

Working Group concludes study of Notre Dame medical plans

Faculty, staff feedback helps guide 2016 coverage enhancements

CIDNI SANDERS,
INTERNAL COMMUNICATIONS

The 16 members of Notre Dame's Health Care Strategy Working Group have concluded their study of the University's medical insurance program, but the results of their efforts are just beginning to take shape.

Based on input from the Notre Dame community and a review of the U.S. health care landscape, the working group developed a set of guiding principles for use in designing the University's medical plans. The guiding principles are the basis for recently announced enhancements to Notre Dame's 2016 medical coverage.

"Empowering faculty and staff to achieve their best health possible is a top priority of our benefits team, and our new guiding principles of choice, well-being, affordability, education and competitiveness will help us accomplish this goal while meeting the needs of our diverse faculty and staff," said **Denise Murphy**, Human Resources benefits and wellness director.

Enhancements to the 2016 coverage include:

- A new high-deductible health plan will be offered with lower up-front monthly premiums. Participants in this plan will pay more in out-of-pocket costs for services until they reach their maximum out of pocket, which will be higher than the University's traditional plans.
- A new prescription benefit manager, OptumRx, will replace ESI (Express Scripts) for all plans, bringing improved service to all participants.
- The HMO plans will merge to one plan with a network choice (similar to the PPO plan).
- An increased wellness incentive will be provided for participants who complete a biometric screening, and there is no health questionnaire this year.
- Robust education resources and tools will be available to help faculty and staff select the best doctor, health care facility and medical procedure for them.

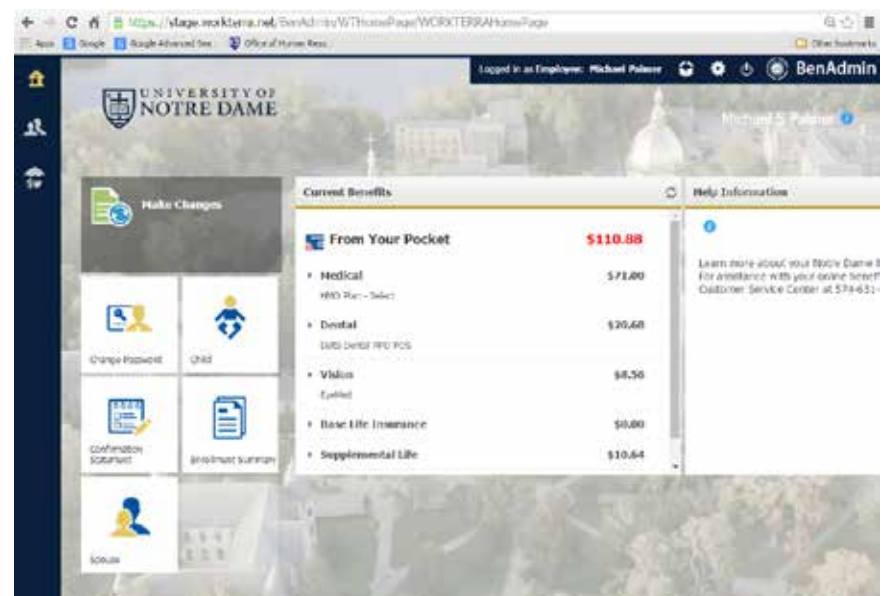
- Active enrollment will be required for all medical participants. Unlike previous years when current benefit elections could be automatically carried over for those who did not enroll, there will be no automatic enrollment this year. All faculty and staff who wish to participate in the University's medical plan offerings must actively enroll for 2016.

"These changes are designed to help plan participants make more informed health care decisions and better manage their costs," said **Bob McQuade**, vice president for Human Resources and chair of the health care strategy working group. "Active enrollment is something we haven't required since 1998. I hope faculty and staff will see the value of taking a moment to go online and look closely at all the plan options available to

them. A lot has changed in health care since the late '90s, and a lot may have changed in an individual's health or family situation. The 1998 plan may not really be the best for their 2016 reality."

The health care strategy working group was formed in November 2014 to gather input on the health care needs of faculty and staff as well as identify ways to lower the rate of cost

increases for plan participants and the University as a whole. Members conducted 21 meetings across campus and partnered with external experts to conduct a thorough review of the University's current plan, peer institutions' plans, market best practices in medical plan design and funding, and trends in medical care costs.



MyBenefits.nd.edu is the University's new online benefits enrollment tool. Read more on page HR2.

A Q&A with the HR Benefits team

Making informed choices for your 2016 benefits means digesting a lot of information. We sat down with Denise Murphy, HR director of benefits and wellness, and Scott Hershberger, HR benefits program manager, to get answers to some of your most common questions.

Q: Why is enrollment required this year?

Murphy: It has been 17 years since we've required everyone to actively enroll. The health care landscape has changed and I'm sure many people's own health care needs have changed. Understanding how the 2016 benefits lineup affects you and your family requires careful consideration, and we shouldn't make these decisions for you. We want to encourage everyone to review the options and make the decisions that are best for you now and in the future.

Q: What happens if I don't enroll?

Hershberger: We really don't have a good one-to-one match between the old and the new plans, so it's critical that each faculty or staff member evaluate their needs, review the new plans, and make the choice that's best for them. So if you don't elect a medical plan, you won't have medical insurance or a flexible spending account for 2016. You'll also miss out on the new programs like accident insurance and critical illness insurance.

Q: Why has the University made so many benefits changes?

Murphy: It goes back to last year when the high cost of health care was a concern. Over a 10-year period, our per-employee cost of medical care had risen more than twice the rate of other benefits programs, and we realized that's not a sustainable trend. Looking for ways to slow that trend also gave us the opportunity to look at our overall benefits program — not just medical — and review ways to ensure that the entire package remained comprehensive and competitive.

Q: Will these changes slow the trend?

Murphy: A key factor that's going to change that trend is the engagement of faculty and staff and their families. If we can engage our faculty and staff to understand the programs better, use the programs more effectively, and make more informed decisions, that in itself should start bending that curve for all of us. Because we have a self-funded medical plan, we all benefit from that cost curve leveling off.

Q: The high deductible plan has a lower premium than my current plan. Should I switch?

Hershberger: Only if you're comfortable accepting the risk of paying a greater portion of the cost of your care when you receive that care. That's the tradeoff. But if you expect to use little or no health care over the year, it could be a good way to reduce your premiums. I'd recommend taking a look in the new Castlight tool to check your prior spending before committing to the HDHP.

Q: What else should we know about this year's Open Enrollment period?

Hershberger: Let us help. We realize that ideas like coinsurance, copayments, and deductibles can be confusing. We understand, and we want to be there to answer your questions and to make you as comfortable as possible moving forward. Come to one of the scheduled information sessions, come to Irish Health or call askHR.

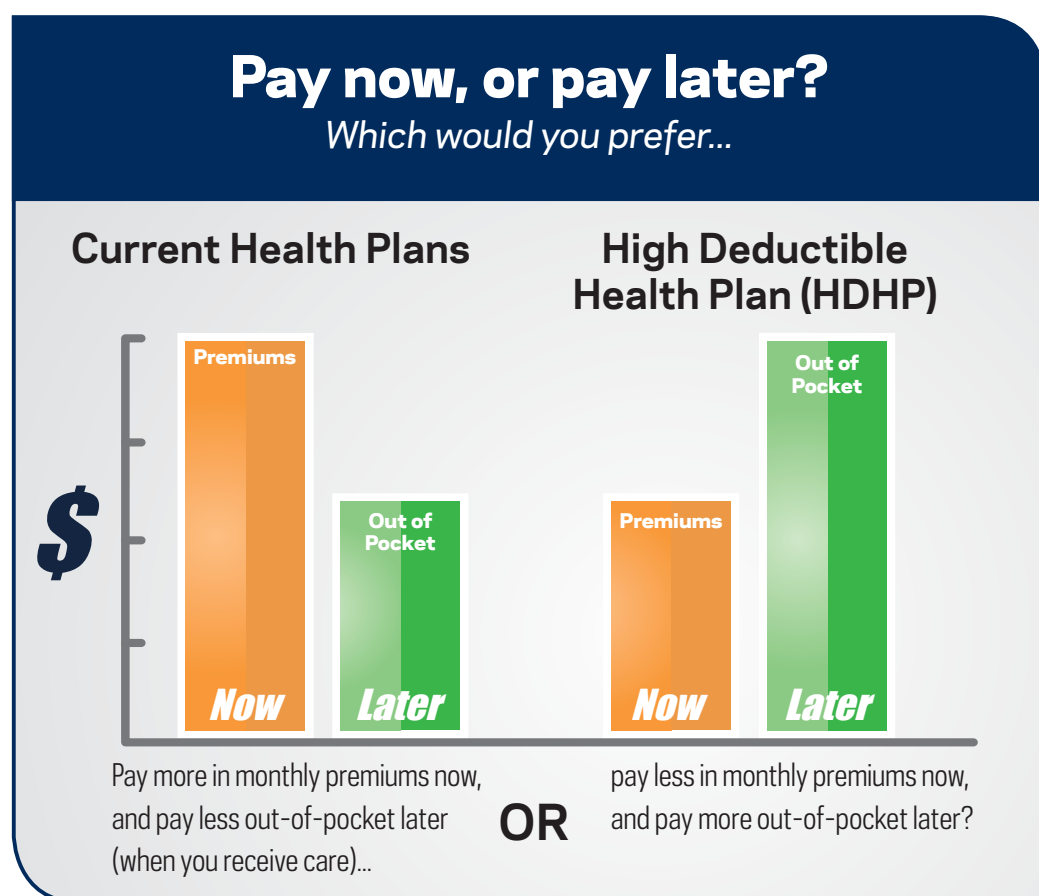


IMPORTANT ACTIVE ENROLLMENT

Because there have been significant changes to the University's benefit offerings, 2015 medical plan elections will not roll forward to 2016. To participate in a 2016 medical plan, benefit-eligible faculty and staff must enroll at **MyBenefits.nd.edu** between Oct. 20 and Nov. 6, 2015.

If you don't enroll, you will not have a University medical plan or a flexible spending account for 2016, and you will not be able to participate in the new accident insurance or critical illness insurance benefits.

High deductible plan offers new choices for health care



BY SCOTT PALMER, HUMAN RESOURCES

During open enrollment, you'll notice a new medical plan to consider: a high deductible health plan has been added to the existing HMO and PPO options for 2016.

The high deductible health plan, or "HDHP" for short, provides a lower-premium option for those who are willing to pay a larger portion of their medical care at the time they receive it.

What does 'high deductible' mean?

When you have a claim, your deductible is the amount you must pay before your insurance pays. High deductible plans usually have a low monthly rate but require you to pay more of the costs when you have a claim.

"The whole point [of the HDHP] is to allow choice for those who would like to pay less each month but pay for a bigger portion of their medical care at the time they receive

it," says **Scott Hershberger**, HR benefits program manager.

How much bigger? The University's HDHP requires individuals to pay for the first \$1,500 of non-preventive care; families must pay the first \$3,000. Then, the plan will pay 85 percent of care costs while participants pay 15 percent coinsurance. (An exception: preventive care is always covered at 100 percent regardless of how much of your deductible remains to be paid.) Monthly rates for the HDHP

begin as low as \$26 per month for individuals.

"It isn't for everybody," Hershberger notes. "With the HDHP, you're accepting the risk that you won't have many health care claims throughout the year," he says. "That means the HDHP might not be the best choice for, say, someone managing a chronic illness or a high-risk pregnancy," he explains.

For those who do choose the HDHP, the University will help soften the impact of unforeseen claims: enrollment in the HDHP automatically includes health reimbursement account funds, accident insurance and critical illness insurance.

Health Reimbursement Account funds

If you enroll in the HDHP, the University will set aside funds for you in a health reimbursement account — \$500 for individuals, or \$1,000 for families. Much like a flexible spending account, the funds in this type of IRS-defined account, called an "HRA" for short, can be used to meet the first one-third of your deductible.

"A bonus," says Hershberger, "is that unused HRA funds will roll over from year to year. So if you are in the high deductible plan for multiple years without spending much on medical, you can grow a large HRA bank. That really helps eliminate some of that risk."

Accident and Critical Illness Insurance

Accident insurance and critical illness insurance are also new programs for 2016. While these

voluntary programs will also be available to any benefit-eligible faculty and staff member regardless of medical plan, those who participate in the HDHP will be enrolled in the accident and critical illness insurance programs, individually, at no cost.

Says Hershberger, "these programs would pay benefits to cover the type of unfortunate incidents that you can't really plan for" — incidents which would otherwise require sudden out-of-pocket expenditures to cover the deductible.

Anyone participating in the HDHP plan may also purchase additional coverages for spouses and dependents.

It's about choice and affordability

Why the new offerings? "We have a diverse community with diverse health care needs," says **Denise Murphy**, HR director of benefits and wellness. "A single person in her twenties has different needs than a large family or someone nearing retirement," she says, also noting the diversity of existing medical plan options that accompany the new HDHP. "The HDHP brings a new level of choice for someone who does not use a lot of health care, while the PPO or HMO might still be the better choice for a family or those who use care more often."

To learn more about the HDHP and the HRA, accident insurance, and critical illness insurance programs, visit br.nd.edu/benefits or watch for your Open Enrollment Decision Guide in your October home mail or attend an Open Enrollment information session. See the schedule on page HR3.

New tools to choose benefits and providers

BY SCOTT PALMER, HUMAN RESOURCES

Along with new benefits options for 2016 come two new technology tools to help you make your decisions: a personalized health care dashboard called Castlight, and a new online enrollment platform at MyBenefits.nd.edu.

Castlight helps you shop for health care in 2016

Castlight is a powerful search

engine that helps you compare the cost and quality of doctors, hospitals, lab tests, imaging procedures and more. When fully launched in early 2016, Castlight will allow you to find out which providers offer the care you need, compare costs and even review ratings.

"It's like Yelp for doctors, but more," says **Scott Hershberger**, HR benefits program manager. "You will be able to see comments from other customers, but you can also see objective quality ratings based on industry-standard evidence such

as outcomes."

Selecting a high-quality provider is important, of course, but sometimes your choice might be driven by cost.

"A lot of procedures are commodity-level procedures," says Hershberger. "For example, an MRI is much the same from one provider to another. So if your doctor recommends an MRI, you'll be able to use your phone right there in the office to find out which providers cost less."

That's powerful information for people who still need to meet their deductible for the year. "It's really important to understand what a procedure costs, since those costs might come out of your pocket," Hershberger explains.

See your past claims history during Open Enrollment

You don't have to wait until 2016 to start using Castlight, though. Users who register for Castlight during Open Enrollment will be able to review up to two years' of past claims processed by Meritain, the University's medical plan administrator.

"We are rolling out this portion of Castlight early to allow faculty and staff to see their claims history during Open Enrollment," Hershberger says, describing a feature that will be especially helpful for those considering a different medical plan. "At that moment, you really don't think about how much you have spent in the past on medical care. It could be more than you realize, or maybe less," Hershberger notes.

"Seeing what you have spent in the past can help you predict what you might use in the future, so you can make an informed decision about

which health plan is best for you and your family," Hershberger adds.

MyBenefits.nd.edu

In addition to Castlight's claims history feature, a new platform for selecting your 2016 benefits will also be introduced for Open Enrollment: MyBenefits.nd.edu will replace the existing paper forms and enrollment website.

"MyBenefits will allow faculty and staff to not only elect their benefits during open enrollment," says Hershberger, "but also allow them to make changes during a qualifying event — such as a marriage or birth of a child — to really make sure that they choose what is right for them and their family at that point in their life."

The new tool will be available day or night, and will include easy access to supporting information to help users make the right benefits decisions. "Currently, this is all being done on paper. So we are very excited about the efficiencies and convenience MyBenefits will bring."

For more information about Castlight or MyBenefits.nd.edu, visit br.nd.edu/benefits.

castlight

Getting ready to enroll?
Castlight can help!

Know how much you've spent on healthcare this year before making plan decisions for 2016. Log in to Castlight to review your past medical claims.

Log in to Castlight at www.mycastlight.com

Register free for Castlight during Open Enrollment to securely review up to two years of your past medical claims.

Open Enrollment Information Sessions

Open Enrollment (Oct. 20-Nov. 6, 2015) is your opportunity to elect your medical, dental, vision and other benefits for the 2016 calendar year.

General Sessions

Mark your calendars for one of these upcoming information sessions to get a head start on understanding the new 2016 benefits offerings:

- **Thurs., Sept. 24,** 3-4 p.m., Grace Hall Lower Level
- **Tues., Sept. 29** 9-10 a.m., Mendoza - Jordan Auditorium
- **Thurs., Oct. 1,** 2 - 3 p.m., 105 Jordan Hall of Science
- **Mon., Oct. 5,** 2 - 3 p.m., Eck Visitors Center Auditorium
- **Wed., Oct. 7,** 11 a.m. - noon, Hesburgh Center Auditorium
- **Tues., Oct. 13,** 3 - 4 p.m., 107 Hesburgh Library (Carey Auditorium)
- **Thurs., Oct. 15,** 9 - 10 a.m., Hesburgh Center Auditorium

'Drill-Down' Sessions

Learn about individual benefit programs in greater detail.

Topic	Date	Time	Location
Medical Plans	Thurs., Oct. 1	2 - 2:30 p.m.	208 O'Shaughnessy Hall
Accident and Critical Illness Insurance	Thurs., Oct. 1	3:30 - 4 p.m.	206 O'Shaughnessy Hall
Medical Plans	Tues, Oct. 6	1 - 1:30 p.m.	Grace Hall Lower Level
Accident and Critical Illness Insurance	Tues, Oct. 6	2 - 2:30 p.m.	Grace Hall Lower Level
Accident and Critical Illness Insurance	Thurs., Oct. 8	11 - 11:30 a.m.	204 DeBartolo Hall
Medical Plans	Thurs., Oct. 8	8:30 - 9 a.m.	204 DeBartolo Hall
Medical Plans	Mon., Oct. 12	1 - 1:30 p.m.	242 DeBartolo Hall
Accident and Critical Illness Insurance	Mon., Oct. 12	3 - 3:30 p.m.	223 DeBartolo Hall
Accident and Critical Illness Insurance	Wed., Oct. 14	1 - 1:30 p.m.	114 O'Shaughnessy Hall
Medical Plans	Wed., Oct. 14	4 - 4:30 p.m.	107 O'Shaughnessy Hall
Medical Plans	Mon., Oct. 26	8:30 - 9 a.m.	207 DeBartolo Hall
Accident and Critical Illness Insurance	Mon., Oct. 26	2:30 - 3 p.m.	223 DeBartolo Hall
Accident and Critical Illness Insurance	Wed., Oct. 28	1 - 1:30 p.m.	Grace Hall Lower Level
Medical Plans	Wed., Oct. 28	2 - 2:30 p.m.	Grace Hall Lower Level

Need more information?

If you can't make an information session, you'll have plenty of other opportunities to review the benefits offerings ahead of the Oct. 20-Nov. 6 Open Enrollment period:

- An **Open Enrollment Decision Guide**, expanded for 2016, will be mailed to your home
- The **Decision Guide** will also be posted to the HR website by October 1.
- The Irish Health benefits and wellness fair (Oct. 20-21), will be an opportunity to ask questions of the HR Benefits Team and benefit program vendors
- HR help sessions will be scheduled throughout the Open Enrollment period; watch for more details.
- Please contact askHR at askHR@nd.edu or 574-631-5900 with questions.



SCREENINGS at the ND Wellness Center

Make an appointment any time from now through Nov. 6. To schedule, call 634-WELL (9355) or visit wellnesscenter.nd.edu.

Screenings on campus with Memorial Screenings by Memorial Health & Lifestyle will be offered at various locations on campus. To schedule, call askHR at 631-5900.

Date	Time	Location
Wed. 9/30	9a-1p	Hesburgh Center
Tue. 10/6	7a-11a	Morris Inn, Ballroom
Wed. 10/7	10p-2a	Wellness Center (night shift)
Wed. 10/14	8a-2p	Library Concourse
Thu. 10/15	9a-5p	Library Concourse
Tue. 10/20	12p-7p	Irish Health, Rolfs Sports Rec Center
Wed. 10/21	7a-12p	Irish Health, Rolfs Sports Rec Center
Fri. 11/6	7a-1p	Grace Hall, Lower Level

Screenings from your own provider

Print a screening pamphlet at hr.nd.edu/benefits/ and take it to your own provider to obtain your written results. Present your results to the Wellness Center to qualify for rewards.

Free Flu Vaccines

for eligible faculty, staff, spouses and dependents



NOTRE DAME WELLNESS CENTER

Two locations:

Stepan Center

- For part-time (regular) faculty/staff
- For full-time, benefit-eligible faculty/staff and their enrolled* spouses/dependents

Wed. Oct. 7, noon - 9 p.m.

Thurs. Oct. 8, 9 a.m. - 7 p.m.

Fri. Oct. 9, 9 a.m. - 5 p.m.

ID required:

- Faculty and staff must show campus ID card.
- Dependents of high school age and up must show photo ID (such as school or state-issued ID).

*Spouses/dependents must be currently enrolled in a Notre Dame medical plan; children must be accompanied by parent.

No appointment necessary.

Notre Dame Wellness Center

- For full-time, benefit-eligible faculty/staff and their spouses/dependents

Available anytime after Oct. 9 (by appointment)

For appointments visit wellnesscenter.nd.edu or call 574-634-WELL.



Privacy Notice: The Notre Dame Wellness Center is managed by Premise Health, which assures privacy of all interactions and healthcare services at the Wellness Center by maintaining patient medical records in accordance with stringent and well-documented security standards, as well as in compliance with all applicable state and federal laws.

For more information, visit wellnesscenter.nd.edu, or call askHR at (574) 631-5900.



Faculty/Staff Benefits & Wellness Fair

Tuesday, October 20, noon – 7 p.m.
Wednesday, October 21, 7 a.m. – noon

Rolfs Sports Rec Center



PRIZES

- \$500 Spin Zone gift certificate
- Fit Bit
- Gas grill
- GoPro camera
- Balance Chair
- ...and many more

TRY IT. LIVE IT.
OWN IT

- 50+ benefits/wellness vendors
- Chair massages
- Refreshments
- Health screenings by Memorial
- Open Enrollment assistance
- Mobile Mammogram Unit
- Vision/hearing screenings
- Wellness coaching
- Chronic condition management consultations
- Giveaways: *from vendors, RecSports, Human Resources, Food Services, and others*
- Presentations on 2016 benefits: *High Deductible Health Plan, Castlight, Accident Insurance & Critical Illness Insurance*



About the **Well-being Wheel**:
There are seven categories of well-being, and we are well when each is in balance. Come learn about benefits and resources to help you **live your life well!**



For a list of vendors and more information, visit hr.nd.edu/benefits or contact askHR at (574) 631-5900 or askHR@nd.edu.