

2021 Benefits Update



2021 Updates

- **Good news!** Medical insurance premiums and plan designs for all three available health care plans will remain the same for 2021.
- 3rd year in a row that employee premiums have remained the same or less than the previous year.
 - ❖ Please contact askHR@butler.edu for questions regarding the differences between medical plans.
- Dental and vision premiums and plan design will also remain the same for 2021.
- HSA and FSA vendors remain the same.

2021 Updates

- Our health plan administrator is **Apta Health** and our health network is **United Healthcare Choice Plus**. Our pharmacy program is **Magellan Rx**.
- The Apta Health model is based on care coordination, patient advocacy and member engagement.
- Contact Apta Health by phone at: 1-877-610-8817, or through the website at <https://Butler.myaptahealth.com>.
- Dental coverage is with Delta Dental.
- Vision coverage is with EyeMed.

2021 Updates

- **Paydhealth Select Drugs and Products Program:** Butler University has implemented an Rx program around specialty medications. With this program we will work with Magellan Rx and Paydhealth to leverage member copay assistance programs (CAP) as well as alternative funding programs to mitigate the cost to both the employee/member and the Plan.
- **If you or your spouse/dependents are taking a drug on the a Select Drugs and Products List, please note you will be getting a phone call from one of the Paydhealth Care Coordinators to facilitate the program on your behalf.**
- The University asks that ALL Plan Participants cooperate to the extent required in order for this program to be administered accordingly.
- Please review the [Paydhealth Select Drugs and Products Program flyer](#) and [Paydhealth Select Drugs and Product List](#) from the Quick Links on the [2021 Benefits Open Enrollment website](#).

National Health Care Trends

- **Average annual health insurance premiums increased 4% for single coverage and 5% for family coverage in 2019***
- **Main cost drivers continue to be an increase in the number of patients with chronic disease, the rising cost of specialty drugs, a continuously aging workforce, lack of transparency in cost and quality information and a fragmentation of the care delivery model – providers are paid for volume rather than patient outcomes**
- **Health care utilization is down overall for most employers in 2020 due to patients only seeking care when they absolutely need to during the Covid-19 pandemic. -This could present future problems...**

** Kaiser 2019 Employer Health Benefits Survey*

Health Plan Performance on a Calendar Year Basis

(in 000's)	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020*
Annual Participants	804	823	835	846	879	886	907	929	933	926	911
% Change	4.1%	2.4%	1.5%	1.3%	3.9%	0.8%	2.4%	2.4%	0.4%	-0.8%	-1.6%
Butler Annual Contributions	\$ 5,690	\$ 6,690	\$ 6,734	\$ 7,116	\$ 7,860	\$ 9,030	\$ 9,180	\$ 9,811	10,486	10,283	5,038
% Change	14.1%	17.6%	0.7%	5.7%	10.5%	14.9%	1.7%	6.9%	6.9%	-1.9%	
Participant Annual Contributions	\$ 1,797	\$ 2,101	\$ 2,034	\$ 2,136	\$ 2,263	\$ 2,452	\$ 2,394	\$ 2,538	2,647	2,530	1,205
% Change	14.2%	16.9%	-3.2%	5.0%	5.9%	8.4%	-2.4%	6.0%	4.3%	-4.4%	
Butler Annual Contribution %	76%	76%	77%	77%	78%	79%	79%	79%	80%	80%	81%
Participant Annual Contribution %	24%	24%	23%	23%	22%	21%	21%	21%	20%	20%	19%
Total Annual Plan Costs	\$ 6,763	\$ 8,019	\$ 9,081	\$ 9,880	\$ 10,214	\$ 9,552	\$ 11,959	\$ 12,312	11,903	12,079	5,317
% Change	-4.7%	18.6%	13.2%	8.8%	3.4%	-6.5%	25.2%	3.0%	-3.3%	1.5%	
Total Annual Funding	\$ 7,487	\$ 8,791	\$ 8,768	\$ 9,252	\$ 10,123	\$ 11,482	\$ 11,574	\$ 12,349	13,133	12,813	6,243
% Change	14.1%	17.4%	-0.3%	5.5%	9.4%	13.4%	0.8%	6.7%	6.3%	-2.4%	
Annual Plan Surplus/(Deficit)	\$ 724	\$ 772	\$ (313)	\$ (628)	\$ (91)	\$ 1,930	\$ (385)	\$ 37	1,230	734	926
Cumulative Surplus/(Deficit)	187	959	646	18	(73)	1,857	1,472	1,509	2,739	3,473	4,399
% of Total Plan Costs	3%	12%	7%	0%	-1%	19%	12%	12%	23%	29%	



Employee and Employer Contributions 2021

Coverage Category	Monthly EMPLOYEE Premiums					
	Core		Plus		CDHP	
	Current	2021	Current	2021	Current	2021
Employee	\$62.97	\$62.97	\$195.14	\$195.14	\$46.76	\$46.76
Employee + Spouse	\$317.11	\$317.11	\$629.33	\$629.33	\$254.23	\$254.23
Employee + Child(ren)	\$193.03	\$193.03	\$386.42	\$386.42	\$154.45	\$154.45
Family	\$484.73	\$484.73	\$851.22	\$851.22	\$388.81	\$388.81

Coverage Category	Monthly EMPLOYEE Premiums					
	Core		Plus		CDHP	
	Current	2021	Current	2021	Current	2021
Employee	\$663.59	\$663.59	\$750.32	\$750.32	\$559.99	\$559.99
Employee + Spouse	\$1,400.07	\$1,400.07	\$1,605.22	\$1,605.22	\$1,104.32	\$1,104.32
Employee + Child(ren)	\$914.94	\$914.94	\$1,013.97	\$1,013.97	\$876.59	\$876.59
Family	\$1,306.99	\$1,306.99	\$1,480.30	\$1,480.30	\$1,259.88	\$1,259.88

In-Network Deductibles & Out of Pocket Amounts 2021

- In-Network Deductibles

	Current Deductibles		2021 Deductibles	
	Single	Family	Single	Family
Core Plan	\$1,650	\$3,300	\$1,650	\$3,300
Plus Plan	\$1,150	\$2,300	\$1,150	\$2,300
HDHP (HSA) Plan	\$2,800	\$5,600	\$2,800	\$5,600

- In-Network Out of Pocket Amounts

	Current Total OOP*		2021 Total OOP*	
	Single	Family	Single	Family
Core Plan	\$4,950	\$8,460	\$4,950	\$8,460
Plus Plan	\$3,450	\$5,460	\$3,450	\$5,460
HDHP (HSA) Plan	\$5,600	\$9,400	\$5,600	\$9,400

* OOP is Out-of-Pocket Maximum. These OOP values represent in-network maximums. Out-of-Network claims have no out-of-pocket amount.

Out-of-Network Deductibles & Out of Pocket Amounts 2021

- Out-of-Network Deductibles

	Current Deductibles		2021 Deductibles	
	Single	Family	Single	Family
Core Plan	\$3,300	\$6,600	\$3,300	\$6,600
Plus Plan	\$2,300	\$4,600	\$2,300	\$4,600
HDHP (HSA) Plan	\$5,600	\$11,200	\$5,600	\$11,200

- Out-of-Network Out of Pocket Amounts

	Current Total OOP		2021 Total OOP	
	Single	Family	Single	Family
Core Plan	No Maximum	No Maximum	No Maximum	No Maximum
Plus Plan	No Maximum	No Maximum	No Maximum	No Maximum
HDHP (HSA) Plan	No Maximum	No Maximum	No Maximum	No Maximum

Pharmacy – Magellan Rx

- Pharmacy Copays

	Current				2021			
Core Copay	Generic	Formulary	Non-Formulary	Specialty*	Generic	Formulary	Non-Formulary	Specialty*
In-Network Retail (30 days)	\$10	\$35	\$75	25% (\$150 Max.)	\$10	\$35	\$75	25% (\$150 Max.)
Magellan Mail Order (90 days)	\$20	\$70	\$150	N/A	\$20	\$70	\$150	N/A
In-Network Retail (90 days)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plus Copay	Generic	Formulary	Non-Formulary	Specialty*	Generic	Formulary	Non-Formulary	Specialty*
In-Network Retail (30 days)	\$10	\$35	\$75	25% (\$150 Max.)	\$10	\$35	\$75	25% (\$150 Max.)
Magellan Mail Order (90 days)	\$10	\$60	\$150	N/A	\$10	\$60	\$150	N/A
In-Network Retail (90 days)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HDHP/HSA (no copay)	Generic	Formulary	Non-Formulary	Specialty	Generic	Formulary	Non-Formulary	Specialty
In-Network Retail (30 days)	20% after deductible	20% after deductible	20% after deductible	20% after deductible	\$20% after deductible	20% after deductible	20% after deductible	20% after deductible
Magellan Mail Order (90 days)	20% after deductible	20% after deductible	20% after deductible	\$20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
In-Network Retail (90 days)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
*Specialty Rx covered 25% to a maximum of \$150								

FSAs & HSAs

Medical FSA allows you to put money aside to cover eligible medical, dental and vision expenses.

Examples of eligible expenses include doctor visits, physical therapy, speech therapy, surgeries, hearing aids, prescription glasses and orthodontics. **2021 FSA contribution maximum will be \$2,750.**

Dependent Care FSA allows you to put money aside for dependent care for children up to age 13. You can be enrolled in both an HSA and DCA. **2021 Dependent Care FSA contribution maximum will be \$5,000 annual limit (per household).**

Health Savings Accounts provides those who choose the CDHD health Insurance plan the opportunity to deduct pre-tax dollars to pay for qualified medical expenses.

To help support you in managing the higher deductible that comes with a CDHD Plan, Butler University contributes the following on your behalf paid in a lump sum, in early February, for an open enrollment election:

Single - \$750

Family - \$1,500

The IRS sets limits on the total dollars you and the University can contribute each year. For 2021, the annual limits are:

Single Limit: \$3,600

Family Limit: \$7,200

Annual limit is increased by \$1,000 for “catch-up” for employees 55 or older.

Open Enrollment: October 19 – October 30, 2020

- **Online enrollment, for benefits coverage during plan year 2021, through [My.Butler.edu](https://my.butler.edu), will begin on **October 19, 2020** and close at end of business on **October 30, 2020**.**
- **Enrolling Online**
 - To view your current benefit elections: login to My.Butler
 - Follow the online instructions to complete your benefits review, dependent review, and enrollment.
 - Use the 2021 Benefits Enrollment Instruction document for step by step enrollment assistance. Find quick link on Open Enrollment website.
- **Please note: If you are a full-time, benefits eligible employee, (whether you are making changes or not), you are required to visit My.Butler and enroll, re-enroll, or waive your offer of Butler University benefits coverage, during the Open Enrollment period, **October 19 – October 30, 2020**.**
- You must enroll or re-enroll in medical, dental, vision, flexible spending accounts and health savings accounts **for benefits coverage during plan year 2021**.
- **Questions: askHR@butler.edu**