DEBCP Presentation
2015 Open Enrollment for 2016 Plan Year

Agenda

• Introductions
• UPlan Update for 2016
• Open Enrollment Dates and Options
• New Health Coverage Reporting Form—1095-C
• Open Enrollment Procedures
• Open Enrollment Help & Videos
• Wellness Program Update & Improvements
• Wellness Advocates & DEBCPs

Presenters

• Ken Horstman, Employee Benefit Director
• Karen Chapin, Health Program Manager
• Kathy Pouliot, Benefit Services Manager
• Hattie Lindahl, Wellness Program Coordinator
UPlan Update for 2016

UPlan is Well Managed

- 95 cents out of every dollar goes to paying health care claims. This is well above the large employer‐insured plans’ standard of 85 cents required by ACA.

How the UPlan Manages Costs

- UPlan is self‐insured.
- Negotiates with vendors for cost savings.
- Uses two narrow network plan options.
  -Medica Elect/Essential as base plan
  -Four Accountable Care Organizations (ACOs)
- Manages pharmacy costs through increased generic utilization.
- Establishes performance guarantees with vendors.
- Promotes wellness participation.
  -Healthy actions and choices result in lower employee premium.
Aggregate National Healthcare Trend
(UPlan continues to be at or below the national trend in healthcare costs)

UPlan versus other Universities

Open Enrollment Options
Open Enrollment

• November 1 – November 30, 2015
• Changes are effective on January 1, 2016
• Enroll online through MyU Portal
• New Open Enrollment videos will help participants with the enrollment process
  • Will be sent in emails and will be available on the Benefits Open Enrollment website.

Good News for 2016!

• No Increase in UPlan Medical rates
• UPlan Wellness rates are lower for 2016 due to the new $400/$600 premium reductions
• Dental rates will increase by a small amount
• No medical or dental benefit changes

Open Enrollment Options

• Add, change, or cancel your medical or dental plan coverage
  • Call Medica to change Elect/Essential clinic election
• Add or remove dependents from your coverage
• Enroll in health care or dependent daycare
• Flexible Spending Accounts (FSA)
  • $100-$2,550 for Health Care FSA
  • Up to $5,000 for Dependent Daycare FSA
Open Enrollment Options

- Increase amount of your current Short-Term Disability coverage by up to $200 (not to exceed 67% of your monthly salary up to $5,000)
- Add, increase, or decrease the amount of Long-Term Disability for civil service or labor-represented employees (not to exceed 60% of your monthly salary up to $5,000)
- Add $10,000 of Child Life Insurance without evidence of good health

Tips for a Successful Open Enrollment

- Review your current benefit elections
- Start early to avoid the last minute rush
- Read emails, reminders, and other communications sent by Employee Benefits
- If you are changing or electing dental coverage, check with the plan (Delta Dental or HealthPartners) to confirm your dentist participates in the plan
- Keep in mind that the Open Enrollment system is not available on Sundays until 2 p.m.
- Once you have completed your selections, make sure you click through to the Submit Confirmation page.

New Health Coverage Reporting Form — 1095-C

- Health Plan participation will need to be reported to IRS via your 2016 tax filing for 2015 tax year.
- Employers—including the University—and Health Plans are required to provide a new 1095 form for all employees or plan members.
- 1095-C forms document the months when each employee and dependents had health coverage.
- 1095-C forms will be sent by the University at the same time as (but not with) W2s.
- Information from the forms will need to be included in your tax filing — more news to come on this.
Enrollment Procedures for Newly Hired Employees

Employees hired and in PeopleSoft by **October 27, 2015**:
- Will receive the Open Enrollment email announcement
- Are able to participate in Open Enrollment online

**Employees hired December 1, 2015, or later**:
- Will make one election for all coverage in 2016 as a newly eligible employee
Enrollment Procedures for Newly Hired Employees

Employee Benefits will send an email to recently hired employees—those with either a November 1 or December 1 effective date—who may need to make two elections:
1. They need to elect coverage as a new employee for remainder of the 2015 plan year to have access to selection of new employee options.
2. They have the option to make changes during Open Enrollment.
3. They may elect to participate in Flexible Spending Accounts for 2015 and must elect again for an FSA in 2016.
4. They can make both elections online, but not at the same time: For elections to process correctly, they must wait at least two days between enrollments.

Employees with Termination Dates

- Employees with termination dates prior to January 1, 2016, are not eligible for Open Enrollment
- If the employee’s appointment date changes to extend past January 1, 2016, refer employee to the Open Enrollment website on Employee Benefits main page.
- Departments would need to update Job Data with correct date.
- Employee may encounter problems enrolling online right after appointment changes are made, if so, please contact Employee Benefits.

Open Enrollment Communications

- Email to announce start of Open Enrollment will be sent November 1 to all benefits-eligible employees.
- Notice will be in Brief on November 4.
- Email reminding employees that November 30 deadline is approaching will be sent week of November 23.
- The newsletter and enrollment guide will be sent to employees in job codes who may not have regular computer access, others will receive a link in the OE announcement email.
- One set of medical and dental directories sent to each department.
- To request additional sets for other locations, send email to benefits@umn.edu.
- In the Twin Cities, UFPlan members will receive postcard for Employee Health & Benefits Fair that can be used as entry slip for prize drawings.
New Employee—Benefit Enrollment

- Employee must elect benefits within the **first 30 days of employment**.
- If they miss this window, they need to wait until the following Open Enrollment, and they will miss guaranteed coverage in some optional plans.
- Coverage becomes effective on the first day of the month following the first day of employment.
- New employees automatically receive an email with a link to the enrollment site when they are hired into a benefit-eligible position.

Where to Find Help

<table>
<thead>
<tr>
<th>Find answers to questions</th>
<th>Call the OHR Contact Center at 612-624-8647 or 1-800-756-2363</th>
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<tbody>
<tr>
<td></td>
<td>Email questions to <a href="mailto:benefits@umn.edu">benefits@umn.edu</a></td>
</tr>
<tr>
<td>Review Open Enrollment information</td>
<td>Open Enrollment website: <a href="http://www.umn.edu/ohr/benefits/openenroll">www.umn.edu/ohr/benefits/openenroll</a></td>
</tr>
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Where to Find Help

**In Person**
- Attend an Employee Health & Benefits Fair:
  - Nov. 4, Crookston, 11 a.m.-1 p.m.
  - Nov. 5, Duluth, 10 a.m.-2:30 p.m.
  - Nov. 9, Morris, 11 a.m.-1 p.m.
  - Nov. 10, Minneapolis, 10 a.m.-3:30 p.m.
  - Nov. 11, St. Paul, 10 a.m.-3:30 p.m.

**Special Presentations**
- Medica ACO and Medica HSA presentations in Minneapolis and St. Paul
- Medica HSA presentations in Duluth
Where to Find Help

<table>
<thead>
<tr>
<th>Computer Help</th>
<th>Available at Minneapolis, St. Paul, and Duluth</th>
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<tr>
<td>Computer Labs</td>
<td>Computer lab is open in 315 Donhowe on the Minneapolis campus:</td>
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<tr>
<td></td>
<td>November 23, 24, 25, and 30 from 8 a.m. to 4:30 p.m.</td>
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Open Enrollment Videos

http://z.umn.edu/oe2015

Wellness Program Update
Agenda

- 2014-2015 Overall Wellness Achievements
- Wellness Metrics
- 2015-2016 Wellness Program Improvements
- Wellness Advocate Team
- What you can do to support the wellness initiatives

Wellness Status

For the 2014-2015 Wellness Program year:

- Employee only or Employee and Children
  - 4,330 completers
  - 60.3% of the total wellness completers
- Employee and Spouse with or without Children
  - 2,885 families
  - 39.7% of the total completers

Wellness Status

For the 2014-2015 Wellness Program year:

- 7,215 participants competed the wellness incentive to receive lower rates for 2016
- Total UPian employee completers = 40% of our total University population
Executive Summary

- University of Minnesota population remains healthier than the StayWell book of business (2.4 vs 2.5, based on health risks)
- Stress and Weight—top drivers of health risks within the population
  - Stress risk has slightly declined in the last year (61% to 59% at risk)
    - The top drivers of stress risk remain: Job responsibilities, coping with too much to do, and finances
  - Weight (57% at risk) and its biological consequences, cholesterol (52%) and blood pressure (40%), continue to be prevalent in the population
- On-campus weight management programs have been effective in reducing weight risk within program participants

2015 Wellness Assessment Participation

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<tr>
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<th>UIHRR</th>
<th>UW BoD</th>
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<tbody>
<tr>
<td>State Eligible</td>
<td>25.6%</td>
<td>—</td>
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<tr>
<td>Number Complete</td>
<td>12.2%</td>
<td>—</td>
</tr>
<tr>
<td>Completion %</td>
<td>40%</td>
<td>40%</td>
</tr>
<tr>
<td>Employees COMPARE %</td>
<td>50%</td>
<td>50%</td>
</tr>
</tbody>
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Demographics

- Employees: 85% 75%
- Students: 18% 27%
- Male: 41% 60%
- Female: 59% 40%
- Average Age: 41.6 46.5
- Largest age group: 30-39 50-59

Biometric Health Screenings

2011-2015 Biometric Health Screening Totals
Health Risks Continue to Decline

- Health risks have decreased by 16.9%.

Wellness Program Improvements

- The average number of risks among 9,917 repeat participants has decreased 16.9% between the participant's first WA (2006-2014) and the 2015 WA.
2015-2016 Wellness Improvements

- Nice Ride Memberships
- 10K A Day (replaced Step It Up!)
- Digital Workshops
- Self-Directed Coaching (starts Jan. 1, 2016)
- Optum Health Advisor Service
- Recreation and Wellness Programs
  - Yoga 101 and Dynamax
- Group Coaching at Boynton
- Wellness My Way
- University of Minnesota Morris
  - Renew Weight Management, GSX, HXL, Yoga 101, new RFID reader, Nutrition coaching services

Wellness Advocates and DEBCPS

- As a team, our goal is to increase the commitment to wellness among University of Minnesota faculty and staff within their work environments by:
  - Supporting the efforts of the wellness program
  - Promoting health action campaigns and activities within their departments
  - Participate in wellness advocate activities—emails, webinars, retreats
  - Model and demonstrate health and well-being to foster a culture of wellness through their own actions
Wellness Advocate Commitment

- Attend wellness speaker presentations — Wellbeing lecture series
- Present and relay information in departmental or workgroup meetings/retreats regarding wellness program updates, changes, and events
- Promote the wellness program efforts by word of mouth, displaying posters, distributing flyers, etc.
- Plan and implement a health action campaign
- Communicate via email, voicemail, etc. about the wellness program and campus wellness activities
- Recommend healthy treats, lunches for departmental retreats, parties, festivities, meetings
- Organize internal departmental health initiatives — walking clubs, healthy pot lucks, farmers market groups

Wellness Program Administrator will provide advocates with:

- Instructions for any challenges and how to administer communications
- Pre-written emails
- PowerPoints for departmental presentations
- Flyers, posters, or any type of materials
- Prior dates and times of meetings, webinars, and retreats

What can you do to help?

- Our goal is to expand the wellness advocate group to every department and building in the University system.
- Looking for more volunteers to assist with initiatives
  - Sign up to be a wellness advocate to represent your department and be the eyes, ears, and voice of the wellness program for your teams
  - Be apart of a collaborative and educational group to assist those in our community
Thank You!

Thank you for attending today.