



Syracuse University
Human Resources

Open Enrollment

Oct. 29–Nov. 9

FACULTY
AND STAFF

2019 BENEFITS NEWS

Open Enrollment is your opportunity to review and update your benefit choices for the coming year. Be sure to take action Oct. 29–Nov. 9 if you wish to make any changes to your benefits for 2019. Highlights for next year include the following:

- Employee per-paycheck contributions for the medical plan for 2019 will remain the same as 2018. This marks the second year in a row employee rates have not changed. In addition, there will be no increases to existing deductibles, copays or coinsurance for SUBBlue, SUOrange or SUPro.
 - **Copays for outpatient treatment related to mental health and substance use in SUBBlue and SUOrange will be reduced to be consistent with that of a primary care office visit.**
 - Biofeedback services will be offered as a new benefit under the medical plan in 2019. See page 2 for details.
 - A new two-year commitment cycle for the University's dental and vision plans will start Jan. 1, 2019. Dental and vision benefits will continue to be administered by Delta Dental and VSP Vision.
 - Dental rates, set by Delta Dental, will increase for the first time in five years. To help defray some of the increase, the University will increase its subsidy of dental coverage from \$100 to \$110 per year.
 - Vision rates will decrease by 4 percent and the contact lens allowance will increase by \$20 when using a VSP network provider.
 - Employee contributions for supplemental life insurance will decrease by 15 percent. New for 2019, employees may either elect the supplemental life insurance benefit at the lowest increment level, or current supplemental life insurance participants may increase their coverage by one level, up to \$250,000, without requiring a statement of health.
 - Employee contributions for dependent life, supplemental AD&D, and voluntary long-term disability insurance will have no rate increases or plan design changes.
- Save on taxes by enrolling in a Flexible Spending Account (FSA). Keep in mind that you must make your annual election during Open Enrollment. If you participated in a Health Care FSA in 2018, you can roll over up to \$500 of unused funds to 2019 and still contribute the full \$2,650 for 2019. You can further maximize pre-tax savings by enrolling in a Dependent Care FSA to pay for day care and related expenses.
 - As part of the University's ongoing efforts to support the changing needs of families, the University is offering increased subsidies to assist with dependent care. **The application deadline is Dec. 7.** See page 5 for details.



Syracuse University's comprehensive benefits package is designed to offer flexibility and choice to meet the diverse needs of our employees. Open Enrollment is the one time each year you may make changes to your benefit elections, unless you experience a change in family status, such as marriage, divorce, the birth or adoption of a child, or other "qualifying life event" in 2019. Remember, you have 31 days from your qualifying life event to notify HR that you need to change your benefits.

You will find more information about all our benefit programs online. Visit the [Open Enrollment website \(openenrollment.syr.edu\)](http://openenrollment.syr.edu) for everything you need to know about benefits for 2019. When you are ready to enroll, log into [MySlice \(myslice.syr.edu\)](http://myslice.syr.edu) to make your elections and click FINISH to submit.

OPEN ENROLLMENT INFORMATION SESSIONS AND OFFICE HOURS

Questions about your benefits?

COME JOIN US!

- Meet one on one during office hours with an HR expert for assistance with any questions about enrolling, coverage, and how to get the most out of your benefits. Excellus BlueCross BlueShield (BCBS) representatives will also be on hand for personalized assistance regarding your health plan questions.
- Attend an information session. On-campus presentations and live webinars are available.
- Listen to a recorded webinar anytime, on demand.

All times and locations for the information sessions and office hours are listed on the [Open Enrollment website \(openenrollment.syr.edu\)](https://openenrollment.syr.edu).

MEDICAL PLAN

The University offers benefits-eligible employees [three medical plan options \(hr.syr.edu/medical\)](https://hr.syr.edu/medical): SUBBlue, SUOrange and SUPro. All three plan options include medical benefits administered by Excellus BCBS and prescription drug benefits administered by OptumRx. In general, the same services are covered under all three plans, but with a different deductible and copay/coinsurance structure. **There will be no increases to existing deductibles, copays, or coinsurance for SUBBlue, SUOrange or SUPro.**

All copays and deductibles are listed on the University's [Open Enrollment website \(openenrollment.syr.edu\)](https://openenrollment.syr.edu), along with a frequently asked questions resource guide.

MEDICAL PLAN CHANGES

The University's medical plan will be modified in the following ways as of Jan. 1, 2019:

1. The copays for outpatient treatment related to mental health and substance use in SUBBlue and SUOrange will be reduced to be consistent with that of a primary care office visit. Modification under SUPro does not apply as these services already have the same coinsurance.
2. Biofeedback, which is used to help manage many physical and mental health issues, including anxiety and stress, high blood pressure and chronic pain, will now be covered when deemed medically necessary by a prescribing physician. The patient cost for a biofeedback office visit will be based on where the service is rendered (primary care physician

or specialist). It is recommended that you consult with your primary care physician regarding any questions about biofeedback.



EXCELLUS BCBS OFFICE HOURS

Excellus BCBS will continue to hold on-campus office hours twice per week during Open Enrollment and into 2019. An experienced representative from Excellus will be available to assist members with any personal health plan questions. We encourage everyone to take the opportunity to speak with an Excellus BCBS representative during one of the on-campus office hours. A schedule is posted on the [Open Enrollment website \(openenrollment.syr.edu\)](https://openenrollment.syr.edu). Registration is not required.

THERE ARE NO MEDICAL PLAN RATE CHANGES FOR 2019

2019 MONTHLY HEALTH PLAN EMPLOYEE RATES					
HEALTH PLANS	SCHEDULE A		SUBLUE	SUORANGE	SUPRO
	EMPLOYEE ONLY		\$142.15	\$138.02	\$129.64
	EMPLOYEE + SPOUSE/DOMESTIC PARTNER		\$312.73	\$303.63	\$285.21
	EMPLOYEE + CHILD(REN)		\$274.35	\$266.37	\$250.21
	EMPLOYEE + SPOUSE/DOMESTIC PARTNER + CHILD(REN)		\$444.93	\$431.98	\$405.77
	SCHEDULE B		SUBLUE	SUORANGE	SUPRO
	EMPLOYEE ONLY		\$124.53	\$120.90	\$113.57
	EMPLOYEE + SPOUSE/DOMESTIC PARTNER		\$273.95	\$265.98	\$249.84
	EMPLOYEE + CHILD(REN)		\$240.33	\$233.34	\$219.18
	EMPLOYEE + SPOUSE/DOMESTIC PARTNER + CHILD(REN)		\$389.76	\$378.42	\$355.46

Contributions listed here are based on the 12-month calendar year. The actual deduction from your paycheck depends on your deduction cycle. Contributions for domestic partners and their children are paid on an after-tax basis.

QUALIFYING FOR SCHEDULE B REDUCED MEDICAL RATES

Depending on your household income and size, you may be eligible for [lower medical rates \(hr.syr.edu/scheduleb\)](http://hr.syr.edu/scheduleb). **If you think you may qualify, complete the application by Dec. 7.** You will be notified after this date if your application is approved.

You must apply each year to receive a reduced rate. For more information and a copy of the application, visit the [Schedule B website \(hr.syr.edu/scheduleb\)](http://hr.syr.edu/scheduleb).

EMPLOYEE ELIGIBILITY FOR SCHEDULE B RATES	
HOUSEHOLD SIZE	HOUSEHOLD INCOME
1	LESS THAN \$36,000
2	LESS THAN \$49,000
3	LESS THAN \$62,000
4 AND UP	LESS THAN \$75,000

REMINDER: REVIEW YOUR DEPENDENTS AND YOUR PERSONAL INFORMATION

Open Enrollment is the time to add dependents to your coverage, or to remove dependents who no longer need your coverage, or who no longer meet the University's definition of eligible dependent.

- If you add a dependent to any benefit plan, you must provide proof of eligibility (marriage license, domestic partner documentation, birth or adoption certificate, legal custody paperwork, federal income tax return, etc.).
- Don't forget to review spouse/partner and child life insurance as well as health benefits, and update your beneficiaries for life insurance and retirement plans.

To review the eligible dependent criteria, see the [Benefits Eligibility Policy \(openrollment.syr.edu/benefitseligibility\)](http://openrollment.syr.edu/benefitseligibility).

This is also a great time of the year to take a moment and review your personal information on [MySlice \(myslice.syr.edu\)](http://myslice.syr.edu), such as your address, military status, tax withholding information, direct deposit, and emergency contact information and make any necessary changes.

ENHANCED VACCINATION OPTIONS

Annual vaccination is an important step you can take to protect yourself and others from the flu. Get your flu shot and other covered vaccines at participating pharmacies with \$0 copay when utilizing either your OptumRx or Excellus BCBS member I.D. card. For vaccines not provided through a pharmacy, you may continue to obtain covered vaccines through your doctor's office using your Excellus BCBS I.D. card.



STAY HEALTHY and GET VACCINATED

OBTAINING VACCINATIONS

For maximum flexibility, you may use either your OptumRx or your Excellus BCBS member I.D. card when receiving covered vaccines at a participating pharmacy for \$0 copay.

For Vaccines Not Covered through a Pharmacy

You and your eligible dependents may continue to obtain covered vaccines through your doctor's office using your Excellus BCBS I.D. card.

Vaccines Currently Provided through Pharmacies in New York State*

The flu vaccine may be provided to individuals **starting at age 2**. Pneumonia, Tdap (Tetanus, Diphtheria, and Pertussis), meningococcal and shingles vaccines may be provided to individuals **over the age of 18** that meet the eligibility recommendations provided in the CDC's Recommended Immunization schedule found at the link below.

*Contact your local pharmacy to determine your state's coverage options. Age-appropriate immunizations are based on recommendations in effect from the national Advisory Committee on Immunization Practices (ACIP). Consult the Recommended Immunization schedules for more information ([cdc.gov/vaccines/schedules/easy-to-read/index.html](https://www.cdc.gov/vaccines/schedules/easy-to-read/index.html)).

DENTAL AND VISION

DON'T FORGET—THIS IS THE YEAR YOU MAY EITHER ENROLL IN OR WAIVE DENTAL OR VISION COVERAGE FOR THE NEXT TWO YEARS.

Delta Dental and VSP will continue to provide access to dental and vision benefits. Your decision to enroll in dental coverage or dental with vision, is a two-year commitment. After this Open Enrollment, the only change you can make is to add or remove dependents during the next Open Enrollment, unless you have a qualifying life event. Vision coverage is not available without also electing dental coverage.

Choose either the Preventive or Comprehensive dental plan option, and add vision to get coverage for routine eye exams and an allowance for glasses and contact lenses. Dental and vision benefit summaries are available [online \(hr.syr.edu/dental\)](https://hr.syr.edu/dental).



New for 2019, VSP has increased the coverage for contact lenses from \$130 to \$150 when using an in-network provider.

There are no changes to the copays or plan designs for the dental plan.

MONTHLY DENTAL/VISION RATES FOR 2019-2020

	PREVENTIVE DENTAL	PREVENTIVE DENTAL PLUS VISION	COMPREHENSIVE DENTAL	COMPREHENSIVE DENTAL PLUS VISION
EMPLOYEE ONLY	\$8.32	\$13.49	\$30.08	\$35.25
EMPLOYEE + SPOUSE/DOMESTIC PARTNER	\$21.38	\$31.73	\$70.51	\$80.86
EMPLOYEE + CHILD(REN)	\$24.25	\$35.48	\$69.64	\$80.87
EMPLOYEE + SPOUSE/DOMESTIC PARTNER AND CHILD(REN)	\$40.50	\$58.44	\$109.04	\$126.98

Contributions listed are based on the 12-month calendar year. The actual deduction from your paycheck depends on your deduction cycle. Contributions for domestic partners and their children are paid on an after-tax basis.

TWO TYPES OF FLEXIBLE SPENDING ACCOUNTS (FSAs)—GREAT WAYS TO SAVE MONEY!

If you expect to have health care or dependent care expenses next year, setting aside money in an FSA is a great way to save on taxes, whether you enroll in the University’s health plans or have other coverage.

Which type of FSA do you need?

	HEALTH CARE FSA	DEPENDENT CARE FSA
What can you use it for?	Eligible expenses include: <ul style="list-style-type: none"> • Copays, coinsurance, and deductibles from your health plans • Dental and vision expenses • Prescription and over-the-counter medications and certain health care products 	Eligible expenses include day care expenses for a child under age 13, or an adult dependent, so you (and your spouse) can work
How much can you contribute?	\$2,650 per enrollee	\$5,000 per household
What if you don’t claim the full amount?	Roll over up to \$500 to the next year (lose any amount over \$500 not incurred by December 31 and claimed by April 30 of the following year)	Lose any amount not incurred by December 31 and claimed by April 30 of the following year

Health Care and Dependent Care FSAs have different rules. **Be sure you read and understand which expenses are eligible, when you can access the funds, and how to file claims by the deadline.** Details, online calculators, and tips can be found at wageworks.com or hr.syr.edu/fsa.

EXTRA HELP FOR CHILD CARE EXPENSES

As part of the ongoing effort to support the changing needs of families announced earlier this year, the University has expanded benefits offered to assist faculty and staff with dependent care. Details of the newly expanded Dependent Care Subsidy Program effective Jan. 1 include:

- Increasing the annual household income maximum from the current \$100,000 to less than \$150,000;
- Providing increased financial assistance for faculty and staff by raising the annual tax-free child care subsidy for children under age 6 from \$1,000 to \$1,500 per child;
- Providing additional support for older children, ages 6 to 13, who may need before/after-school or other care with a new annual tax-free subsidy of \$750 per child;
- Providing increased support for caring for an adult or disabled dependent with a new annual tax-free subsidy of \$750 per dependent; and
- Increasing the annual cumulative household maximum tax-free subsidy for faculty and staff from \$2,000 to \$3,000.



The tax-free subsidies can be used to pay expenses on eligible dependent care costs provided by qualified caregivers. The subsidies are deposited by the University into a Dependent Care FSA on your behalf for use in 2019. Applicants must apply each year to receive this benefit. **If you think you may qualify, complete the application by Dec. 7.** You will be notified after this date if your application is approved. For more information and a copy of the application, visit the [Dependent Care Subsidy website \(hr.syr.edu/dependentcaresubsidy\)](http://hr.syr.edu/dependentcaresubsidy).

OTHER CHOICES FOR OPEN ENROLLMENT

- [Supplemental Life/AD&D Insurance and Dependent Life Insurance](http://hr.syr.edu/life) (hr.syr.edu/life) through MetLife. Enroll or increase your coverage to protect your family, and gain a valuable additional benefit: [free will preparation](http://hr.syr.edu/willprep) (hr.syr.edu/willprep).
 - **New for 2019, supplemental life insurance rates will be reduced by 15 percent!** In addition, faculty and staff may either elect the supplemental life insurance benefit at the lowest increment level, or increase their current coverage by 1 level, up to \$250,000, without requiring a statement of health. Coverage elected above these options will require a statement of health and approval by MetLife; learn more about completing the Statement of Health Form (hr.syr.edu/lifesoh).
 - [Voluntary Long Term Disability](http://hr.syr.edu/ltid) (hr.syr.edu/ltid) through The Standard Life Insurance Company provides supplemental income if you are unable to work due to illness or injury. Review the information about the policy and how this benefit integrates with the University's disability programs. A [Medical History Statement](https://www.standard.com/eforms/sny13140_643921.pdf) (https://www.standard.com/eforms/sny13140_643921.pdf) must be approved by The Standard before coverage will be effective.
- Open Enrollment is also a great time to:
 - » Review your [TIAA Retirement](http://tiaa.org/syr) (tiaa.org/syr) account balance and increase your voluntary contributions through [MySlice](http://myslice.syr.edu) (myslice.syr.edu). Meet with a TIAA representative for a free, one-on-one consultation to prepare for a successful retirement.
 - » Update your beneficiary designations for life insurance through MySlice, and your retirement accounts through [TIAA](http://tiaa.org/syr) (tiaa.org/syr), to ensure that your wishes are followed in the event of your death.
 - » Check out home delivery of your daily [prescription medications](http://hr.syr.edu/rx) (hr.syr.edu/rx) to see if you can save money. If you are taking cholesterol-lowering medication, contact OptumRx at 866.854.2945 (TTY: 711) to see if it qualifies for a \$0 copay.
 - » Explore the [additional benefits](http://hr.syr.edu/additionalbenefits) (hr.syr.edu/additionalbenefits) available, including Adoption Assistance, Auto and Home Insurance, and, of course, the [Remitted and Dependent Tuition Benefits](http://hr.syr.edu/tuition) (hr.syr.edu/tuition).

REMEMBER: NOV. 15 IS THE DEADLINE FOR DEPENDENT TUITION BENEFIT APPLICATIONS

If your child is applying for the SU Tuition Waiver Program for early decision first-year students, or is a new applicant for the Tuition Exchange Program, be aware that the **applications are due for both programs by Nov. 15**. For more information about all three [Dependent Tuition Benefits](http://hr.syr.edu/deptuition) programs, eligibility, and additional deadlines, visit hr.syr.edu/deptuition.

Open Enrollment 2018: Oct. 29-Nov. 9

STEPS TO SUCCESS

- 1 Log into MySlice**

Beginning Oct. 29, click on the Open Enrollment icon within MySlice to begin the enrollment process. If you do not know your NetID or password, visit its.syr.edu/netid or contact 315.443.2677.
- 2 Select Your 2019 Benefits**

Be sure to maximize your benefits! Don't forget you can add/change/drop your plan options and dependents, elect an FSA, update your beneficiaries and more
- 3 Click Finish**

Be sure to update your selections by clicking FINISH to replace your prior choices. You can update your benefits as often as you like before the deadline of Nov. 9.
- 4 Review Your Confirmation Statement**

Review the email sent to your syr.edu account. This will confirm your 2019 plan choices and pre/post tax costs.

Check out openrollment.syr.edu for a complete list of Open Enrollment information sessions.

If you have any questions about Open Enrollment, benefits or the enrollment process, contact the HR Service Center at 315.443.4042 or hrrservice@syr.edu.

Syracuse University

Every effort has been made to ensure the information in this newsletter is accurate. However, the benefits are governed by legal documents (which, in certain circumstances, may include insurance contracts). If there is any difference between the information in this newsletter and the official documents, the official documents will control. As is the case with all of Syracuse University's employee benefit plans, the University reserves the right to modify or terminate these benefits at any time.