

# Meet your personal health care advocate

Health care can be very confusing. Have you ever wondered the difference between an HRA, HSA and FSA? What about that confusing bill you received after your last doctor's visit? DirectPath is here to help!

## Your Advocate is ready to:

- Help you understand your health care benefits
- Assist with claims & billing issues
- Help you find in-network providers
- Verify coverage
- Educate you about health plan choices
- Clarify prescription drugs
- Provide total and out-of-pocket costs for tests and procedures

## YOUR ADVOCATE WILL EVEN SHOP FOR YOUR HEALTH CARE!

When you call DirectPath in advance of scheduling any health care test or procedure, your Advocate will compare the cost and quality of three providers and provide you with a comprehensive Transparency Report. It's just that simple!

Say goodbye to confusing health care. **Say hello to your DirectPath Advocate!**



**DirectPath**

To Reduce Health Care Costs

**866.253.2273**

Monday - Friday, 7:00am - 8:00pm CT | Saturday, 8:00am - 1:00pm CT | [www.directpathhealth.com](http://www.directpathhealth.com)

# Upgrade Your Access:

## For Home. For Work. For Life.



BENEFIT CONTACTS

INTUITIVE NAVIGATION

NEWS FEED

INFORMATIVE ARTICLES

INTERACTIVE TOOLS

**The BenefitLink app has been redesigned with you and your family in mind.**

Don't worry, you can still access University of Alaska's benefits information on the go. Now you'll find completely new features, including a news feed, push notifications, Lockton's digital Lifestyle Benefits newsletter and a document library! The library includes mobile friendly viewing of the University of Alaska Enrollment Guide for convenient access on the go.

### Step 1: Get the App!



### Step 2: Log In!

Username

**UofAlaska**

Password

**benefits**



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*of* ALASKA

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*Many Traditions One Alaska*

**Staff Alliance Retreat**  
**Erika Van Flein**  
**Director of Benefits**



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# Today's Agenda:

## UA Benefits Update for FY18

- \* New Employee Assistance Provider: Deer Oaks
- \* Wellness Program Update
- \* DirectPath
- \* RFP for Medical/Dental/Rx for FY19
- \* BenefitsLink Mobile App
- \* Reminders: Virtual Care, HSA, FSA, Premera Features, Travel Support Benefit, Retirement Plans

# New EAP Provider: Deer Oaks



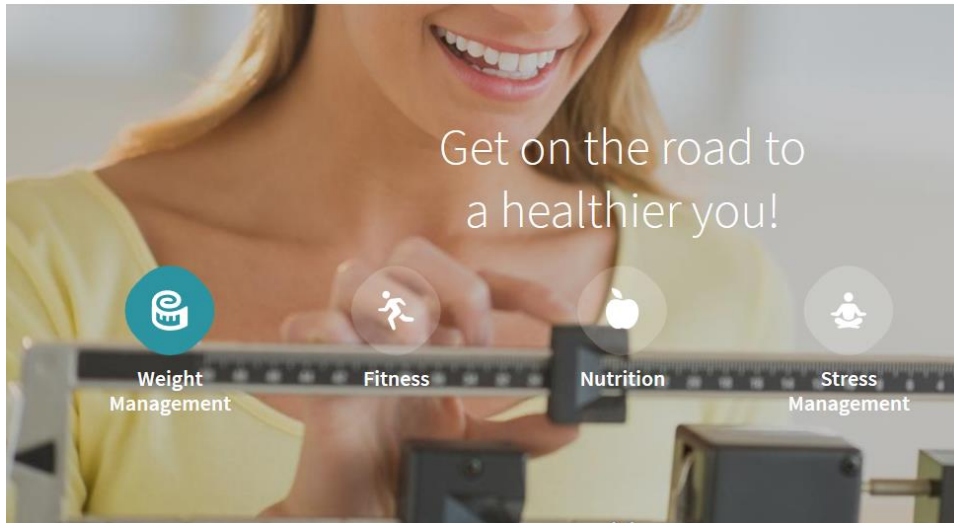
- \* Started July 1, 2017
- \* Increased sessions to 10, lowered overall cost
- \* Call (888) 993-7650, anytime 24/7
- \* [www.deeroakseap.com](http://www.deeroakseap.com), and use the username and password UofA
- \* Direct link from UA benefits web site  
[www.alaska.edu/benefits/employee-assistance-progr/](http://www.alaska.edu/benefits/employee-assistance-progr/)  
(no login required)
- \* Mobile app is iConnectYou, use code 124773

# Deer Oaks EAP Services



- \* In-person, short-term counseling: up to 10 sessions
- \* Advantage Legal Assist: free 30-minute consultation with a plan attorney, 25% discount on hourly fees
- \* Advantage Financial Assist: telephonic consultation with financial counselor for debt, budget, planning help
- \* ID Recovery: telephonic consultation for information and referral to credit recovery; free credit monitoring
- \* Work/Life Services: help finding pet sitters, event planners, home repair, tutors, moving services, etc.
- \* “Take the High Road” reimburses members for cab or ride hailing fares if incapacitated (up to \$45, once per year)

# Wellness Program



The Healthyroads program is for employees and spouses/FIPs who are enrolled on UA Choice

- \* FY18 program design is updated on the website
- \* Log in to check your status, you might be surprised!
- \* Last year's biometrics can determine this year's requirements

# FY18 Wellness Program

- \* New hires still need to just do Personal Health Assessment (PHA) and biometrics within 90 days of benefit eligibility to get the rest of FY18 rebate
- \* If your FY17 biometrics had 3 out of 5 measures “within range,” you only need to do the PHA this year
- \* Otherwise, you still need to do the PHA, biometrics and get 5 additional points to qualify for FY19 rebate
- \* We added a local wellness or sporting event option



# DirectPath (formerly Patient Care)



- Advocacy service to help YOU navigate the health care system and understand your benefits
- Answer questions, find doctors, help with claims or coverage problems, selecting a plan at open enrollment or when you have a life event
- Provides cost and quality research to help compare prices before you get services
- 866-253-2273 or [advocacy.directpathhealth.com/University\\_of\\_Alaska/](https://advocacy.directpathhealth.com/University_of_Alaska/)

# RFP for Medical/Dental/Rx/Vision

- \* FY18 is our final year for the last contract (initial year plus four renewals)
- \* RFP to be issued in early fall 2017
- \* Goal is to award contract(s) January 2018
- \* Alaska Procurement Code: issue RFP every 5 years

# BenefitLink Mobile App

- \* Consultant Lockton Dunning provides the app
- \* No cost to UA or employees
- \* Find current benefit contact information, web sites, enrollment guide
- \* Lifestyle Benefits newsletter
- \* App Store or Google Play, search for **BenefitLink**
- \* Username is **UofAlaska**
- \* Password is **benefits**

# Reminders of Great Benefits You Already Have!

# “Virtual Care” Telemedicine

- \* Premera has partnered with Teladoc for telemedicine
- \* <https://member.teladoc.com/premeraak>
- \* Register ahead of time so when you need to use it, you're ready to go
- \* Teladoc costs less than an urgent care or emergency room visit. Plus, you can use Teladoc from anywhere: work, home, business trip or on vacation.
- \* Can treat many conditions and minor illnesses
- \* Can write prescription if needed
- \* Cost is about \$40, much less than an office visit, and you don't have to drive to the doctor's office, wait to be seen, and be around sick people

# Health Savings Account (HSA)

## What is it?

- \* A bank account with pre-tax money to pay for eligible health care expenses
- \* Contribute by payroll deduction or make a deposit to HSA
- \* Can use it for current expenses (deductibles, etc) or save it for future use, the choice is yours
- \* You own this account, and take it with you when you leave the University of Alaska
- \* Unused balance rolls over year to year, no “use it or lose it”

# Health Savings Account (HSA)

## Who can contribute to a HSA?

- \* You must be covered by a qualifying high deductible health plan, like the UA Choice Consumer-Directed Health Plan (CDHP)
- \* You cannot have any other insurance that is not a qualifying high deductible health plan. This means no Tricare, no Medicare, no AlaskaCare, spouse plan, etc.
- \* You can't have a health care Flexible Spending Account, and that means not even a spouse FSA
- \* Can't be claimed as a dependent on anyone's taxes



# Health Savings Accounts (HSA)



- \* Bank of America administers UA's HSA
- \* Welcome kit and debit card
- \* Can use the debit card to pay for services, or pay some other way and request reimbursement
- \* Online bill-pay
- \* You must keep documentation for all claims and reimbursements
- \* File Form 8889 with your tax return



# Health Savings Accounts (HSA)

## More Details...

- \* Account is portable: employee owns it and can use for COBRA premiums or Medicare premiums
- \* Restrictions on when you can contribute to the account, not using the funds, can use when not on CDHP
- \* Account holder is responsible for compliance:
  - Being eligible to contribute and not exceeding maximum in a calendar year
  - Reimbursements for eligible expenses or 20% additional tax
- \* Consider this plan an important part of retirement planning! Funds are yours to use in the future.

# Flexible Spending Account

- \* Health care Flexible Spending Account (FSA):
- \* Health Care Reform reduced maximum, but indexed to inflation so slight increase this year
  - \$2,600 is the maximum amount you can elect (2017)
- \* Still a good tool to help pay for out-of-pocket expenses like your deductible, coinsurance and copays
- \* Over-the-Counter (OTC) medications require a prescription
- \* Dependent Care FSA for daycare expenses has not changed

# Compare HSA to FSA

## Health Savings Account

- \* Higher contribution maximums
  - 2017: individual \$3,400 and family is \$6,750
  - If over age 55 can add \$1,000 “catch up”
- \* Rolls over year to year
- \* No “uniform coverage” rule: can only pull out what’s been deposited
- \* Individual owns and is responsible for compliance with rules

## Flexible Spending Account

- \* Maximum is \$2,600 regardless of family size
- \* “Use it or Lose it” means unused amount is forfeited, but
- \* Full amount available from day 1
- \* No special plan requirements
- \* Claims must be substantiated

# Premera.com

- \* Register at Premera.com, all you need is your ID card
- \* Find in-network doctors in your area, all of Alaska or any other state
- \* Pharmacy preferred drug lists
- \* Sign up for Electronic EOB and free Credit Monitoring
- \* Claims information – let Premera store your EOBs for you, easy access
- \* Spending Activity Report
- \* Mobile app for your phone



# 24 Hour Nurse Line

Premera offers a 24 hour Nurse Line service

Advice, reassurance, answers

Help you determine where and when to seek services

All calls to the 24-Hour NurseLine are free, confidential and available 24 hours a day, 7 days a week. Call 800-841-8343.



# Travel Support Benefit

- \* Introduced July 1, 2013, expanded in 2016
- \* Offers additional travel support for procedures that can be done less expensively outside the state of Alaska
- \* Airfare, hotel and other expenses, up to IRS limits, for you and a companion (if medically necessary)
- \* Pre-Approval is required so be sure to call first!
- \* Premiera customer service can help find facilities and answer questions

# Premera Travel Support Benefit

- \* You must call Premera at 800-364-2982 to request and be approved for this benefit
- \* Companion travel and lodging are covered if medically necessary or safety requires that you have someone with you (this is an IRS standard so not taxable)
- \* Once approved for this benefit, you have 20 days to travel, have your surgery/procedure and return home.
- \* Post-operative visit and clearance to travel home

# Premera Travel Support Benefit

- \* Pre-approved facilities in Washington:
  - \* Evergreen Hospital, Kirkland
  - \* Overlake Medical Center, Bellevue
  - \* Providence Everett, Everett
  - \* Swedish Hospital, Seattle
  - \* Valley Medical Center, Seattle
  - \* Virginia Mason, Seattle
- \* Several outpatient surgical centers available
- \* Other in-network facilities throughout the U.S. through the BlueCard Program.
- \* Log in to [Premera.com](https://www.premera.com) for “Find a Doctor”





# Preventive Benefits

- \* Health Care Reform expanded the list of eligible services for the preventive benefit
- \* Women's health benefit includes contraception
- \* No annual \$\$ limit
- \* "Preventive Screening" means just that:
  - \* No symptoms
  - \* Age appropriate
  - \* More information and the list is found at [alaska.edu/benefits/health-plan/preventive-benefit/](http://alaska.edu/benefits/health-plan/preventive-benefit/)

# Preventive Benefits, continued

- \* All three UA Choice plans have the same preventive benefit: no deductible, 100% of allowable charges from an in-network provider
- \* Includes many immunizations, including:
  - \* Flu shots, Shingles (Herpes Zoster), Hepatitis A and B
  - \* See the website for full list for adults and children
- \* Preventive medications benefit on all three plans covered at 100% with no deductible:
  - \* 750 Plan and HDHP use the PV1 list
  - \* CDHP uses the PV3 list

# Retirement Plans...

- \* Over half of Americans won't be prepared to retire at age 65
- \* Many Americans have less than \$25,000 saved for retirement
- \* “Retirement Readiness” is becoming a common term to address the need to prepare for retirement
- \* What's your retirement strategy?
  - \* Calculate savings needs
  - \* Value of compounding returns

# UA Retirement Plans

- \* **UA Pension Plan**
- \* Not a Social Security replacement plan...
- \* UA opted out of Social Security effective 12-31-1982
- \* Pension Plan began 1-1-1982 as a supplemental plan using the University's contribution that *would have* gone to Social Security
- \* No employee contributions allowed
- \* 7.65% of your salary up to cap of \$42,000, so
  - \* \$3,213 is maximum per calendar year
- \* Three year vesting if first hired after 7-1-2006

# UA Retirement Plans

- \* **Optional Retirement Plan (ORP)**
- \* It's the other “option” to PERS or TRS
- \* Employer contribution = 12% of salary
  - \* Three years to be 100% vested
- \* Employee contribution = 8% of salary
  - \* 100% immediately vested
- \* Open to all employees first hired on or after 7-1-2006 through 6-30-2015
- \* July 1, 2015: new exempt and non-exempt staff no longer eligible

# UA ORP and Pension Plan

- \* You choose how to invest among the four fund sponsors (vendors) available:
  - \* Fidelity
  - \* Lincoln National
  - \* TIAA
  - \* VALIC
- \* Default investment (if you don't make a choice) is the Fidelity Freedom Fund closest to your retirement age

# 403(b) or Tax-Deferred Annuity

- \* Voluntary retirement savings plan
- \* Can start or change at any time
- \* Valuable additional source of funds for retirement (PERS, TRS or ORP are *not enough!*)
- \* Complete a Salary Reduction Agreement for HR
- \* Complete a 403(b) account application with vendor
- \* [www.alaska.edu/benefits/retirement-plans/tax-deferred-annuity](http://www.alaska.edu/benefits/retirement-plans/tax-deferred-annuity)

# 403(b) or Tax-Deferred Annuity

- \* Pre-tax contributions subject to annual maximums
- \* 2017 maximum is \$18,000
- \* An additional \$6,000 if you're age 50 or older

Changes being considered...  
a Roth 403(b) option?





# Major Life Events

- \* Benefits covered under 125 Plan are deducted from your pay on a pre-tax basis
- \* Annual enrollment opportunity to elect/change benefits
- \* Major Life Event needed to make changes outside of open enrollment, such as:
  - Birth or Adoption
  - Marriage
  - Divorce
  - Loss of other coverage due to spouse's job
  - Death of spouse or child
  - Change in your job such as part-time to full-time



# Questions?

**[www.alaska.edu/benefits](http://www.alaska.edu/benefits)**

# Deer Oaks EAP Services Fact Sheet



The Deer Oaks Employee Assistance Program (EAP) is a free service provided for you and your dependents by your employer. This program offers a wide variety of counseling, referral, and consultation services, which are all designed to assist you and your family in resolving work/life issues in order to live happier, healthier, more balanced lives. These services are completely confidential and can be easily accessed by calling the toll-free Helpline listed below.

## DEER OAKS EAP IS A RESOURCE YOU CAN TRUST.

**Eligibility:** All employees and their household members/dependents are eligible to access the EAP. Retirees and employees who have recently separated from their employer will continue to have access to services for up to six (6) months post-employment.

**Program Access:** Members may access the EAP by calling the toll-free Helpline number, downloading the iConnectYou Smartphone App, or instant messaging with a Work/Life Consultant through LiveCONNECT available on our website. #

**Telephonic Assessments & Support:** All clinical EAP cases receive a thorough telephonic clinical assessment. In-the-moment telephonic support and crisis intervention are also available 24/7.

**In-person Short-term Counseling:** Referrals are made to our network of 54,000+ mental health providers located throughout the United States for in-person assessment and counseling services.

**Tele-Language Services:** Deer Oaks has the ability to provide therapy in a language other than English if requested. Services are available for telephonic interpretation in 200 of the most commonly spoken languages and dialects.

**Referrals & Community Resources:** Counselors provide referrals to community resources, member health plans, support groups, legal resources, and child/elder care services.

**Advantage Legal Assist:** Free 30-minute telephonic or in-person consultation with a plan attorney; 25% discount on hourly attorney fees if representation is required; unlimited online access to a wealth of educational legal resources, links, tools and forms; interactive online Simple Will preparation; access to state agencies to obtain birth certificates and other records.

**Advantage Financial Assist:** Unlimited telephonic consultation with a financial counselor qualified to advise on a range of financial issues such as bankruptcy prevention, debt reduction and financial planning; supporting educational materials available; objective, pressure-free advice; unlimited online access to a wealth of educational financial resources, links, tools and forms (i.e. tax guides, financial calculators, etc.).

**ID Recovery:** Free telephonic consultation with an Accredited Financial Counselor; information on steps that should be taken upon discovery of identity theft; referral to full-service credit recovery agencies; free credit monitoring service.

**Work/Life Services:** Work/Life Consultants are available to assist members with a wide range of daily living resources such as pet sitters, event planners, home repair, tutors and moving services. Simply call the Helpline for resource and referral information.

**Find-Now Child & Elder Care Program:** This program assists participants caring for children and/or aging parents with the search for licensed, regulated, and inspected child and elder care facilities in their area. Work/Life Consultants assess each member's needs, provide guidance, resources, and referrals within 3 business days for standard cases and within 6 business hours for urgent cases. Searchable databases and other resources are also available on the Deer Oaks website.

**Critical Incident Stress Management:** Traumatic events can be extremely disruptive to the well-being and productivity of employees. Deer Oaks will respond quickly when asked to provide Critical Incident Stress Management Services for any major company incident.

**Take the High Road:** Deer Oaks reimburses members for their cab, Lyft and Uber fares in the event that they are incapacitated due to impairment by a substance or extreme emotional condition. This service is available once per year per participant with a maximum reimbursement of \$45.00 (excludes tips).

**Monthly Electronic Newsletters:** Employees and supervisors receive monthly e-newsletters covering a variety of topics including health and wellness, work/life balance issues, conflict resolution, leadership, and more.

**Online Tools & Resources:** Log on to [www.deeroakseap.com](http://www.deeroakseap.com) to access an extensive topical library containing health and wellness articles, videos, archived webinars, child and elder care resources, and work/life balance resources.