



Open Enrollment Highlights

Make the most of your benefits in 2019

Included in this article is a brief summary of benefit changes for 2019. Be sure to take action before November 16 to get the most out of your 2019 benefits. Use your Open Enrollment guide and the Open Enrollment website to learn more about changes to your 2019 benefits. Still have questions? Attend an informational session, webinar, or contact askHR at (812) 856-1234 or askHR@iu.edu

- Open Enrollment Website
- Summary of Changes for 2019
- 2019 Premiums
- Attend an Information Session
- Watch a Webinar
- askHR

Medical Plans

In addition to the changes listed below for each plan, changes to the prescription benefit plan in the next section affect all health plans.

Anthem PPO \$500 Deductible

- The out-of-pocket maximum for in-network prescriptions will increase to \$5,500 for employee-only coverage and \$8,600 for all other coverage levels.

Anthem PPO HDHP

- The in-network deductible will increase to \$1,500 for employee-only coverage and \$3,000 for all other coverage levels. The in-network out-of-pocket maximum will increase to \$3,000 for employee-only coverage and \$6,000 for all other coverage levels.
- The out-of-network deductible will increase to \$3,000 for employee-only coverage and \$6,000 for all other coverage levels. The out-of-network out-of-pocket maximum will increase to \$6,000 for employee-only

coverage and \$12,000 for all other coverage levels.

IU Health High Deductible Health Plan (IU Health HDHP)

- No changes.

ID Cards

Check your home mail for new ID cards:

- All Anthem medical plan participants will receive a new ID card by the end of December 2018.
- IU Health HDHP participants who change coverage levels will receive a new card.
- If you changed your coverage level for your IU Health HDHP, you will receive a new card.
- If you have an HSA or TSB Healthcare account with Nyhart, and your benefit card expires in 2018, you'll receive a new one before January 1, 2019.

Tobacco-free Affidavit

Don't forget that completing the Tobacco-free Affidavit each year can save you up to \$50 per month in health plan premiums if you and your spouse are both tobacco-free. The affidavit is part of your online Open Enrollment process, located at the bottom of the medical plan election page. Need help quitting? Call (866) 784-8454 or visit Quit For Life.

Prescription Benefit

CVS Caremark continues as IU's Prescription Benefit Manager. Be sure to review the changes to the drug formulary, as they may affect a medication you or your family member is prescribed. Two changes effective January 1, 2019 include:

One-Touch lancets and test strips for use in One-Touch blood glucose meters will no longer be a preferred brand. Accu-Chek lancets and test strips for use in Accu-Check blood glucose meters will be the only preferred brand products available. If someone on your plan is affected by



this change, they may be eligible to receive a free Accu-Check blood glucose meter. Call the Caremark Diabetic Meter team at 1-877-418-4746 for details.

Anti-obesity medications will be covered—they may require clinical guidelines be met and prior authorization be on file before they're filled.

As a reminder, the drug formulary may change throughout the year and Caremark makes every effort to inform affected members when there is a change. A good practice is to verify your medications are covered before filling them and to check the formulary periodically throughout the year.

You can use Caremark.com or the CVS Caremark app on your smartphone to help you manage your prescriptions, check the formulary, find pharmacies, check and compare prices, scan for refills, and keep track of your medications.

Health Savings Account (HSA) & Tax Saver Benefits (TSB)

Since the Internal Revenue System (IRS) has increased HSA and TSB Healthcare Reimbursement Account maximum contribution limits for 2019, it's a good time to review your contributions and make the best use of tax savings benefits that can save you and your family money. If you have an HSA and/or TSB, check the expiration dates on your IU Benefit VISA/debit cards. If they expire in 2018, watch your home mail for new ones.

HSA

- The annual IRS contribution maximums will increase to \$3,500 for employee-only coverage and \$7,000 for all other coverage levels.
- There are no changes to the university's contribution to the HSA in 2019: IU Health HDHP—the university's contribution will be \$1,600 for employee-only and \$3,200 for all other coverage levels.
- Anthem PPO HDHP—the university's contribution

will be \$1,300 for employee-only and \$2,600 for all other coverage levels.

Tax Saver Benefit (TSB) Healthcare Reimbursement Account

- The IRS maximum contribution limit will increase to \$2,650.

Tax Saver Benefit (TSB) Dependent Care Reimbursement Account

- No changes.

Dental Plan

There are no changes for the Dental Plan this year, but remember that for each member who receives at least one preventive cleaning/exam per calendar year, their annual benefit will increase by \$100 the following year. This benefit began in 2018, so if you're keeping your teeth healthy with an annual cleaning/exam, your benefit will have increased by \$100 this year (up to a maximum benefit of \$1,500).

Special Enrollment Opportunity:
Long Term Disability (LTD) Insurance
 This year, eligible employees can take advantage of a special, one-time opportunity to enroll in or increase their level of coverage in LTD Insurance. Outside of this one-time opportunity, evidence of insurability will be required if employees wish to enroll, elect a new coverage option that includes a shorter benefit waiting period or the Annuity Contribution Benefit, or re-elect coverage.

See all the details about your 2019 benefits options in the Open Enrollment guide and at the Open Enrollment website. The last day to make benefit elections is November 16.

EVENTS

November 5–6	Ongoing	Ongoing
Open Enrollment hr.iu.edu/benefits/open_enroll	One-on-one Investment & Retirement Counseling hr.iu.edu/benefits/retirement-counseling.htm	Retirement Educational Sessions hr.iu.edu/benefits/retirement-events.html

The Top Open Enrollment Questions Answered by askHR

It's Open Enrollment season and if you have questions, we've got answers. Here's a helpful list of the top questions the askHR team receives during Open Enrollment and the corresponding answers. Not finding what you're looking for? Just ask. Call or email askHR at (812) 856-1234 or askHR@iu.edu

Do I have to complete Open Enrollment?

Open Enrollment is your annual opportunity to make certain benefit plan changes and complete the Tobacco-free Affidavit. If you choose to take no action, your existing coverages will "roll over" into 2019, with the exception of the Tax Saver Benefit (TSB) plan and the Tobacco-free Affidavit premium reduction. These benefits require an annual election to participate.

This year there is a special one-time Long Term Disability (LTD) enrollment option. If you do not complete Open Enrollment, your enrollment will remain the same as 2018 and evidence of insurability will be required if you wish to enroll or increase your level of coverage in the future.

How do I complete Open Enrollment?

Follow the instructions at the Open Enrollment website or:

- Go to **One.IU.edu**.
- Search for *Employee Center*.
- Log into the *Employee Center* app using your IU credentials.
- Select *Benefit Details*.
- Select *Open Enrollment* from the left-hand navigation.
- Enter your benefit elections for each plan.
 - Complete the Tobacco-free Affidavit for yourself and your spouse. **You must complete the affidavit each year**, even if you are not changing medical plans. The affidavit is available at the bottom of the Medical plan election page.
 - Complete the TSB Healthcare and/or Dependent Care sections, if applicable. **You must re-enroll in these plans each year to participate.**
 - Review your Personal Accident Insurance elections. You can add, change, or drop coverage.
 - **Special Enrollment Opportunity** – Review your Long Term Disability Insurance election.

You can add, change, or drop coverage without evidence of insurability during this one-time special enrollment period.

- Click *Submit* to send your elections to IU Human Resources.
- Check your IU email for confirmation. **If you do not receive an immediate email confirmation, the enrollment process was not completed.**

I can't log in because I don't remember my login information.

If you need to create your first IU account, begin here: [Create My First IU Account \(access.iu.edu/starterkit\)](https://access.iu.edu/starterkit)

If you need to reset your passphrase, begin here: [Passphrase Reset \(access.iu.edu/Passphrase\)](https://access.iu.edu/Passphrase)

How do I know you received my elections?

Check your IU email for confirmation. If you do not receive an immediate email confirmation, the enrollment process was not completed.

What is the effective date of my benefit elections?

All elections and/or changes made during Open Enrollment are effective January 1, 2019.

What time does Open Enrollment close?

You must make your benefit elections by 11:59 p.m. (EST) on Friday, November 16, 2018.

How do I sign the Tobacco-free Affidavit?

It is part of the online Open Enrollment process. You must select "Edit" next to the medical plan option, then scroll down to the bottom of the page. Be sure to complete the affidavit, even if you are not changing medical plans. You must sign the affidavit each year to receive the \$25 premium reduction for yourself and/or your spouse (\$50 for both).

Why is this considered a "special one-time" enrollment opportunity for Long Term Disability (LTD)?

Normally, employees who wish to enroll in LTD outside

of their 30-day new hire enrollment period must provide evidence of insurability (proof of good health). Additionally, employees already enrolled in LTD who wish to increase their level of coverage are also required to provide proof of good health for review and approval.

In contrast, during this special one-time enrollment period, employees may enroll in LTD or make changes to their current enrollment without providing proof of good health. This means that no forms from a physician are required. Visit the Long Term Disability plan page for additional plan details and provisions.

Who is eligible to enroll in Long Term Disability (LTD)?

Indiana University full-time appointed employees are eligible for enrollment in the Long Term Disability plan. Employees who have been previously denied by the LTD vendor, The Standard, for coverage are not eligible to enroll during this enrollment period.

Will I get new insurance cards? When will I receive them?

All new insurance ID cards should be received by the end of December 2018. They will be mailed to your home address. Visit the Employee Center in One.IU and select Personal Details to verify or update your home address.

- All Anthem medical plan participants will receive new ID cards.

- IU Health HDHP participants will only receive new ID cards if their level of coverage has changed.
- Dental ID cards are not mailed. You can print and use the CIGNA Dental PPO temporary ID card (PDF) or create an account at Cigna's website to print a customized card.

If you have an HSA or TSB Healthcare account with Nyhart, and your IU Benefit Card expires in 2018, you will receive a new one at your home address before January 1, 2019.

When will IU make its contribution to my Health Savings Account (HSA)?

The IU contribution will be made with the 2nd paycheck in January:

For those paid bi-weekly: January 25, 2019

For those paid monthly: January 31, 2019

Why aren't all of my benefits (retirement, supplemental life insurance) listed in the benefit confirmation email?

Your confirmation email reflects just the benefits you elected or changed during Open Enrollment. Enrollment in retirement plans, Supplemental Life Insurance, and the IU Tuition Benefit are not part of Open Enrollment.

Paycheck Tools to Help You Plan

While exploring your 2019 benefit options during Open Enrollment, you may want to consider using financial planning tools provided by IU to plan ahead for the next tax year. IU's Payroll Office offers two different tools—one for faculty and staff paid over 12 months and one for faculty paid over 10 months—that will allow you to calculate your potential take-home pay based on scenarios you create, like changing your tax withholdings, retirement contributions, and even insurance deductions.

Faculty and staff employees paid over 12 months can use the Paycheck Modeler to project their take-home pay, while faculty paid over 10 months can use the Savings Tool. The Savings Tool is a modified version of the Paycheck Modeler. It's designed specifically to assist faculty members paid over 10 months with budget planning for June and July, when they do not normally receive a

paycheck. A special video on how to use the Savings Tool is also available.

Both tools can be found in the Employee Center at **One.IU.edu**. Choose the Payroll and Tax module and look for the tool in the left-hand menu. Be sure to check out the FAQ on the Payroll website (fms.iu.edu/payroll/general-staff/paycheck-modeler-faq) for more information.

Remember, you can make retirement and HSA contribution changes throughout the year, so don't forget that you can use these paycheck tools to help guide your decisions outside of Open Enrollment, too.

Make Better Health Care Decisions with Castlight

Today's health care landscape can be complex and confusing, and better care doesn't have to be expensive. As part of your IU medical benefits, you have access to Castlight—a powerful tool to help you manage your health care spending. Castlight gives you resources you need to make informed health care decisions for you, your family, and your wallet.

Are you:

Looking to reduce your overall health care costs?

Castlight allows you to find and compare the cost and quality of in-network medical services.

Planning for a future medical procedure?

Castlight can help you find an in-network provider, will estimate and compare costs based on your medical plan, and even share reviews of doctors and medical facilities.

Looking to save money on prescriptions?

Castlight lets you find the most cost effective way to fill your prescriptions.

Wondering how you're spending your health care dollars?

Castlight will keep track of your medical spending, your deductible, and even give you a step-by-step review of past spending.

Castlight is available to enrolled employees and their adult family members enrolled in an IU-sponsored medical plan. Access it by logging into the Castlight website, or use the Castlight mobile app. For even more information, visit the HR website.

All About the Special LTD Opportunity

During Open Enrollment for 2019 benefits, Human Resources is pleased to offer eligible employees a one-time opportunity to enroll in or increase coverage in Long Term Disability (LTD) insurance without providing evidence of insurability (proof of good health). This means no forms from a physician are required to enroll.

What is it?

An LTD insurance policy protects you from loss of income in the event that you are unable to work due to an illness, injury, or accident for a long period of time. IU's LTD plan replaces up to 60 percent of your base salary, to a maximum of \$10,000 per month (less Social Security, income, or similar benefits from other sources). With continuous disability, the plan may pay benefits up to age 65 (or to a later age if disability occurs after age 60).

The premiums for LTD coverage are entirely paid by the employee and the cost for the insurance is based on the enrollee's age, salary, and selected coverage option.

Why this opportunity is different

Normally, employees who wish to enroll in LTD outside of their 30-day new hire enrollment period must provide evidence of insurability. Additionally, employees already enrolled in LTD who wish to increase their level of coverage are also required to provide proof of good health for review and approval. Please note: Employees who have previously been denied coverage by the LTD vendor, The Standard, are not eligible to enroll during this enrollment period.

Outside of this Open Enrollment period, evidence of insurability will be required if you:

- wish to enroll in the future; or
- are electing a new coverage option which provides a shorter benefit waiting period; or
- are electing a new coverage option which adds the Annuity Contribution Benefit; or
- previously terminated your Long Term Disability insurance and would like to re-elect coverage.

If you're already enrolled in this plan and choose not to change your enrollment, your coverage will remain the same. Any enrollment or election changes submitted during this year's Open Enrollment period will be effective January 1, 2019.

If you have questions about this special opportunity, just ask. Call or email askHR at (812) 856-1234 or askHR@iu.edu.

Seven things the LTD plan offers:

- **A Special Opportunity** – The special, one-time enrollment offered during this year's Open Enrollment does NOT require you to provide evidence of insurability (proof of good health).
- **Annuity Contribution Benefit** – After 24 months of continuous disability, this optional coverage pays contributions equal to 10 percent of the covered employee's base salary to a retirement annuity fund.
- **Survivor Benefit** – An amount equal to three times the monthly benefit is paid to surviving dependents in the event of the disabled employee's death.
- **Cost of Living Adjustment** – This provides a three percent annual cost of living adjustment increase in benefits after receiving benefit payment for the required period of time.
- **Rehabilitation Services** – Individuals with a disability may qualify for vocational testing, job prep, career counseling, retraining, or workplace modification.
- **Waiver of Premium** – While LTD benefits are payable, payment of premium for your LTD insurance will be waived.
- **Partial Disability** – Employees not entirely off of work may be eligible to receive partial disability, where deductible income will offset the disability benefit amount paid.

Learn more at our LTD page (hr.iu.edu/benefits/ltd.html).

Work + Life + You

From Healthy IU

By Julie Newsom

There's a new resource for all your work-life needs.

The Work + Life section of the Healthy IU website offers a new, robust listing of work-life resources for IU employees. Best of all, every IU campus is represented with local, campus-specific information. No matter where you are located or what you're looking for, you can find it at the Work + Life section.

"IU is committed to a workplace culture that appreciates its employees and their diverse needs for individual and family well-being—and it provides many resources to help accomplish that," says IU Work + Life Consultant Angela Reese, MSW. "The first step in making sure employees can easily access those resources is organizing them in one place. That's what the new webpages do."

Healthy IU has curated all of the existing work-life information and resources into a single comprehensive, university-wide online resource. Topics covered include:

- **Child and Parenting:** Child care, early learning

resources, information for working parents, and more

- **Breastfeeding Support:** IU breastfeeding coverage, wellness rooms for nursing mothers, and more
- **Elder and Adult Care:** Find a caregiver, backup care, self-care for caregivers, and more
- **Mental Well-being:** Stress management, counseling resources, alcohol and substance use treatment assistance, and more
- **Alternative Work Schedules:** Read IU's Alternative Work Schedule policy, learn about different styles of alternative work schedules
- **Home and Pet Care:** Find pet sitters, groomers, dog walkers, or help with housekeeping, errands, and house sitting
- **Work + Life Classes and Webinars:** Education on Work + Life topics at your fingertips
- **Navigating Work and Personal Life:** Retirement and investment, education and enrichment, financial management, and more

- **Enjoy Indiana:** Fun and interesting ways to get active around your city and campus

Work + Life: What's in a name?

“The term ‘work-life balance’ has helped bring awareness to the fact that our work and personal lives both deserve our care and attention (especially in this digital age of constantly being ‘on’). But ‘work-life balance’ doesn’t go far enough,” says Reece. “I like to say it’s more of a ‘work-life synergy,’ because the values, skills, and energy we bring to work and life affect one another.

“When we feel good at home, we bring that positivity to work. When we can pursue our passions at work, we are happier at home. And vice versa. It’s not about dividing our time between work and life; rather, it’s about investing in ourselves at every level so we can live our best life no matter where we are.”

“Acknowledging the whole person is important, (physical, mental, financial, social, etc.),” says Patty Hollingsworth, director of Healthy IU. “That is why Healthy IU added the Work + Life section to its website—wellness doesn’t begin and end at our front door.”

Check out the Work + Life section of the Healthy IU website and see what resources and support it offers. As President McRobbie recently wrote, “The power of IU lies in its people.” Work + Life provides tools for you to live your best life, at work and beyond.

Enhancing IU Retirement Plans

Indiana University is taking steps to enhance the IU retirement plans for participants. In addition to the resources below, you can learn more about the planned enhancements during Open Enrollment Information Sessions.

- Retirement Plan Enhancements (hr.iu.edu/benefits/retirement-rfp.html)
- Inside IU: IU seeking proposals for retirement vendor support (news.iu.edu/stories/2018/09/inside/26-iu-seeking-proposals-for-retirement-vendor-support.html)
- Open Enrollment Information Sessions (hr.iu.edu/benefits/open_enroll/infosessions.html)

Annual Federal Notices

Human Resources fulfills the requirement that employers, like Indiana University, must provide notices to employees about the critically important rights and responsibilities in multiple areas.

Health Care Coverage

Your rights regarding health care coverage range from notices about the ACA Health Insurance Marketplace to privacy practices and women’s health and cancer rights. A summary of each notice appears in your Open Enrollment guide. To see the full text of these notices visit the Important Federal Notices page (hr.iu.edu/benefits/federal_notices.htm).

Security Reports

Annual security and fire safety reports containing policy statements and crime and fire statistics for Indiana University campuses are available from the Police & Public Safety section of Protect IU website (protect.iu.edu).

Safety and Prevention

Indiana University intends to maintain an alcohol and drug-free workplace and to comply with the Drug Free Workplace Act of 1988 and its amendments. To that end, all employees must comply with the University’s Substance Free Workplace policy (policies.iu.edu).