continue to administrate the prescription drug plan.
Flex spending and dependent care accounts are still available. If you are changing to the QHDHP for 2020 and currently have a Flex spend, you must use all your FSA funds by 12/31/2019.

Voluntary Dental, Vision, Life Insurance, and Accident remain available and two new voluntary benefits were introduced: MetLaw and Lifelock coverage. MetLaw provides access to a wide-range of legal services and resources for you and your family, including unlimited access to top-quality network of attorneys. The fee is $18.00 monthly or $8.31 bi-weekly. Identity Theft-Lifelock provides comprehensive protection for your identity, personal information, and connected devices. The fee for employee only is $11.49 for monthly and $5.30 for bi-weekly paid employees. The family fee is $22.98 for monthly and $10.61 for bi-weekly paid employees.

There are two powerful tools available for employees to use to assist them with their healthcare choices: ALEX, which is an interactive tool to assess healthcare needs; and COMPASS, available year around to assist with finding the cheapest options for care if on the high deductible policy.

Spousal affidavits have changed and will be done directly in Banner this year.

**Eric Armbrecht, PhD, Operational Excellence – President’s Office:** Overview of the High Deductible Health Plan and other Health Care Saving Scenarios. There are about 18% or 1718 or so employees on the university QHDHP. Yes, the deductible is higher; however, if there is a life changing event, the next enrollment period, an employee can choose the lower deductible plan at that time. Change is allowed from one program to the other during any open enrollment period.

The funds an employee puts towards QHDHP will go into a health savings account (HSA). When you make a deposit into your health savings account, those funds are not like flex spending account funds; HSA funds carry forward to the next year. Many choose the high deductible plan because the difference in the premiums is significant. This year, the university has increased the amount of seed money they will place in your account from $500 to $800 to an employee’s HSA for a family plan.

There are no pre-existing conditions that would prohibit you from switching from one type of plan to the other. Be advised that if you switch over, you will no longer be able to use your Flex Spending account. The beauty of the HSA is that when you retire or change employers, the HSA goes with you and will follow you to retirement and can be used for premium contributions for Medicare gap insurance. Employees on HSA can invest their HSA accounts once they have $2000.00 saved, which helps grow the overall balance at a quicker rate.

Over all, the HSA will reduce premium costs for employees while planning for future healthcare cost needs.

**Closing comments:** Reminder there is a Food Truck Rally Friday October 25th on the Med Campus from 11:00a – 1:30p
Next Meeting: Thursday, Nov. 21, 2019
North campus: BSC 251
12:00 – 1:15 PM

Topics will be: Preview of the Workday Performance Evaluation Tool, INTO SLU Presentation by Executive Director Tim Hercules

Adjournment at 12:55 P.M.
Staff Advisory Committees and Representatives – 2019-2020

· **Staff Advisory Sub-Committees**
  By-Laws Committee – Kathy Barbeau, Sue Stevens, Rita Stites, Cyn Wise
  Community Outreach – vacant

· **Service/Events Committee**
  Food Truck Rally – Stacy Mack, vacant

· **University Committees**
  Campus Recreation Advisory Committee – Robert Pampel
  Cura Steering Committee – Sue Stevens
  Faculty/Staff Feedback Survey Task Force – Sue Stevens
  Grassroots Working Committee – vacant
  Honorary Degrees & Special Recognition Committee – vacant
  Operational Excellence – Project Review Team – Alexis Bruce-Staudt
  Parking Issues – Matthew Campbell, vacant
  President’s Advisory Council – Sue Stevens, Cyn Wise
  President’s Diversity Council – Sandra Cornell
  Speech, Expression and Civil Discourse Committee – Anne Imlay, Bob McNair
  Tobacco Free Workforce – Ellen Weis
  University Leadership Council – Cyn Wise
  Workday Transition Committee – vacant

· **Board of Trustee Committees**
  Academic Affairs – Ellen Weis, Yr. 2
  Development – Rhonda Arl, Yr. 1
  Business and Administrations – Cyn Wise, Yr. 1
  Marketing and Branding – Kristin Hrasky, Yr. 1
  Mission and Identity – Sandra Cornell, Yr. 2
Annual Benefits Enrollment
2020
2020 Annual Enrollment Highlights

*October 11th to October 25th, 2019*

**What’s Changing:**

- Increased SLU contribution to the Health Savings Account (HSA):
  - Individual coverage $400 (from $250)
  - Ind & Dep coverage $800 (from $500)
- Plus Plan and QHDHP plan design changes to help control costs
- Employees receiving the 2019 Wellness discount will not be required to do either the biometric screening or HRA to receive the 2020 discount
- New Voluntary Benefits:
  - Legal insurance with MetLaw
  - Identity theft protection with LifeLock

**What’s Staying the Same:**

- No change to Employee Premiums!
- Continued partnership with SSM Health/SLUCare in Tier 1 Medical Plans
- No administrator or carrier changes

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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**
  - The blended medical and pharmacy trend going in to 2020 is slightly down from last year.

- **SLU Plan Costs**
  - The plans ran well in 2018 and ended the year as expected, however the Plus Plan continues to be the highest cost plan.
  - 2019 has started off well and is forecasted to finish the year more favorable than originally projected.

- **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 have the option between 2 plans: Plus Plan and QHDHP Plan
- *Continued partnership with SSM Health/ SLUCare in Tier 1*
- Plan design changes to help control healthcare costs
- *Increase to the SLU provided Health Savings Account (HSA) contributions for QHDHP enrollees to $400 per individual/ $800 per family from $250 per individual/ $500 per family*
- *No change to Employee premiums!*

Prescription Drug: Express Scripts
- Continued partnership with St. Louis Business Health Coalition
- Plan design changes to help control healthcare costs
# 2020 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>$350</td>
<td>$750</td>
</tr>
<tr>
<td>Family</td>
<td>$700</td>
<td>$1,500</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>10%</td>
<td>20%</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>$1,750</td>
<td>$2,000</td>
</tr>
<tr>
<td>Family</td>
<td>$3,500</td>
<td>$4,000</td>
</tr>
</tbody>
</table>

**Physician Office Visits**

<table>
<thead>
<tr>
<th></th>
<th>Primary Care</th>
<th>Specialist Care</th>
<th>Preventive Care</th>
<th>Inpatient Hospital</th>
<th>Emergency Room</th>
<th>Urgent Care Center</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$10 copay</td>
<td>$20 copay</td>
<td>100%</td>
<td>10% after ded.</td>
<td>$150 copay</td>
<td>$60 copay</td>
</tr>
</tbody>
</table>

**Inpatient Hospital**

10% after ded. 20% after ded. 40% after ded. 10% after ded. 20% after ded. 40% after ded.

**Emergency Room**

$150 copay  $150 copay  $150 copay  10% after ded. 20% after ded. 20% after ded.

**Urgent Care Center**

$60 copay  $60 copay  40% after ded. 10% after ded. 20% after ded. 40% after ded.
# 2020 Pharmacy Plan Options

## Express Scripts

<table>
<thead>
<tr>
<th></th>
<th>Plus Plan</th>
<th>QHDHP Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Retail (34-day supply)</td>
<td>Mail Order (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></td>
</tr>
</tbody>
</table>

## Out-of-Pocket Maximum (Includes Rx Copays and Coinsurance)

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$1,500</td>
<td>$3,000</td>
</tr>
<tr>
<td></td>
<td>Combined with Medical</td>
<td>Combined with Medical</td>
</tr>
</tbody>
</table>
The Vitality™ wellness program Discount

- If you are currently receiving the wellness premium discount you will be grandfathered and not required to do either the biometric screening or the Health Risk Assessment (HRA)s to receive the wellness premium discount in 2020. However, no vitality points will be rewarded unless you re-take your biometric screening and/or re-complete your HRA.
  - Wellness discount will remain the same
    - $50 for employees and $25 additional for covered spouses

- 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.
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 spousal affidavit will not be required this year. 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 spousal affidavit to be covered by the medical plan.
# 2020 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>$168.00</td>
<td>$118.00</td>
<td>$77.54</td>
<td>$54.64</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$456.00</td>
<td>$381.00</td>
<td>$210.46</td>
<td>$175.85</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$396.00</td>
<td>$346.00</td>
<td>$182.47</td>
<td>$159.69</td>
</tr>
<tr>
<td>Family</td>
<td>$616.00</td>
<td>$541.00</td>
<td>$284.31</td>
<td>$249.69</td>
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<tr>
<td><strong>QHDHP Plan</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$93.00</td>
<td>$43.00</td>
<td>$42.92</td>
<td>$19.85</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$300.00</td>
<td>$225.00</td>
<td>$138.46</td>
<td>$103.85</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$255.00</td>
<td>$205.00</td>
<td>$117.69</td>
<td>$94.62</td>
</tr>
<tr>
<td>Family</td>
<td>$393.00</td>
<td>$318.00</td>
<td>$181.38</td>
<td>$146.77</td>
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<tr>
<td><strong>Plus Plan—Employees Earning up to $38,505</strong></td>
<td>$50.00</td>
<td>$0.00</td>
<td>$23.08</td>
<td>$0.00</td>
</tr>
<tr>
<td>Employee Only</td>
<td>$338.00</td>
<td>$263.00</td>
<td>$156.00</td>
<td>$121.38</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$278.00</td>
<td>$228.00</td>
<td>$128.31</td>
<td>$105.23</td>
</tr>
<tr>
<td>Family</td>
<td>$498.00</td>
<td>$423.00</td>
<td>$229.85</td>
<td>$195.23</td>
</tr>
</tbody>
</table>
SLUCare/SSM Tier 1 Partnership

REMEMBER:

- 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
SSM Hospitals – St. Louis Area

- St. Joseph Hospital – St. Charles
- St. Joseph Hospital – Wentzville
- St. Mary’s Hospital
- Cardinal Glennon Children’s Hospital
- St. Clare Hospital
- St. Joseph Hospital – Lake St. Louis
- DePaul Hospital
- Saint Louis University Hospital
- SSM Rehabilitation Hospital – Richmond Heights
- SSM Rehabilitation Hospital – Bridgeton
- St. Clare Surgical Center
- St. Joseph Endoscopy Center
**Decision Support Tools**

- **ALEX by Jellyvision**
  - Benefit assistance tool using interactive, online applications to walk members through plan design decision-making
  - 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/2020](http://www.myalex.com/slu/2020)

- **Compass – Transparency Service**
  - Available throughout the year to QHDHP Plan members *only*
  - Service utilizing trained Health Pro Consultants to assist members with navigating the healthcare system
    - Compass Health Pro:
      - Provides education and gives guidance to better understand benefit options
      - Assists in finding in-network, highly rated doctors
      - Provides price comparisons and reviews medical bills
  - Health Pro assistance must be initiated by member
MyUHC.com & Express-Scripts.com

**myuhc.com**
- View Benefit summaries
- View Deductible accumulator
- Use Treatment cost estimator
- Check statements
- Pay bills to healthcare providers
- Learn about HSAs

**express-scripts.com**
- Automatically refill and renew prescriptions
- Price and compare different medicines
- See how you can save with My Rx Choices
- View your claims and balances
- Connect with pharmacists
- Track your home delivery orders

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

- Maximum contribution limits

<table>
<thead>
<tr>
<th>2020</th>
<th>IRS Maximum</th>
<th>SLU Seed Money *</th>
<th>Your Max Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$3,550</td>
<td>$400</td>
<td>$3,150</td>
</tr>
<tr>
<td>Family</td>
<td>$7,100</td>
<td>$800</td>
<td>$6,300</td>
</tr>
</tbody>
</table>

* Seed Money Increased from $250 Individual and $500 family in 2019

- IRS maximum reflects a combined employer + employee contribution
- 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 must be established by November 30 in order to receive seed money on January 1
- 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 (i.e. Aspirin, Ibuprofen)

### Ineligible Expenses
- Insurance premiums
- Babysitting/childcare
- Cosmetic surgery
- Health club costs
- Over-the-counter medication *without* a written prescription (i.e. Aspirin, Ibuprofen)

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 2020 plan year; 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 the QHDHP for 2020, you must use all of your FSA funds by 12/31/2019

### 2019* IRS Funding Limits on FSAs

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare FSA</td>
<td>$2,700</td>
</tr>
<tr>
<td>Dependent Care FSA</td>
<td>$5,000**</td>
</tr>
</tbody>
</table>

*IRS has not yet issued 2020 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 must be accompanied by a prescription

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 or 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

### Voluntary Dental Benefits

<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>$37.45</td>
<td>$21.91</td>
</tr>
<tr>
<td>Two-Person</td>
<td>$73.31</td>
<td>$42.14</td>
</tr>
<tr>
<td>Family</td>
<td>$125.52</td>
<td>$75.50</td>
</tr>
<tr>
<td><strong>Bi-Weekly</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$17.28</td>
<td>$10.11</td>
</tr>
<tr>
<td>Two-Person</td>
<td>$33.84</td>
<td>$19.45</td>
</tr>
<tr>
<td>Family</td>
<td>$57.93</td>
<td>$34.85</td>
</tr>
</tbody>
</table>

NO CHANGES
## Voluntary Dental Plan—Delta Dental

### NO CHANGES

<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</strong></td>
<td>0% no deductible</td>
<td>0% no deductible</td>
</tr>
<tr>
<td><strong>Basic Restorative Care</strong></td>
<td>10% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td><strong>Major Restorative Care</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 Vision Benefits
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)

<table>
<thead>
<tr>
<th>Tier</th>
<th>Vision Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Monthly</td>
</tr>
<tr>
<td>Employee Only</td>
<td>$7.02</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$12.76</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$13.38</td>
</tr>
<tr>
<td>Family</td>
<td>$20.66</td>
</tr>
</tbody>
</table>

NO CHANGES
## Voluntary Vision Plan—VSP

### NO CHANGES

<table>
<thead>
<tr>
<th>Vision Plan</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wellvision Exam</td>
<td>$10 copay</td>
<td>Up to $45 allowance</td>
</tr>
<tr>
<td>Lenses</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>Frames</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>Contacts (in lieu of glasses)</td>
<td>$150 allowance for contacts; including the contact lens exam (fitting and evaluation)</td>
<td>Up to $105 allowance</td>
</tr>
<tr>
<td>Frequency</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>Every other calendar year</td>
<td></td>
</tr>
</tbody>
</table>
Voluntary Life Benefits
Cigna will continue to offer Voluntary Life coverage

Changes to current Voluntary Life elections are subject to Evidence of Insurability (EOI)

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

<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>
Voluntary Accident Benefits
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”

### NO CHANGES

<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>
# 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>
<tr>
<td>Other Benefits</td>
<td></td>
</tr>
<tr>
<td>Wellness Benefit (completion of health screening test)</td>
<td>$100/employee or spouse $50/child (max of 4)</td>
</tr>
<tr>
<td>Sickness Hospital Confinement Benefit</td>
<td>$100/day for employee or spouse $75/day for children</td>
</tr>
</tbody>
</table>

Note: Closed reduction is non-surgical reductions of a completely separated joint. Open Reduction is surgical reduction of a completely separated joint.
New Voluntary Benefits for 2020
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.
Voluntary Identity Theft - LifeLock

- LifeLock Identity Theft provides comprehensive protection for your identity, personal information, and connected devices.

Features include:
- 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

NEW for 2020

<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
2020 Annual Enrollment
2020 Annual Enrollment

- Plan elections are effective January 1, 2020 and are binding for the 2020 plan year, unless you experience a qualifying life event:
  - Marriage
  - Birth/Adoption
  - Divorce
  - Death
  - Change in employment status
  - Change in dependent status

- Life status changes allow you to make benefit election changes

- The Benefits Department must be notified within 31 days of life change
2020 Annual Enrollment

- Open enrollment will be held from October 11th through October 25th, 2019
- If making changes, do so through Banner Self-Service
  - Current medical, dental, vision, life and accident elections will carry forward
    - If you are enrolling a spouse or have a spouse currently enrolled, a spousal healthcare affidavit or confirmation of eligibility will be required
  - All HSA, dependent care and healthcare FSA participants will need to make an election for 2020; current deductions will not carry forward
  - HSA participants who do not currently have an HSA account will also need to establish an OptumBank account by November 30 in order to receive the SLU contribution
- See 2020 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)
- All enrollment elections must be completed online no later than Friday, October 25, 2019
- More questions? Contact benefits@slu.edu.
Program Status
Phase 1 Project Timeline

Phase 1: HCM Project Timeline

- **Strategy**: 12/3 - 2/15
- **Plan**: 2/4 - 3/1
- **Architect**: 3/4 - 5/20
- **Configure & Prototype**: 5/13 - 7/19
- **Test**: 7/22 - 9/27
- **Parallel**: 9/23 - 11/15
- **Deploy**: 11/18 - 12/28
- **Post ...**: 12/29

- **Data Due**: 4/19
- **Config Tenant Complete**: 5/17
- **Test Tenant Complete**: 7/15
- **Batch-1 Integration Sign-off**: 4/29
- **Batch-2 Integration Sign-off**: 6/15
- **Customer Confirmation Sessions (onsite)**: 5/29 - 5/25
- **Final Test Scenarios**: 6/26
- **Func WB Sign-off**: 4/11
- **Architect Workshops (onsite)**: 3/4 - 4/3
- **Discovery Workshops (remote)**: 2/18 - 2/26
- **Go Live**: 12/29
Phase 2 Project Timeline

Phase 2: Finance & Talent / Learning Project Timeline

- **FIN Planning**: 5/13 - 5/24
- **Talent, Learning Planning**: 7/22 - 8/2
- **Config Tenant Build**: 9/26 - 10/16
- **Test Tenant Build**: 12/12 - 1/17
- **SLU Unit Test**: 10/21 - 10/25
- **FIN Architect Sessions**: 7/20 - 8/22
- **Submit Data**: 10/28 - 11/21
- **Confirmation Sessions**: 12/10
- **Workbook Sign-off**: 12/17
- **Workday Rising**: 12/14 - 12/17
- **Submit Data**: 1/20 - 5/22
- **Test**: 1/20 - 5/22
- **Deploy**: 5/25 - 6/2
- **Post ...**: 6/29 - 7
- **Go Live**: 7/1
- **Finish**: 7/25
Topics for Discussion

• Workday Data Conversion and Transaction Limitations
• Recruiting Cross-over into Workday
• Workday Training Overview
• Workday Communications Plan Overview
**Workday Data Timeline**

- **Key Dates for Workday “Go Live” - January 1, 2020**
  - **October 25** – Last Banner Data Snapshot
    - Data in the system as of that date is the data set that will be used in Workday to support the January 1 implementation
  - **October 25 – November 13** – Convert Banner data into templates that will be loaded into Workday
  - **November 14** – Data templates submitted to implementation partner for final Workday build
  - **November 14 – December 31** – Data and configuration files built into Workday. Testing and data clean-up done to prepare for January 1 implementation
- All transactions that occur after October 25 will require double-data entry in both Banner and Workday. Completing transactions in both systems increases both the workload for the implementation team and the potential for errors
- The goal is to have as much of the data locked down by October 25th as possible
Recruiting Cross-over to Workday

- On January 1 all new requisitions will be created in Workday. PeopleAdmin will remain available to complete the hiring process for positions that are open as of January 1.
  - However, individuals hired out of the PeopleAdmin system will have manually re-enter data into Workday as well the hiring managers.
- Departments will be encouraged to manage recruitment to minimize additional work resulting from hiring individuals out of PeopleAdmin beyond January 1.
- Where possible departments should try to complete the hire process before January 1 for those positions that are currently open or will be opened in PeopleAdmin.
- Departments will be encouraged when practical to delay posting positions in PeopleAdmin and waiting to post new/replacement positions in Workday.
  - Not only will administrative work be reduced by posting in Workday, it is anticipated that candidate pools will be enhanced in Workday, as the application candidate experience is much easier and less time intensive.
Finance Implementation – Freezing of New Fund Accounts

• Integrations from Workday to Banner are being created to manage the 6 month period where Finance is working in Banner and Human Resources is operating out of Workday.

• A cross walk is being created to map personnel transactions in Workday to the financial accounts maintained in Banner.
  - The cross walk is complex and to limit the possibility of transactional errors, limitations on financial account changes must be implemented.

• With the exception of Grant and Gift funds, no new funds for personnel expenses will be created after October 18th.
## Training & Delivery Timeline

<table>
<thead>
<tr>
<th>Date</th>
<th>Topic</th>
<th>Audience</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 15, 2019</td>
<td>Train the Trainer- Timekeeping</td>
<td>Facilities Supervisors</td>
</tr>
<tr>
<td>November 1, 2019</td>
<td>Instructor Led Training Registration Opens</td>
<td>Business Managers and People Leaders</td>
</tr>
<tr>
<td>November 18, 2019</td>
<td>Workday Job Aids and On-Demand Videos become available</td>
<td>All Faculty &amp; Staff</td>
</tr>
<tr>
<td>November 18, 2019</td>
<td>WCN &amp; Focus Group Training Begins</td>
<td>Workday Champions &amp; Focus Group</td>
</tr>
<tr>
<td>December 1, 2019</td>
<td>Delivery of Instructor Led Training Begins</td>
<td>Business Managers and People Leaders</td>
</tr>
<tr>
<td>January 2, 2020</td>
<td>Go-live Support Available</td>
<td>All Faculty &amp; Staff</td>
</tr>
<tr>
<td>January 2 – 10, 2020</td>
<td>Open Labs (schedule/locations TBD)</td>
<td>All Faculty &amp; Staff</td>
</tr>
</tbody>
</table>
## Communication Timeline

<table>
<thead>
<tr>
<th>Date</th>
<th>Topic</th>
<th>Audience</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 30, 2019</td>
<td>Cutover Communication</td>
<td>Targeted Users</td>
</tr>
<tr>
<td>November 18, 2019 – December 16, 2019</td>
<td>Newslink: Pre &amp; Post Go-Live Support</td>
<td>All Faculty &amp; Staff</td>
</tr>
<tr>
<td>December 2, 2019</td>
<td>Newslink &amp; Targeted Emails: Go-Live Checklist</td>
<td>All Faculty &amp; Staff / Targeted Users</td>
</tr>
<tr>
<td>December 9, 2019</td>
<td>HR Newsletter: Go-Live Highlights</td>
<td>All Faculty &amp; staff</td>
</tr>
<tr>
<td>January 2, 2020</td>
<td>Daily Updates as needed</td>
<td>All Faculty &amp; Staff</td>
</tr>
</tbody>
</table>
workday @ SLU

Q&A