



# Focus on Benefits 2024

## WELCOME TO YOUR BENEFITS

### In this issue

Health Plan Summaries

Health Plan Premiums

Healthcare Bluebook

Prescription Benefit for Maintenance Medications at \$0 Cost

Health Savings Account (HSA)

Dental Plan Summary Premiums

Vision Plan Summary Premiums

Flexible Spending Account

Employee Assistance Program (EAP)

Reirement Plan

**NEW** Voluntary Short Term Disability

Basic Life and Long Term Disability

Required Notices

Make your elections for your 2024 benefits

Nov 6—Nov 18, 2023

## BENEFITS OVERVIEW

Benefit	Your options	Coverage levels	Cost sharing
Medical	Choice Plus PPO	Employee and eligible dependents	Shared
	Core PPO Network	Employee and eligible dependents	Shared
	High Deductible Health Plan	Employee and eligible dependents	Shared
Dental	Delta Dental HMO	Employee and eligible dependents	Employee paid
	Delta Dental PPO	Employee and eligible dependents	Employee paid
Vision	Vision Choice	Employee and eligible dependents	Employee paid
HSA	Up to \$3,650 individual or \$7,300 family per year (total) \$1,000 Catch-up contribution (age 55 or older)	Employee and eligible dependents	Employer contribution

Lake Forest College is pleased to offer three medical plans to choose from:

1. Choice Plus. This traditional PPO plan has a copay for office visits, a deductible for other types of services, and a 90% coinsurance rate.

## HEALTH PLAN PREMIUMS

### Choice Plus PPO Plan

#### Exempt Employees—Per monthly pay period premiums

SALARY RANGE	EMPLOYEE	SPOUSE	CHILDREN	FAMILY
At or Below \$39,400	\$103.30	\$331.35	\$227.10	\$443.95
Above \$39,400	\$137.70	\$467.72	\$287.66	\$626.77
Above \$59,020	\$172.10	\$623.61	\$378.50	\$835.67
Above \$90,230	\$206.59	\$740.62	\$484.48	\$992.35
Above \$175,100	\$327.04	\$1,071.87	\$681.31	\$1436.29

#### Non-Exempt Employees—Per biweekly pay period premiums

SALARY RANGE	EMPLOYEE	SPOUSE	CHILDREN	FAMILY
At or Below \$39,400	\$47.68	\$152.93	\$104.82	\$204.90
Above \$39,400	\$63.55	\$215.87	\$132.77	

### High Deductible Health Plan

#### Exempt Employees—Per monthly pay period premiums

SALARY RANGE	EMPLOYEE	SPOUSE	CHILDREN	FAMILY
At or Below \$39,400	\$95.03	\$304.85	\$208.93	\$408.43
Above \$39,400	\$126.68	\$430.30	\$264.65	\$576.64
Above \$59,020	\$158.33	\$573.73	\$348.22	\$768.82
Above \$90,230	\$190.07	\$681.37	\$445.72	\$912.96
Above \$175,100	\$300.88	\$986.13	\$626.80	\$1,321.39

#### Non-Exempt Employees—Per biweekly pay period premiums

## HEALTH PLAN PREMIUMS

### Network PPO Core

#### Exempt Employees—Per monthly pay period premiums

SALARY RANGE	EMPLOYEE	SPOUSE	CHILDREN	FAMILY
At or Below \$39,400	\$96.99	\$311.13	\$213.24	\$416.85
Above \$39,400	\$129.30	\$439.17	\$270.11	\$588.52
Above \$59,020	\$161.60	\$585.55	\$355.40	\$784.67
Above \$90,230	\$193.98	\$695.42	\$454.91	\$931.78
Above \$175,100	\$307.08	\$1006.45	\$639.72	\$1,348.63

#### Non-Exempt Employees—Per biweekly pay period premiums

SALARY RANGE	EMPLOYEE	SPOUSE	CHILDREN	FAMILY
At or Below \$39,400	\$44.77	\$143.60	\$98.42	\$192.39
Above \$39,400	\$59.67	\$202.69	\$124.66	\$271.63
Above \$59,020	\$74.58	\$270.26	\$164.03	\$362.15



## Is a health savings account right for me?

Like any health care option, an HSA has advantages and disadvantages. As you weigh your options, think about your budget and what health care you are likely to need in the next







Delta Dental PPO Plus Premier plan includes the following feature:

Enhanced benefit program options added

## DENTAL PLAN BENEFIT FEATURES

### Delta Dental HMO

Similar to a medical HMO plan, Delta Dental HMO plan is a dental managed care plan (DHMO) with its own network of dentists. Under this plan only one panel one

## VISION PLAN BENEFITS AND FEATURES

Benefit	Description	Copay	Frequency
Well/Vision Exam	Focused on your eyes and overall wellness	\$10	Every 12 months
<b>Prescription Glasses</b>			
Frame	\$150 allowance for a wide selection of frames \$170 allowance for featured frame brands 20% savings on the amount over your allowance \$80 Allowance at Costco	Included in Prescription Glasses	Every 12 months
Lenses	Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children	Included in Prescription Glasses	Every 12 months
Lens Enhancements	Scratch-resistant coating Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 20-50% on other lens enhancements	\$0 \$55 \$95-\$105 \$150-\$175	Every 12 months
Contacts (instead of glasses)	\$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation)	Up to \$60	Every 12 months
Extra Savings	Glasses and Sunglasses Extra \$20 to spend on featured frame brands. 20% savings on additional glasses		

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## RESOURCES FOR MEDICAL PLAN PARTICIPANTS

Register on [www.myuhc.com](http://www.myuhc.com) with your UHC member ID (or SSN) and College's group plan (#705611) for on-line access to your health plan benefits.

Through [myUHC.com](http://myUHC.com), you can:

- Locate network providers anywhere in the United States.

- Order additional ID cards and/or print a temporary ID card.

- Review and manage your claims.

- Use the treatment cost estimator to estimate or compare provider fees for medical services in your area.

- Setup and manage a personal health record for you and your family members.

**myHealthcare Cost Estimator:** Through this online tool you can learn more about a procedure and compare treatment options, select a quality provider for a procedure, quickly estimate out-of-pocket costs for specific procedures, and locate providers based on geographic search criteria.

**Health4Me Mobile App:** Download the free Health4Me Mobile App to access your benefits and claims and locate network providers while you are on the go.

**Health Pregnancy Program:** If you are starting or adding to your family, enroll in the Healthy Pregnancy Program for 24/7 access to nurses, and a phone call from a care coordinator during your pregnancy and about four weeks after your baby is born to see how things are going and answer questions you may have.

## EMPLOYEE ASSISTANCE PROGRAM

### Help When You Need It

The Employee Assistance Program (EAP) is a free, confidential program to assist faculty, staff, and family members in successfully dealing with the challenges and demands of daily living.

This valuable benefit is available to all faculty and staff and their family members. Call/text Perspectives EAP at



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## REGULATORY BENEFITS NOTICES

Lake Forest College is required to provide you with important information regarding eligibility and