

OPEN ENROLLMENT 2017

Lewis & Clark College

Questions? Contact Helen DeVol, Benefits Analyst - helen@lclark.edu or 503-768-6234

IMPORTANT DATES

2/17 (F) - Open Enrollment starts in Workday 9:00

2/21 (T) - Benefits and Wellness Fair in Stamm from 10:00 - 1:30

3/2 (Th) - Presentation in Council Chambers by our benefit vendors 12:00 - 1:30

3/6 (M) - Open Enrollment closes in Workday 4:00 & Open House at the HR office

4/1 (Sa) - Plan year begins and new benefits are effective

PLAN CHANGES

1. Healthcare Flexible Spending annual limit will increase to \$2,600
2. PEHT/Regence and Kaiser will both include alternative care in the next plan year

| 2017 Alternative Care Coverage | | |
|--------------------------------|-------------------------|-------------------------------------------------------------|
| | Kaiser HMO | Regence PPO |
| Network | CHP | Regence |
| Annual Maximum | \$1,500 / calendar year | 24 visits / calendar year |
| Chiropractic | \$15 copay | 20% of allowed amount (spinal manipulations only) |
| Acupuncture | \$15 copay | 20% of allowed amount |
| Naturopath | \$15 copay | \$25 copay (as a PCP practicing within scope of license) |
| Therapeutic Massage | \$25 copay | 20% of allowed amount |

RATE CHANGES

New rates are effective on the March payroll for the new benefit plan year

| | Total Premium | College Cost | College Increase | Employee Cost | Employee Increase |
|--------------------------|---------------|--------------|------------------|-----------------|-------------------|
| Pioneer Medical | | | | | |
| Employee Only | \$708.57 | \$594.42 | \$26.41 | \$114.15 | \$5.06 |
| Two Party | \$1,417.28 | \$974.87 | \$41.25 | \$442.41 | \$19.62 |
| Family | \$1,978.29 | \$1,340.97 | \$57.10 | \$637.32 | \$28.26 |
| Kaiser Medical | | | | | |
| Employee Only | \$564.00 | \$481.10 | \$72.65 | \$82.90 | \$8.88 |
| Two Party | \$1,128.00 | \$806.82 | \$128.66 | \$321.18 | \$34.41 |
| Family | \$1,579.20 | \$1,115.03 | \$178.57 | \$464.17 | \$49.73 |
| Pioneer Dental | | | | | |
| Employee Only | \$60.46 | \$46.61 | \$3.15 | \$13.85 | \$0.93 |
| Two Party | \$120.97 | \$62.49 | \$4.23 | \$58.48 | \$3.93 |
| Family | \$169.35 | \$53.91 | \$3.68 | \$115.44 | \$7.75 |
| Kaiser Dental | | | | | |
| Employee Only | \$58.60 | \$43.25 | \$0.00 | \$15.35 | \$0.00 |
| Two Party | \$117.21 | \$54.48 | \$0.00 | \$62.73 | \$0.00 |
| Family | \$164.08 | \$60.92 | \$0.00 | \$103.16 | \$0.00 |
| Willamette Dental | | | | | |
| Employee Only | \$40.70 | \$28.72 | \$0.00 | \$11.98 | \$0.00 |
| Two Party | \$81.40 | \$37.47 | \$0.00 | \$43.93 | \$0.00 |
| Family | \$122.45 | \$35.92 | \$0.00 | \$86.53 | \$0.00 |

FREQUENTLY ASKED QUESTIONS

- Does the college now offer any incentives for opting out of the Lewis & Clark healthcare plans?
 - Lewis & Clark currently offers \$25 monthly to benefit eligible employees who waive their medical enrollment.
- Can you explain the deductible cut off dates for the calendar year vs the plan year?
 - Deductibles and out of pocket expenses are measured on a calendar year. That means that if you enrolled in a medical plan as of April 1, 2017, and met your annual out of pocket maximum in August, the deductible would start over again in January, even though it is technically the same "plan year".