

# 2024 Annual Benefits

## Open Enrollment



Donna Brewer, Director of Employee Benefits

## Topics

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- What's changing effective January 1, 2024
- Medical Plans - Plan Features Continuing In 2024
- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Dental Plan
- Vision Plan
- Supplemental Life Insurance
- Connecticut Paid Leave Benefit
- Wellness Program
- Next Steps!



## What's Changing Effective January 1, 2024

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- Premiums
  - Employees will see a 3% increase in premiums for medical, and 4% for dental.
  - Vision and life premiums are not increasing.
  - Medical Premium Subsidy & Salary threshold are increasing.
- HDHP/HSA
  - The High-Deductible Health Plan (HDHP) deductible will increase to \$1,600 for employee-only coverage and \$3,200 for family (covering employee plus one or more dependents), per IRS requirements for an HSA-compatible health plan.
- COVID Tests
  - Starting 1/1/24, COVID tests will be covered as diagnostic rather than preventive.
- Dental Care
  - Beginning 1/1/24, there will be a Special Health Care Needs benefit through Delta Dental, which allows for enhanced benefits for members (adult and children) with special health care needs such as sensory sensitivities, behavioral challenges, severe anxiety, or other barriers at no cost to you.

## What's Changing , Continued

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- Vision
  - The Cigna vision plan network is changing from VSP to EyeMed. The EyeMed network provide more access to vision care providers, including 24,000 independent locations and 10,000 retailer locations - [EyeMed Network LP](#).
  - Please review the materials and determine the network status of your current providers. If your current provider is not in network with Eyemed and would like them to receive an invitation to join the Eyemed network, please contact [benefits@wesleyan.edu](mailto:benefits@wesleyan.edu).



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# *Medical Plans*

## 2024 Monthly Medical Employee Premiums

Tier	OAPIN	OAP	HDHP
Employee	\$256.73	\$303.41	\$191.76
Employee + Child(ren)	\$488.95	\$577.33	\$364.99
Employee + Spouse/Domestic Partner	\$619.80	\$731.64	\$462.93
Family Including Spouse/ Domestic Partner	\$771.24	\$910.46	\$576.07

2024 Premium Subsidy Eligibility: Employees whose annualized full-time base salary is less than or equal to **\$71,412.64**  
 Subsidy credits are applied to the employee paycheck based on pay frequency.

Tier	Monthly Subsidy
Employee	\$71.31
Employee + Child(ren)	\$153.50
Employee + Spouse/Domestic Partner	\$189.20

## Medical Plans

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- Wesleyan offers 3 health plans through Cigna
  - Open Access Plan - OAP
  - Open Access In-Network Plan - OAPIN
  - High-Deductible Health Plan with an HSA option - HDHP
    - Employee choice
    - Tax preferred opportunity to save for future healthcare needs
    - More employee control over health care expenditures
    - Portability
- Telemedicine
  - Behavioral health options continue to be available.
- Dependents are covered up to age 26, coverage terminates at the end of the month following 26<sup>th</sup> birthday.

# Wesleyan Medical Plan Design Review

	OAPIN	OAP	HDHP
Deductible Format	Individual/Family	Individual/Family	Individual/Family*
In-Network Deductible	\$500 / \$1,000	\$500 / \$1,000	\$1,600 / \$3,200
In-Network Out-Of-Pocket Maximum	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,000 / \$6,000
Matching HSA Contribution (100% match up to the limits shown)	N/A	N/A	\$500/\$1,000
Coinsurance (In-Network/Out-of-Network)	100%	100% / 70%	100% / 80%
Office/Specialist/Urgent Care Copays	\$25 / \$35 / \$40	\$25 / \$35 / \$40	Deductible
Inpatient	Deductible	Deductible	Deductible
Outpatient	Deductible	Deductible	Deductible
Emergency Room	\$200	\$200	Deductible
Preventive Care	Healthcare Reform Schedule	Healthcare Reform Schedule	Healthcare Reform Schedule

\* Please note, if covering more than one person, the full family deductible must be met before the plan starts paying for non-preventive services)

In- and out-of-network charges count towards both In- and out-of-network deductibles and out-of-pocket maximums in the HDHP plan count (cross-accumulate). They do not cross-accumulate in the OAP & OAPIN plans. In-network charges apply to in-network and out-of-network charges apply only to out-of-network only.



## Cigna Easy Choice Tool

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If you need help deciding which medical plan is best for you, the Cigna Easy Choice Tool may help you! The tool considers:

- Payroll contributions
- Out-of-pocket costs when you receive services
- Your basic information, for example, whether you will be covering dependents and your zip code.
- Log-in at CignaEasyChoice.com and use access code **ODES7H3D (ACA-eligible only, use code Z7FQPFXH)**.
- The Easy Choice decision support tool will provide you with plan choices, which you can compare and review.

## Cigna One Guide

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Contact a representative by calling the customer service number on the back of your Cigna insurance card or by going to [myCigna.com](https://myCigna.com).

- Answer coverage questions
- Keep on track with preventive visits
- Find the right health care providers in-network
- Connect to lifestyle management programs, clinical and behavioral health programs
- Get cost estimates and avoid surprise expenses
- Understand Explanation of Benefits (EOB) and medical bills

# Wesleyan Pharmacy Plan Design Review

	OAPIN	OAP	HDHP (after deductible has been meet)
	<ul style="list-style-type: none"> <li>Retail limited to 30-day supply - 90-day supply available at select pharmacies who participate in the Cigna 90 Day Now program</li> <li>Home Delivery – up to 90-day supply including specialty drugs</li> <li>Pre-authorization for specialty drugs</li> </ul>		
Retail 30-day:			20% - min. \$ 5, max. \$50 25% - min. \$15, max. \$50 25% - min. \$20, max. \$50
Retail & Home Delivery 90-day:			20% - min. \$10, max. \$100 25% - min. \$30, max. \$100 25% - min. \$40, max. \$100

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## *Cigna Programs to Support Emotional Health*

# BEHAVIORAL HEALTH RESOURCES

**MDLIVE** for Cigna®

Talk privately with a licensed counselor or psychiatrist via video or phone. Have a prescription sent directly to your local pharmacy, if appropriate.

**mycigna.com**

Cigna Behavioral Health also provides access to virtual counseling through Cigna's network of providers.

**talkspace**

Behavioral health resource that provides access to a licensed clinician through private messages or live video sessions.

**ginger**

Offers confidential mental healthcare through behavioral health coaching via text-based chats, self-guided learning activities and content, and, if needed, video-based therapy and psychiatry.

**happify**

Digital self-directed tools designed to help you build resilience and reduce stress.

**PreTail**

On-demand peer coaching and personalized learning help boost your mood and improve mental health.

**nocd**

Effective, affordable & convenient OCD therapy with a licensed ERP-trained therapist, 24/7 support to make sure you stay better.

**Meru Health**

Meru offers a 12 week virtual program for customers with depression, anxiety, or burnout. Meru includes live virtual counseling and texting and an online peer support community.

**Brightside**

Brightside is a virtual provider offering timely access to the highest quality depression and anxiety care, delivering medication management, therapy, and self-care.

**bend**

Pediatric mental health care without the wait. From coaching to therapy and psychotherapy, Bend Health takes a whole-person, whole-family approach to behavioral care, supporting kids and teens ages 1 to 17.

- Bend offers 4 Types of Care including coaching, coaching & therapy, coaching & therapy & medications, and coaching & medication maintenance.

**brightline**

Brightline is a national pediatric behavioral health provider that provides extraordinary support for kids, teens, and parents. Brightline also offers skills-based programs led by expert behavioral health coaches to help kids and teens through everyday challenges.

**Alma**

Find high quality, in-network mental health care. Alma connects you with a diverse national network of therapists and psychiatrists who fit your budget, schedule, and needs.

**monument**

Online alcohol treatment on your terms. With Monument's holistic online alcohol treatment, drinking will become less important to you. Join Monument to get evidence-based care and community support to change your drinking habits.



Bicycle Health provides confidential virtual care for opioid use disorder, including doctor visits, lab tests, prescriptions, instant messaging, and therapy/counseling support – all delivered and managed on your mobile device.

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# *Health Savings Account (HSA)*

## Health Savings Account (HSA)

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- An HSA is an individually owned bank account that allows you to set aside pre-tax dollars to pay for qualified out of pocket expenses.
- The employer and employee can make tax-free deposits into an HSA.
- Any unused funds roll over year to year.
- You decide how and when to use the money available in the account.
- HSAs can be used to cover:
  - Insurance deductibles, copays and coinsurance
  - Qualified health care expenses (including dental & vision)
- 2024 HSA contribution limit is a flat dollar amount
  - \$4,150 for Individual
  - \$8,300 for Family
- Wesleyan HSA contributions for employee plus child(ren), employee plus spouse and family is \$1,000, and \$500 for employee.
- Those age 55 or over can contribute an additional \$1,000 annually.
- Please view our **HDHP Medical Plan and HSA presentation** for important plan details.



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# *Flexible Savings Account (FSA)*



Claims run out grace period - 2024 claims incurred through 3/15/25 must be submitted to GDI for reimbursement by 4/15/25. If you have a 2023 balance, you must submit claims incurred through 3/15/24 to GDI by 04/15/24.

## Flexible Spending Accounts

### Group Dynamic Inc. (GDI) - Plan Administrator

#### Medical Expense Reimbursement Account (MERA)

This plan allows you to pay for eligible out-of-pocket expenses with pre-tax dollars.

Eligible expenses include plan deductibles, copays, coinsurance, and other non-covered medical, dental and vision healthcare expenses for you and your dependents.

The 2024 maximum annual MERA limit is projected to be \$3,200 (subject to final IRS announcement).

#### Dependent Care Account

This plan allows you to pay for eligible out-of-pocket dependent care expenses with pre-tax dollars. Eligible expenses may include daycare center, pre-school, in-home childcare, and before or after-school care for your dependent children under age 13 (other individuals may qualify if they are incapable of self-care and are considered your taxable dependents).

The 2024 maximum annual Dependent Care limit is \$5,000 (\$2,500 if married and filing separately).

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# *Dental Plan*

## 2024 Monthly Dental Employee Premiums

Tier	Delta Dental Core Plan	Delta Dental Buy-Up Plan
Employee	\$15.32	\$21.14
Employee + Child(ren)	\$29.10	\$40.16
Employee + Spouse/Domestic Partner	\$36.75	\$50.73
Family Including Spouse/Domestic Partner	\$45.98	\$63.47

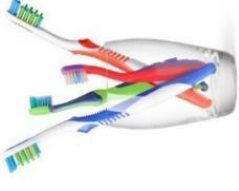
## Delta Dental Plan

Plan Features	Delta Dental PPO Plus Premier “Core Plan”	Delta Dental PPO Plus Premier “Buy-Up Plan”
Annual Deductible	Individual \$50 Family \$150	Individual \$50 Family \$150
Preventive Care	100% (No deductible & <b>not included</b> in annual allowance)	100% (No deductible & <b>not included</b> in annual allowance)
Basic Services	80%	80%
Major Services	50%	60%
Annual Maximum Benefit	\$1,200	\$2,000
Orthodontia	50%	50%
Orthodontia Lifetime Maximum	\$1,500 (Adults & Dependent Children)	\$2,000 (Adults & Dependent Children)
Dependent Coverage	Dependents will be covered up to age 26 (coverage will terminate at the end of the month following 26 <sup>th</sup> birthday)	

## Delta Dental

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Carryover Maximum – Allows you to carryover 25% of unused benefits into subsequent plan years! Preventive care does not count towards maximum.



### Requirements:

- You must enroll for the entire plan year.
- Use no more than 50% of the standard annual maximum during the benefit year.
- See a dentist during the benefit year for an exam or cleaning. (claim must be submitted). If preventive care is not received, ALL accumulated carryover maximum benefit is lost.

## Delta Dental

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Effective January 1, 2024, Delta Dental will include an enhanced benefit for covered members (children and adults) with a qualifying special health care need.

### What is included?

- Additional dental examinations and/or consultations that can be beneficial prior to treatment to help patients learn what to expect and what is needed for a successful dental appointment.
- Up to four total dental cleanings in a benefit year.
- Treatment delivery modifications (including anesthesia) necessary for dental staff to provide oral health care for patients with sensory sensitivities, behavioral challenges, severe anxiety, or other barriers to treatment.

### How do I/my spouse/my dependent use this benefit?

- Members with a qualifying special health care need should let their dentist know that their group Delta Dental plan includes the Special Health Care Needs Benefit and that they have a qualifying special health care need.
- There is no cost to you for this additional benefit.

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# *Vision Plan*

## 2024 Monthly Vision Employee Premiums

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Tier	EyeMed
Employee	\$4.71
Employee + Children	\$9.42
Employee + Spouse	\$8.95
Family	\$13.85



# EyeMed Plan

Plan Features	EyeMed In-Network Member Cost
<b>Frames</b>	\$0 copay, \$150 allowance: 20% off balance over \$150
<b>Standard Corrective Lenses</b> <ul style="list-style-type: none"> <li>• Single Vision</li> <li>• Bifocal</li> <li>• Trifocal</li> </ul>	\$20 copay \$20 copay \$20 copay
<b>Premium Lenses</b> <ul style="list-style-type: none"> <li>• Standard Progressive</li> <li>• Premium Progressive</li> </ul>	\$85 copay 80% of retail price less \$35 allowance
<b>Contact Lenses</b> <ul style="list-style-type: none"> <li>• Medically Necessary</li> <li>• Elective</li> </ul>	\$0 copay Conventional 85% of balance over \$150 allowance Disposable 100% of balance over \$150 allowance
<b>Frequency</b> <ul style="list-style-type: none"> <li>• Frames</li> <li>• Standard Plastic Lenses or Contacts</li> </ul>	Once every 24 months Once every 12 months

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# *Supplemental Life Insurance*

## Unum Life Insurance Plans

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Unum administers our life insurance plans

- Basic life insurance paid by Wesleyan – 1 X salary up to \$50,000 max
- Supplemental Employee Life: Can be purchased up to 5 times annual salary not to exceed \$750,000.
- Supplemental Spouse Life: Can be purchased up to \$100,000.
- Supplemental Child Life: \$5,000
- Evidence of Insurability (EOI) application is required and must be approved by Unum.



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# *Connecticut Paid Leave Program (CT PL)*

## Connecticut Paid Leave

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As a covered employee in the State of Connecticut, the Connecticut Paid Leave (CT PL) program allows you to take time off to care for yourself and your family's health needs without worrying about loss of income while you are away from work.

### Eligibility:

- Must be an active employee, have either earned wages of at least \$2,325 over the qualifying period or have been employed within the last twelve months.

### Benefit:

- Twelve weeks (12) if you or a family member have experienced a serious health condition, are welcoming a new child into your family, are impacted by family violence, need to care of a family member injured while on active duty in the military or to take leave to prepare for a family member entering the active military overseas.
- Two (2) additional weeks are available if you experience a serious health condition during pregnancy.
- Coordinates with Wesleyan's Short-Term Disability and parental leave programs.
- Contact Human Resources at 860-685-2100 or [benefits@wesleyan.edu](mailto:benefits@wesleyan.edu) to begin the leave process.

# *Wellness Incentive Points Program*

## Wellness Incentive Points Program

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Wesleyan’s Wellness Incentive Points Program rewards individuals dedicated to improving their health and well-being. You can earn points by actively participating in health improvement programs and activities that can then be redeemed for cash payments. Benefit eligible faculty, staff, spouses and partners are eligible to participate and earn points (up to \$150/each on a semi-annual basis).

Wellness points are entered through the Wellness Points Tool which is available under “My Information” in WesPortal.



**Note:** To add or change a spouse/domestic partner, please click the Spouse/Partner link at the top of the screen.

Cardinal Fit Program & Lunch-N-Learns

## Next Steps!

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See the 2024 Benefits Guide for more details and instructions on how to access all programs.



myCigna.com and Cigna customer service group  
at 800-Cigna24 are also great resources!



# Open Enrollment for Coverage Effective January 1, 2024

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## Be Informed...

- View your benefit options through WesPortal under Open Enroll 2024, “My Information”.
- Enter the 2024 Open Enroll panel, view and accept the Confirmation page.
- You will then be directed to a page titled “*Benefit Elections as of 1/1/2024*”.
- From this page, you will be able to click each of the benefit areas to enroll or change your enrollment.

**Important Note:** If you do not elect to make benefit changes, your 2023 elections will roll over to 2024. However, you **must re-enroll in the FSA (MERA & Dependent Care) and HSA plans.**

## Take Action...

The Open Enrollment period will begin on Wednesday, November 1, 2023, and end on Wednesday, November 15, 2023, at midnight.

**Note:** You must click the “**SAVE**” button on each page you are making a change or an election for them to be saved and displayed on the summary page.

## Questions?

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Questions on your 2024 benefits or the enrollment process?

- View the Open Enrollment materials - Human Resources Webpage at [2024 Open Enrollment](#).
- Virtual HSA Presentation - November 1, 2023, 2 pm
- View Open Enrollment Presentation - Human Resources Webpage at [2024 Open Enrollment](#).
- Virtual Benefits Fair - November 1, 2023, from 10 am - 3:30 pm
  - Presentations and Q&As
  - See your open enrollment e-mail for times and Zoom Links.

## Questions?

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Questions on your 2024 benefits or the enrollment process?

- Send an email to [benefits@wesleyan.edu](mailto:benefits@wesleyan.edu).
- Virtual 1:1 Appointment with Benefits Team - A Microsoft Teams link will be sent when you book your appointment.
  - November 6<sup>th</sup>, 2023 - Link to [Bookings](#) to schedule 20-minute slot.
  - November 9<sup>th</sup>, 2023 - Link to [Bookings](#) to schedule 20-minute slot.
  - November 15<sup>th</sup>, 2023 - Link to [Bookings](#) to schedule 20-minute slot.

An aerial photograph of the Wesleyan University campus, showing various buildings, green lawns, and a baseball field. The campus is set against a backdrop of rolling green hills and mountains under a clear sky. The text 'You Make Us' is overlaid in white, bold, sans-serif font on the left side of the image.

You Make Us

The Wesleyan University logo, a stylized red 'W' with a white outline, is positioned to the left of the university's name. The name 'Wesleyan University' is written in a large, white, serif font across the center of the image.

Wesleyan University

Thank you!

We appreciate your time.