

COLGATE UNIVERSITY



2025 Benefit Open Enrollment

Agenda

- ✓ Open Enrollment Overview
- ✓ Medical & Prescription Drug Coverage
- ✓ Flexible Spending Accounts
- ✓ Dental & Vision
- ✓ Life, Disability and Paid Family Leave
- ✓ AFLAC Cancer
- ✓ Completing Your Enrollment

Open Enrollment

- Open Enrollment is Monday November 4 – Friday November 15
- Enrollment changes are effective January 1, 2025
- Only time of the year to:
 - ✓ Enroll in or change plans
 - ✓ (Re) Enroll in the FSA Plans
 - ✓ Add or Remove Dependents



Changes during the year are limited to qualifying events and a 30-day window

Medical and Prescription Benefits

Medical Coverage - Excellus BlueCross BlueShield PPO

Visit any provider without a referral.

- Primary Care Physician not required.
- In & Out-of-Network Benefits.
- Access to the BlueCard's worldwide network.
- Dependents covered to age 26.
- Preventative Services Covered in Full...
 - ✓ Well-Child Visits
 - ✓ Adult Physical (One/Calendar Year)
 - ✓ Screening Mammography, Pap Tests



Plan Overview

Service	In-Network	Out-of-Network
Deductible & Coinsurance	\$0 Deductible 20% Coinsurance	\$750 / \$2,250 30%
Out-of-Pocket Max	\$1,750 / \$3,500 Medical \$2,000 / \$4,000 Pharmacy	\$1,925/\$5,600 (O-O-N Ded/Coin Only) N/A for Pharmacy
PCP & Specialist	20% Coinsurance	Ded & Coinsurance
Tele-Medicine (MD Live)	\$0 Copay	N/A
Urgent Care & Emer. Rm	20% Coinsurance	Ded & Coin. / 20% Coinsurance
Inpatient & Outpatient	20% Coinsurance	Ded & Coinsurance
Maternity	20% to \$750 cap for Hospital \$0 Physician & Labs/Radiology	Ded & Coinsurance
Invitro Fertilization (IVF)	20% Coinsurance Lifetime limit of 3 cycles	Ded & Coinsurance Lifetime limit of 3 cycles
Durable Medical Equip.	20% Coinsurance	Ded & Coinsurance
Vision	Routine Exam \$40 Copay Annually	Ded & Coinsurance
Prescription Drug	\$10/\$40/\$60 Copay \$0 Generics, Kids <19	No Coverage
Mail Order Drug	\$20/\$80/\$120 Copay	No Coverage

Prescription Drug Details

Formulary is the list of medications covered by the plan. Updated twice per year based on latest research & clinical evidence. Copays are determined by the Tier:

Generics

Safe, effective & have the same active ingredients as a brand name medication, but cost an average of 85% less (brands with expired patents)

Preferred

Lower cost or more clinically effective than non-preferred or excluded

Non-Preferred

Highest cost or medications with clinical alternatives

Specialty

High complexity medications purchased through a specialty pharmacy

Excluded

Medications with clinical alternatives or generics that are not covered by the plan. Members must choose an alternative therapy.

Members impacted by January 1 changes will receive letters directly from OptumRx. Speak with your physician to avoid any interruptions in treatment.



Prescription Drug Details

Per the Formulary, medications may require treatment protocols including;

Quantity Limits – for safety & cost reasons, the plan limits the amount of drugs they cover over a certain period.

Prior Authorization – to be sure that medications are prescribed and used correctly, before the plan will cover a particular drug, your doctor or your prescriber must first show that you have a medically necessary need for that drug and/or have met the requirements for the drug.

Step Therapy – you must first try a less expensive drug on the formulary that has been proven effective for most people with your condition before you can move up a “step” to a more expensive drug. However, if you have already tried the more affordable drug and it didn’t work or if your prescriber believes that it is medically necessary for you to be on a more expensive drug, they can contact the plan to request an exception.

Specialty Prescriptions - Fill through OptumRx Specialty only. Specialty prescriptions are not eligible for 90-day mail order.



OptumRx Prescription Coverage

Helpful Hints

- Covid-19, Shingles(>50) and Flu Vaccines in the Pharmacy – No Member Copay – Use your OptumRx card
- RSV Vaccine – Tier 3 Copay at Pharmacy (\$0 Copay at Doctors office)
- Traveling Overseas – Plan ahead with script & prior authorization
- Diabetics – free meters available through OptumRx Diabetes Management program

Home Delivery

- Savings of 33%, 2 Copays for a 90-day supply (except for Specialty Prescriptions)
- Convenience of Auto Refill & Auto Renewal

New home delivery service requires a minimum 90-day script from your doctor

Provide home delivery pharmacy with...

- ✓ Scripts (or have your doctor send them directly)
- ✓ Payment Method (may use the flex spending card)
- ✓ Mailing Address



Telemedicine Program

Another alternative to receive care. Visit the doctor right from your home, office or on the go for non-emergency medical conditions.

Physicians diagnose your symptoms, prescribe medications (when appropriate) & send the prescription to your nearest pharmacy

Helpful hints when to use telemedicine (24/7/365):

Primary care doctor is not available

Instead of going to the ER or urgent care (for a non-emergency)

If traveling and in need of medical care

**\$0
Copay**

A list of common conditions treated:

Allergies

Ear Infections

Joint Aches

Asthma

Fever

Rashes

Bronchitis

Headache

Sinus Infections

Cold & Flu

Infections

Skin Infections

Diarrhea

Insect Bites

Sore Throat

[ExcellusBCBS.com/Telemedicine](https://www.excellusbcbs.com/Telemedicine) or 1-866-692-5045



Powered by
MDLIVE

Telemedicine – Behavioral Health

Excellus BCBS expanded the MDLIVE program to offer behavioral health telemedicine effective January 1, 2019

Behavioral health telemedicine helps to remove common barriers and makes it easy to connect with the care you may need:

- ❑ Convenient, confidential therapy sessions from your home, office or on the go
- ❑ Wait times are 3-4x shorter than traditional in-person appointments
- ❑ Therapists are available on your schedule, including nights and weekends
- ❑ Option to schedule recurring appointments with one provider
- ❑ Consultations can be done through phone only or video through MDLIVE's HIPAA compliant and secure portal



Register for Telemedicine



Affordable



On-Demand



Virtual Health Care

Don't wait until you need it. Here are some easy ways activate telemedicine today.

WEB: Register/Log in at ExcellusBCBS.com/Member

APP: Download the MDLIVE app

TEXT: Text EXCELLUS to 635483

VOICE: Call 1-866-692-5045

Sample Deduction Changes...

- Employee only 2025 increase:
 - Under \$50k \$47.26 monthly
 - \$50,000-\$99,999 \$57.76 monthly
 - \$100,000-\$150,000 \$76.66 monthly
 - \$150,000+ \$105 monthly
- Contributions for dependent coverages are based on the employee's income
 - subsidy base percentage of 17.5% for all enrollees with annual salary less than \$142,312.
 - Contributions also capped at 17% of income
- Workbook provided to enter salary & enrollment tier to see the actual cost for 2025

Colgate University
2025 Monthly Employee Deductions

Medical Salary & Tier Examples	2024 Contrib.	2025 Contrib.	2024-25 Change	Change %
\$40,000				
EE Only	\$45.00	\$47.26	\$2.26	5.0%
EE+Spouse	\$422.32	\$443.44	\$21.12	5.0%
EE+Child(ren)	\$268.26	\$281.68	\$13.42	5.0%
EE+Family	\$566.68	\$566.68	\$0.00	0.0%
'Gate Couple w/ Child(ren)	\$306.96	\$322.30	\$15.34	5.0%
\$60,000				
EE Only	\$55.00	\$57.76	\$2.76	5.0%
EE+Spouse	\$539.86	\$566.84	\$26.98	5.0%
EE+Child(ren)	\$341.88	\$358.98	\$17.10	5.0%
EE+Family	\$737.84	\$774.74	\$36.90	5.0%
'Gate Couple w/ Child(ren)	\$388.80	\$408.24	\$19.44	5.0%
\$80,000				
EE Only	\$55.00	\$57.76	\$2.76	5.0%
EE+Spouse	\$647.40	\$679.76	\$32.36	5.0%
EE+Child(ren)	\$405.50	\$425.78	\$20.28	5.0%
EE+Family	\$889.28	\$933.76	\$44.48	5.0%
'Gate Couple w/ Child(ren)	\$450.64	\$473.16	\$22.52	5.0%
\$100,000				
EE Only	\$73.00	\$76.66	\$3.66	5.0%
EE+Spouse	\$772.94	\$811.58	\$38.64	5.0%
EE+Child(ren)	\$487.14	\$511.48	\$24.34	5.0%
EE+Family	\$1,058.74	\$1,111.68	\$52.94	5.0%
'Gate Couple w/ Child(ren)	\$548.46	\$575.88	\$27.42	5.0%
\$120,000				
EE Only	\$73.00	\$76.66	\$3.66	5.0%
EE+Spouse	\$880.48	\$924.50	\$44.02	5.0%
EE+Child(ren)	\$550.76	\$578.30	\$27.54	5.0%
EE+Family	\$1,210.20	\$1,270.70	\$60.50	5.0%
'Gate Couple w/ Child(ren)	\$610.30	\$640.82	\$30.52	5.0%
\$150,000+				
EE Only	\$100.00	\$105.00	\$5.00	5.0%
EE+Spouse	\$1,027.06	\$1,078.42	\$51.36	5.0%
EE+Child(ren)	\$648.52	\$680.94	\$32.42	5.0%
EE+Family	\$1,405.62	\$1,475.90	\$70.28	5.0%
'Gate Couple w/ Child(ren)	\$733.06	\$769.72	\$36.66	5.0%

Delta Dental



Deductibles \$1,500 Per Person Per Calendar Year Maximum
 \$25 Annual Individual Deductible
 \$50 Annual Family Deductible

Preventive (Type 1) 100%*	Basic (Type 2) 80%*	Major (Type 3) 50%*
<i>Diagnostic & Preventative</i> Initial & Periodic Oral Examinations Prophylaxis (cleaning) Fluoride Applications X-rays	Restorations (fillings) Extractions Oral Surgery Endodontics / Root Canals Periodontics	Inlays & Onlays Gold Restorations Crowns Prosthetic Services Dentures and Bridges Prosthodontics

Use any dentist! Delta PPO & Premier Providers accept max plan allowances.
 Out-of-network providers may balance bill charges above MPA.

Dependents to Age 26

No Deduction or Plan Changes

COLGATE UNIVERSITY

Tier	Monthly (12/Year)	Biweekly (24/Year)
Single	\$0.00	\$0.00
You & Spouse/Partner	\$44.06	\$22.03
You & Child(ren)	\$40.12	\$20.06
You & Family	\$63.58	\$31.79
Colgate Couple & Child(ren)	\$23.50	\$11.75

Guardian Vision

Network of Providers through VSP

Find providers at www.vsp.com

Under the Providers Tab: Choose “Find a Vision Provider”

- ✓ Select Your Vision Plan: VSP
- ✓ Search by Location or Name
- ✓ Enter Your Location or Provider Name and Preferred Geographic Distance
- ✓ Select Your Vision Network: VSP Choice Network

Dependents to age 26.



Guardian Vision

Benefits	Frequency	In-Network	Out-of-Network
Eye Exam	Calendar Year	\$10 Copay	Max \$39, after \$10 Copay
Materials		\$25 Copay	\$25 Copay
Glasses			
Frames	Every 2 years	\$130 allowance	Max \$46
Lenses–Single			Max \$23
Bifocal	Calendar Year	Material Copay, Covered in Full	Max \$37
Trifocal/Lenticular			Max \$49/\$64
~OR~			
Contacts	Calendar Year		
Elective		\$130 Max (no copay)	Max \$100
Med. Necessary		Covered After Copay	Max \$210

No Deduction or Plan Changes



Tier	Monthly	Biweekly
Single	\$ 8.89	\$ 4.35
You & Spouse/DP	\$14.63	\$ 7.32
You & Child(ren)	\$14.92	\$ 7.46
You & Family	\$23.61	\$11.81

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Flexible Spending Accounts (FSA)

Set aside **pre-tax dollars** to pay for health or dependent care expenses. The benefit must be (re)elected every year!

Healthcare Spending Account

- **\$3,300** Annual Maximum; Account is “Use It or Lose It”!
- Covers medical, Rx, dental & vision expenses for employee, spouse & tax dependent children
- Grace Period allows you to use funds for an extra 2 ½ months
 - 2024 funds can be used for dates of service January 1, 2024 - March 15, 2025, submitted by 4/15
 - 2025 funds can be used for dates of service January 1, 2025 – March 15, 2026, submitted by 4/15

Childcare Reimbursement Account

- Up to \$5,000 annually (requires Tax ID # of provider)
- Eligible expenses include:
 - Care for dependent children: before and after school care, daycare, nursery school, preschool, summer camp
 - Care for your spouse or a relative who is physically or mentally incapable of self-care and lives in your home

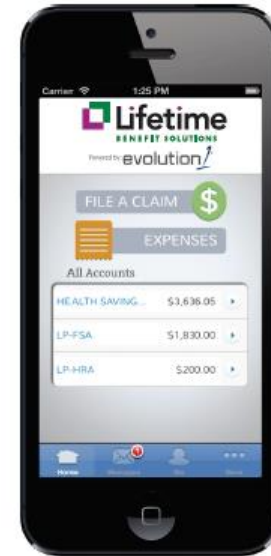


If you wish to (re)elect a personal FSA, you MUST complete the Online Enrollment by 11/15

Consumer Portal and Mobile App

With your FSA, you'll receive access to a secure, easy-to-use web portal and mobile app where you can:

- Check your current FSA and Dependent Care balances
- View account activity and receive alerts via text message
- File new claims – easy as taking a picture of a receipt
- Provide supporting documentation to substantiate claims
- Review expense information and enter a new expense
- Available at iTunes and Google Play
- Create an account once your debit cards arrive



Customer Service

Claims Processing:

Members have multiple options for submitting claims:

- Debit Card
- Online
- Mobile App
- Paper – Fax or Mail

Customer Service:

- Hours: Mon.-Thurs. 8am-5pm
Friday – 9am-5pm
- Toll Free: 1-800-327-7130
- Email: LBS.CustomerService@LifetimeBenefitSolutions.com



Life Insurance

Core Benefit – Paid by Colgate University:

Benefits eligible employees covered by Term Life Insurance of Two Times (2x) basic annual earnings to a maximum of \$300,000.

Optional Employee Coverage:

- Additional term life coverage – 1x/2x salary up to \$200,000.
- Rates based on age and coverage level.

Optional Dependent Coverage:

- \$5,000 for Spouse & \$2,000/Child \$1.79/Month
- \$10,000 for Spouse & \$4,000/Child \$3.58/Month
- Spouse coverage cannot exceed employee coverage.
- Birth to six months, child coverage is \$500.

Enroll Online in the Portal

Disability Coverage

Short Term Disability

Administrators & Faculty

- Eligible after 30 days of employment
 - Less than 1 year of service – 60% of monthly earnings
 - 1+ years of service – 100% of monthly earnings
- Benefit pays after 1 days of disability and payable up to 6 months

Support Staff & Facilities

- Eligible after 30 days of employment
 - 60% of weekly earnings to a maximum of **\$500/week** – paid by Symetra
- Benefit pays after 7 days of disability and payable up to 26 weeks

Long Term Disability

- Benefits begin after 180 days of disability
- 60% of base monthly earnings to a max of \$12,500 per month
- Retirement benefit included in disability payment
- Payable to normal social security retirement age

AFLAC Cancer Insurance

Benefits...

- 1st Occurrence Benefit
- Hospitalization & Outpatient Surgical
- Radiation & Chemotherapy
- Lodging & Transportation for treatment >50 miles from home
- Experimental Treatment
- **Wellness Benefit: \$75/year per participant**



<u>Tier</u>	<u>Monthly</u>	<u>Biweekly</u>
Individual	\$38.74	\$17.88
One Parent Family	\$39.65	\$18.30
Insured & Spouse	\$69.29	\$31.98
Family	\$70.20	\$32.40

New York State Paid Family Leave

Benefit began January 2018 & is REQUIRED by New York State but FACULTY are exempted from coverage (under the law) and should consult the faculty handbook for applicable benefits.

Provides Job & Health Plan Protection

3 Reasons for Leave...

- CARE for a family member with a serious health condition including a child, siblings, parent, parent-in-law, grandparent, grandchild, spouse or domestic partner.
- BOND (maternity & paternity) with a newborn or newly placed adoptive or foster child during the first 12 months following birth or placement
- ASSIST family experiencing Active-Duty Deployment. Address any qualifying exigency relating to a spouse, domestic partner, child or parent who is serving on active military duty

www.ny.gov/programs/new-york-state-paid-family-leave

New York State Paid Family Leave

Calendar Year	2025	2024	2023
Employee Contribution Rate	\$0.388% (+4.02%) of employee’s covered wages, up to annualized NY SAWW	\$0.373% (-18%)	\$0.455% (-11%)
NY Average Weekly Wage (SAWW)	\$1,757.19 (+2.3%)	\$1,718.15 (+1.8%)	\$1,688.19 (+5.9%)
Annualized NYSAWW	\$91,373.88	\$89,343.80	\$87,785.88
Maximum EE Annual Contribution	\$354.53 +21.28/year	\$333.25 -66.18/year	\$399.43 -24.28/year
Benefit Percentage	67%	67%	67%
Maximum Weekly Benefit*	\$1,177.32 (67% of NYSAWW \$1,757.19)	\$1,151.16	\$1,131.09
Maximum Length of Paid Leave	12 weeks	12 weeks	12 weeks

New York Paid Family Leave

Frequent Questions..

You must participate in the coverage, unless in an exempted employee group

You must provide 30-Days Notice for foreseeable leaves & as soon as reasonably feasible for sudden events

Caregiving is for serious illness only. The family member must be under the care of a physician. Additional health records may be required

To receive benefits, the claim form is submitted to insurance carrier for review, along with recent payroll information

Receive payment directly from insurance carrier & it is taxable income

Employee Assistance – HigherEd EAP

HigherEd EAP program offers telephonic and online resources for Colgate University employees including:

Emotional wellbeing

Parenting

Legal Issues

Stress

Personal Finance

Work-Life Balance

Physical Health and Wellness

Loss and Grief

Elder and Child Care

Legal Issues



TO ACCESS THE WEBSITE AND RESOURCES FOR EMPLOYEES

1. Go to www.HigherEdEAP.com
 2. Click the **Employee and Family login** button.
 3. If you have already created a User Name and Password, simply enter that info in the appropriate boxes. **If you have not registered, complete steps (a) & (b).**
 - a) Click on **REGISTER**.
 - b) Fill out the Registration Form to create your own User Name and Password, then click Register.
- *You only need to register once.**

Employee Assistance cont'd

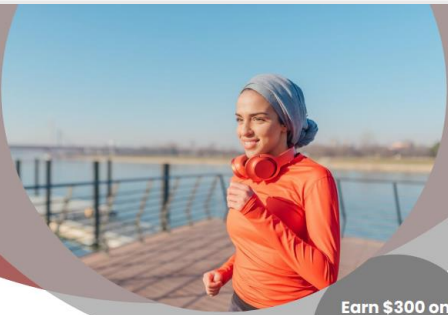
BRIDGES EAP

- Employees and immediate family members
- Short-term, solution-focused counseling (5 sessions per instance per year)
- Call BRiDGES, (315) 697-3947
 - appointments are available for in person, phone, or virtual, Monday-Friday 8 am-5 pm.
 - After-hours appointments are available by appointment only.

Alera Group - Relph Benefit Advisors

- Assist with claims, billing issues, benefits, grievances, paperwork, etc.
- Assistance navigating & maximizing your benefits
- Monday-Friday 8:00 am – 4:30 pm
- (800) 836-0026 ext. 7400 or support@aleracare.zendesk.com





Earn \$300 on your flexible spending card!

Colgate University WELLNESS PROGRAM

Build a better you

We are excited to take our Colgate University Wellness Program to the next level in 2024-2025. The enhanced and more personalized program offers you more choices in how to engage in your wellbeing and earn rewards.

The other great news is that we will continue to reward healthy behaviors by offering the ability to earn \$300 on your flexible spending card!

Why are we doing this? We deeply care about your health and wellbeing, and want you to build healthy habits, have fun with coworkers and experience the lifelong rewards of better health and wellbeing.

What's in it for you:

- Earn \$300 on your flexible spending card!
- Access personalized tools and support to meet your wellbeing goals.



CU Well Program

Cash Incentive

Earn 300 Points – Receive \$300 in a employer funded flexible spending account

Required Items- complete all 3 for 150 points

- ✓ Member Health Assessment
- ✓ Preventive Care
- ✓ Biometric Screening
- ✓ Other Programs & Activities

Personify Health: (888) 671-9395

member.virginpulse.com

Completing Enrollment

<https://portal.colgate.edu/>

1. Make your annual election for Flexible Spending
2. Make any changes to add/delete dependents on your health insurance or dental plans
3. Verify your life insurance beneficiary information is up-to-date
4. Verify your personal information is accurate and notify HR of any changes in your address, telephone #, marital status, etc.
5. **Submit by the Deadline – November 15**

Thank You!