

2022 Employee Benefits Information Session



2022 Updates

Good news! Medical insurance premiums and plan designs for all three available health care plans will remain the same for 2022.

- Fourth sequential year with no employee premium increase!
 - ❖ Please review the Employee Benefits Guide for questions regarding the differences between medical plans.
 - ❖ Send questions to askHR@butler.edu.

Plan Administrator

Apta Health

Network

UnitedHealthcare Choice Plus

Pharmacy

Magellan Rx/Paydhealth Specialty Rx

**NO
CHANGES!**

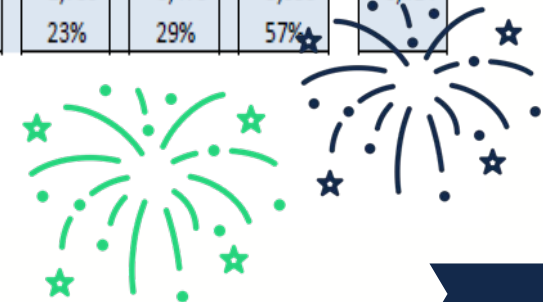
- Additionally, no changes in:
 - ❖ Dental and vision premiums and plan design
 - ❖ HSA and FSA vendors



Health Plan Financial Performance Overview

(in 000's)	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021*
Annual Participants	804	823	835	846	879	886	907	929	933	926	884	837
% Change	4.1%	2.4%	1.5%	1.3%	3.9%	0.8%	2.4%	2.4%	0.4%	-0.8%	-4.5%	-5.3%
Butler Annual Contributions	\$ 5,690	\$ 6,690	\$ 6,734	\$ 7,116	\$ 7,860	\$ 9,030	\$ 9,180	\$ 9,811	10,486	10,283	9,800	5,377
% Change	14.1%	17.6%	0.7%	5.7%	10.5%	14.9%	1.7%	6.9%	6.9%	-1.9%	-4.7%	
Participant Annual Contributions	\$ 1,797	\$ 2,101	\$ 2,034	\$ 2,136	\$ 2,263	\$ 2,452	\$ 2,394	\$ 2,538	2,647	2,530	2,350	1,276
% Change	14.2%	16.9%	-3.2%	5.0%	5.9%	8.4%	-2.4%	6.0%	4.3%	-4.4%	-7.1%	
Butler Annual Contribution %	76%	76%	77%	77%	78%	79%	79%	79%	80%	80%	81%	81%
Participant Annual Contribution %	24%	24%	23%	23%	22%	21%	21%	21%	20%	20%	19%	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	9,970	5,892
% Change	-4.7%	18.6%	13.2%	8.8%	3.4%	-6.5%	25.2%	3.0%	-3.3%	1.5%	-17.5%	
Total Annual Funding	\$ 7,487	\$ 8,791	\$ 8,768	\$ 9,252	\$ 10,123	\$ 11,482	\$ 11,574	\$ 12,349	13,133	12,813	12,150	6,653
% Change	14.1%	17.4%	-0.3%	5.5%	9.4%	13.4%	0.8%	6.7%	6.3%	-2.4%	-5.2%	
Annual Plan Surplus/(Deficit)	\$ 724	\$ 772	\$ (313)	\$ (628)	\$ (91)	\$ 1,930	\$ (385)	\$ 37	1,230	734	2,180	761
Cumulative Surplus/(Deficit)	187	959	646	18	(73)	1,857	1,472	1,509	2,739	3,473	5,653	6,414
% of Total Plan Costs	3%	12%	7%	0%	-1%	19%	12%	12%	23%	29%	57%	

* July 31, 2021

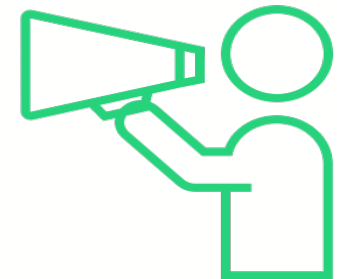


2022 Benefits Announcements!

Good news! We are going to take a Medical Benefits Premium Holidays in December 2021!

Bi-weekly 12/17 & 12/31 and Monthly 12/23/21 payrolls will NOT have medical benefit premiums taken out.

Good news! We have a new Orth Indy Surgical Services Incentive Program for 2022!



Ortho Indy Surgical Service Incentive Program 2022

← **NEW!**

Effective January 1, 2022, Butler University employees and spouse/dependents, enrolled in one of the medical plans, will have an expanded benefit for **orthopedic surgical procedures** through **Ortho Indy**. Plan members can work with the lowest cost and highest quality providers and receive improved outcomes through clinically appropriate, evidence-based care.

- Use **Ortho Indy** for inpatient and outpatient surgical services.
- Receive a **taxable** payroll incentive of \$750 per qualified procedure!
- Incentive pay outs will be reported to HR monthly. **Please note that the report Butler receives will not expose Personal Health Information.**
- High satisfaction and lower costs.
- Reduction in unnecessary or ineffective procedures.
- Fewer complications, and fewer readmissions with top-performing providers.
- A list of covered procedures will be posted to the Employee Benefits website and included in the Employee Benefits Guide prior to 1/1/2022.
- Learn more about this new bonus opportunity by reaching out to your Apta Health Care Coordinators at: <https://butler.myaptahealth.com/> or call 877.610.8817.
- Your Apta Health Care Coordinators can help confirm specific procedures that are available as well as assist in finding the desired provider and begin any pre-certification authorizations that may be necessary.



Employee and Employer Contributions 2022

**NO
CHANGES!**

Coverage Category	Monthly EMPLOYEE Premiums					
	Core		Plus		CDHP	
	Current	2022	Current	2022	Current	2022
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 EMPLOYER Premiums					
	Core		Plus		CDHP	
	Current	2022	Current	2022	Current	2022
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 2022

- In-Network Deductibles

	Current Deductibles		2022 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*		2022 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 2022

- Out-of-Network Deductibles

	Current Deductibles		2022 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		2022 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

Core Copay	Current				2022			
	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 – Tax-Free Deferral Options

- **Medical FSA** - Cover eligible medical, dental and vision expenses.
 - 2022 FSA contribution **maximum will be \$2,750.**
 - **Full residual amount carryover from 2021-2022.**
- **Dependent Care FSA** - Cover dependent care for children up to age 13
 - 2022 Dependent Care FSA contribution **maximum will be \$5,000** annual limit (per household).
 - **Full residual amount carryover from 2021-2022.**
- **Health Savings Accounts** - Cover qualified medical expenses, must choose CDHP to qualify
 - **Butler University contributes:**
 - Single: **\$750**
 - Family: **\$1,500**
 - Paid in a lump sum; early February
 - IRS limits for 2022:
 - Single Limit: **\$3,650**
 - Family Limit: **\$7,300**
 - Annual limit is increased by \$1,000 for “catch-up” for employees 55 or older.

← **NEW!**



Open Enrollment: October 18 – October 29, 2021

- **Enrolling Online**

- ❖ View current benefit elections: login to [My.Butler.edu](https://my.butler.edu).
- ❖ Complete your benefits review, dependent review, and enrollment.
- ❖ Use the [2022 Benefits Enrollment Instruction document](#) for step-by-step enrollment assistance. (Quick link on Open Enrollment website)

- **Please note:**

- ❖ **ALL full-time, benefits-eligible employees** are required to visit [My.Butler.edu](https://my.butler.edu) during the Open Enrollment window.
- ❖ **Even if not making changes!**
- ❖ All must enroll, re-enroll or waive medical, dental, vision, FSAs and HSAs **for benefits coverage during plan year 2022.**

- **Questions:** askHR@butler.edu



2021 Online Enrollment for 2022 Benefits!

Through: [My.Butler.edu](https://my.butler.edu)

Begins: **October 18, 2021**

Closes: End of business on
October 29, 2021

