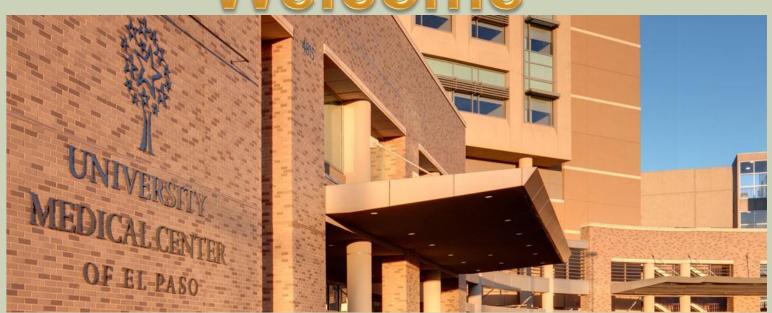


# UNIVERSITY MEDICAL CENTER OF EL PASO





Open Enrollment - Benefits Presentation

**Plan Year 2020** (Effective 10/1/2019)

### SUMMARY OF BENEFITS

#### UNIVERSITY MEDICAL CENTER OF EL PASO OFFERS OUTSTANDING BENEFITS!

- Major Medical Health Benefits Plan
- Dental
- Vision
- Flexible Spending Accounts
- Term Basic & Supplemental Life Insurance
- Non Smokers Term Life Insurance
- AD&D Insurance
- Long Term Disability
- Neighborhood Healthcare Centers
- Employee Assistance Program (EAP)

- Retirement Program -Texas County and District Retirement System (TCDRS) Pension for Life!
- Voluntary Tax Deferred Retirement Plans (VOYA)
- Paid Time Off
- PTO Buy Back Program
- Extended Illness Leave
- Leaves of Absence
- My Health Folders
- Cafeteria, Bistro, Pharmacy, Gift Ship & Other Discounts
- Tuition Reimbursement



# BENEFITS PLAN BASICS

<u>Plan Options</u> Medical, Dental, Vision, Basic and Supplemental Life Insurance AD&D -Accidental Death & Dismemberment, Long Term Disability

#### Who is Eligible

Full Time Associates & Part Time Associates

**Coverage Options:** Premiums based on 26 pay periods

- Associate Only
- Associate & Spouse Opposite or Same sex, Proof of Marriage Required
- Associate & Child(ren) Up to age 26, coverage ends at end of birth month
- Associate & Family

#### **Effective Dates**

New Hires or Newly Eligible - 1<sup>st</sup> of the month after 30 days of service Qualifying Life Events (ie. Marriage, Birth of a Child, New Status)

Annual Benefits Open Enrollment – effective on October 1<sup>st</sup> of every year.

#### **Termination of Benefits**

Coverage ends the day of termination at 12:00 midnight Qualifying Life Event (ie. Divorce, Death, ineligible status, etc.)

Important Note

Associates MUST notify HR Benefits Unit of any Qualifying Life Events within 31 days of the event, after 31 days, IRC Regulations prohibits participants to add/drop coverage and you must wait until the next Open Enrollment Date (October 1st)

## BENEFITS PLAN BASICS



- Self Insured Preferred Administrators
  - One Dynamic Plan
- Preferred Providers Organization (PPO)
  - University Medical Center of El Paso/El Paso Children's Hospital/Texas Tech Providers
    - PPO Providers- Providers contracted by Preferred Administrators in El Paso County
- In-Network Providers
  - Before receiving services, you should always verify with Preferred Administrators that your provider is considered an in-network provider.
- Non-Contracted Providers
  - Out of Network Providers Providers that are not contracted by Preferred Administrators
- Wrap Network/Out-of-Area Multiplan/PHCS
  - (Contact information located on member ID card)
- Residing Location
  - It is the member's responsibility to notify Preferred Administrators of residing location for members. Example: Dependents attending school out of the area.
- Coordination of Benefits
  - It is the member's responsibility to notify Preferred Administrators if you have a secondary insurance. Forms will be included in benefit package.
- PHI Disclosure Forms
  - Spouses and/or Dependents over age 18 must sign PHI Disclosure forms. Forms will be included in benefit package.
- Preferred Administrators (915) 298-7198 press 4 then ext. 1529



Open Late and Saturdays, Until 8 p.m.!

## Six Sites

### **One On Campus**

Employee Clinic: UMC Annex

## **Five Across Town**

UMC - East: 1521 Joe Battle

UMC - West: 6600 N. Desert Blvd.

UMC - Dieter: 1485 George Dieter

UMC - Ysleta: 300 S. Zaragoza

UMC - Fabens: 101 Potasio

\$15 Co-Pay

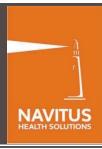
Over 50 Providers!

## SCHEDULE OF BENEFITS: ONE DYNAMIC PLAN

|   | UMC of El Paso  | Texas Tech | Preferred<br>Administrators/PPO/<br>Wrap Network | Non-Contracted Providers to<br>Include Hospitals of<br>Providence         |
|---|---|------------|--|---|
| Doctor Availability:  | In-Network  | In-Network | In-Network                                       | Out-of-Network Requires prior authorization except in emergent situations |
| Office Visits:<br>(Co-Pays)                                   | \$15.00   | \$30.00    | \$40.00  | 50%<br>After<br>Deductible is met   |
| Behavioral Health<br>(Co-Pays)                                | N/A   | \$35.00    | \$40.00  | 50%<br>After<br>Deductible is met   |
| Deductible: Individual  | \$150 \$1,500   |            | \$3,500  |   |
|   | The amount of covered medical expenses a participant pays each fiscal year before benefits are payable under this coverage. (Includes EPCH and Texas Tech)  |            |  |   |
| Deductible: Family Max  | \$45  | 50         | \$4,500  | \$10,500  |
|   | Family deductible is considered satisfied if family \$ amount is met AND Subscriber's individual deductible is met. The Subscriber deductible must be met for family max deductible to be met. If a Subscriber deductible does not meet their individual deductible, a family max will not be satisfied until the Subscriber has met their individual deductible. |            |  |   |
| Max Out of Pocket (MOP)<br>to include Pharmacy and<br>Medical | Plan pays 100% after max is met each fiscal year. Includes co-pays, co-insurance and deductibles for both the medical and pharmacy benefits for all in network providers.   |            |  |   |
| Individual  | Unlimited Individual \$7,900  |            |  | Unlimited   |
| Family  | Family \$15,800   |            |  | Unlimited   |

## SCHEDULE OF BENEFITS: ONE DYNAMIC PLAN

|                            | UMC of El Paso<br>Texas Tech<br>EPCH | Preferred Administrators PPO Wrap Network | Non-Contracted Providers to include Hospitals of Providence |
|----------------------------|--------------------------------------|---|---|
| Hospital Availability:     | UMC of El Paso                       | In-Network                                | Out-of-Network  |
| In-Patient                 | \$250 co-pay                         | \$1,000 co-pay                            | \$2,500 co-pay  |
| Per Admission              | and                                  | and                                       | and   |
|                            | 100% coverage                        | 70% coverage                              | 50% coverage  |
|                            | after                                | after                                     | after   |
|                            | deductible is met                    | deductible is met                         | deductible is met   |
| Out-Patient Surgery        | \$100 co-pay                         | \$300 co-pay                              | \$1,000 co-pay  |
|                            | and                                  | and                                       | and   |
|                            | 100% coverage                        | 70% coverage                              | 50% coverage  |
|                            | after                                | after                                     | after   |
|                            | deductible is met                    | deductible is met                         | deductible is met   |
| Out-Patient Services       | 100% coverage                        | 70% coverage                              | 50% coverage  |
| (Lab, Radiology, etc.)     | after                                | after                                     | after   |
|                            | deductible is met                    | deductible is met                         | deductible is met   |
| Annual<br>Maximum/Lifetime | No Annual/Lifetime Maximum           |   |   |



# PHARMACY VENDOR PRESCRIPTION BENEFITS



| UMC   | El Paso Pharmacies   | All Other Pharmacies   |
|---|--|--|
| Deductible  | \$50.00 Per Member<br>(Per Plan Year)  | \$100.00 Per Member<br>(Per Plan Year)   |
| Co-payments:  | \$5.00 (Generic)   | \$30.00 (Generic)  |
| Members a   | \$25.00 (Brand Name) are subject to the price difference if they brand name when a generic is available. | \$60.00 (Brand Name)  Members are subject to the price difference if they choose a brand name when a generic is available. |
| (   | \$50.00 (Non-Formulary)  | \$80.00 (Non-Formulary)  |
| Maintenance Prescriptions: 90 Days for one co-pay (Prescriptions must be written to be dispensed every 90 days) |  | 30 Days for one co-pay   |
| Specialty   | drugs: Will process at a \$50 co pay and w   | ill ha dispansed at a 20 day supply  |

Specialty drugs: Will process at a \$50 co-pay and will be dispensed at a 30 day supply.

These drugs must be dispensed at a UMC Pharmacy first if not available then they must be

purchased through Navitus Specialty RX 855-847-3553.

Specialty Drugs and Prescriptions over \$500.00 (Authorization Required)

Co-payments apply 50% - Out of Network Pharmacies

UMC El Paso Pharmacy (Annex): Monday thru Friday – 7:30 am – 6:00 pm ("Associate Only" Line 7:30 am -11:30 am)

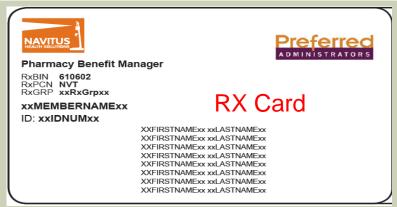
Sat - 8:00 am - 5:00 pm (Closed for 30 min lunch between 1:00 pm - 2:00 pm during operating hours)

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Refill Line – 534-5925 (24 hour turnaround time)

# MEDICAL/PHARMACY ID CARDS NO NEW CARDS - UNLESS INFORMATION CHANGES





- Preferred Administrators will mail out new ID cards to all Members.
- You can continue to use your Navitus Pharmacy card. RX cards will only be mailed to new enrollees.
- If you do not receive your medical card by the second week of October 2019, please contact Preferred Administrators at 915-532-3778 ext. 1540.
- If you lost your pharmacy card, please contact Navitus at 855-673-6504.
- If you have dependents living outside of the area of El Paso, please notify Preferred Administrators immediately.

## MULTIPLAN/ PHCS WRAP NETWORK/OUT-OF-AREA

- The same advantages are provided to members who live, work, or travel outside of the service area by utilizing the Multiplan/PHCS extended national network.
- The Multiplan/PHCS network enables you to continue to access participating PPO providers.
- Benefits provided will be at the PPO in-network level.
- Prior Authorization is required for inpatient and scheduled outpatient surgical procedures.
- For Members residing within the area of El Paso, beware of PPO providers sending your laboratories to an out of area provider, for example Pro Path or Progenity. Labs should be sent to your local area independent laboratories, for example UMC, Quest Diagnostics, or GYN Path Services.
- To obtain participating PPO (Preferred Providers) contact Multiplan/PHCS at 1-922-810-4362 or www.multiplan.com This number is printed on the back of the ID Card.

#### PROVIDER CLAIM SUBMISSION:

1) All El Paso and Outside Area Providers -

A) Send paper claims to Preferred Administrators, P.O. Box 971370, El Paso, TX 79997 or B)Submit electronic claims to Availity: EPF10

#### FINDING PROVIDERS:

For El Paso Area Network Providers: www.preferredadmin.net or call 915-532-3778
 For Outside (El Paso County, TX), contact 800-678-7427 or MultiPlan.com for a PHCS providers or, if not available, a MultiPlan provider.

#### PRIOR AUTHORIZATION of HEALTH CARE SERVICES:

Providers should fax information regarding proposed inpatient admissions and specified outpatient procedures or Behavioral Health Therapy after the initial patient assessment to Preferred Administrators health Services Department 915-299-7866. For additional information / assistance providers should call 915-532-3778. Emergency admission must be authorized within 24 hours of the admission. Prior Authorization is not a guarantee of payment. All benefit determinations are subject to eligibility, enrollment, and the terms of coverage defined in the Plan.

#### **CUSTOMER SERVICES:**

Associates may obtain assistance with benefit information and claim inquiries by contacting Preferred Administrators customer services at 915-532-3778.



## HOSPITALS OF PROVIDENCE (FORMERLY TENET) OUT OF NETWORK

- Hospitals of Providence <u>is not</u> an In-Network participating provider with Preferred Administrators.
- If you have an emergency that results in an inpatient admission at any Hospitals of Providence facility, you will be responsible for out of network costs (including balance billing for professional and facility services).

# BEWARE: BALANCE BILLING - SEEKING SERVICES OUTSIDE OF UMC OF EL PASO/TEXAS TECH/PPO/WRAP NETWORK

Balance billing occurs when providers who are not contracted within the benefit plan bill you for the difference between the amount the health plan pays and the amount the provider has billed. Commonly occurs during ER visits.



## **EMERGENCY CARE BENEFITS**

Fast Track Operation within (UMC Hospital)

- Split Model Patients will be seen more rapidly
- Urgent Care Function
- Deductible Does Not Apply



| UNIC EI Paso         |
|----------------------|
| /EPCH                |
| "No Balance Billing" |

## Wrap Network PPO

#### "Warning"

(You will be Balanced Billed from the Emergency Care Provider that treated you in the Emergency Department)

## Non-Contracted Providers

#### "Warning"

(You will be Balanced Billed from Providers Not Contracted by Preferred Administrators)

| Facility                        | Professional                    | Facility                        | Professional                              | Facility                                  | Professional                              |
|---------------------------------|---------------------------------|---------------------------------|---|---|---|
| 100% of<br>Contracted<br>Amount | 100% of<br>Contracted<br>Amount | 100% of<br>Contracted<br>Amount | 100% of<br>Maximum<br>Allowable<br>Charge | 100% of<br>Maximum<br>Allowable<br>Charge | 100% of<br>Maximum<br>Allowable<br>Charge |
| after co-pay of \$50            |                                 | after co-pay of \$50            |   | after co-pay of \$50                      |   |

## AMBULANCE CARE



| Ambulance Services  Ambulance providers not contracted will balance bill.  Ambulance Services Not Covered: Charges for transportation when transportation of the patient was not necessary, did not occur, or refused transportation. |   |  |
|---|---|--|
| Contracted Ambulance (Dominian & Life Ambulance)  | Non-Contracted Ambulance<br>(City of El Paso – 911) |  |
| 70% coverage<br>(No Balance Billing)  | 70% coverage<br>(Balance Billing)                   |  |

## URGENT CARE CLINICS



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- Urgent Cares are a covered benefit with Preferred Administrators, when receiving care with a participating provider.
- For an urgent care visit, there is \$40.00 co-pay visit charge. Any diagnostic services received at an Urgent Care are applied toward member's deductibles and co-insurance will apply.

Southwest Urgent Care Center 2030 N Mesa 915-532-7100

Hours:

**UCare Urgent Care** 

3051 N. Zaragoza

915-703-0254

Hours:

Monday – Thursday 8:00 am – 8:30 pm Friday- 8:00 am – 5:30 pm

Saturday- 9:00 am – 5:00 pm

Sunday-Closed

Monday – Friday 9:00 am – 9:00 pm Saturday – Sunday 9:00 am – 5:00 pm

The above Urgent Care Clinics are in-network with Preferred Administrators, however, please remember that the most current listing can be found on the Provider Directory Search located at <a href="https://www.preferredadmin.net">www.preferredadmin.net</a>.

## SCHEDULE OF WELLNESS BENEFITS

| WELLNESS BENEFITS Benefit Description:  | UMC of<br>El Paso | Texas Tech<br>Provider | Preferred<br>Administrators<br>PPO Wrap<br>Network | Non-Contracted<br>Providers |
|---|-------------------|------------------------|--|-----------------------------|
| Meningococcal Vaccine   | 100%              | 100%                   | 100%   | Not Covered                 |
| Shingrix (Shingles) – Age 60 and over   | 100%              | 100%                   | 100%   | Not Covered                 |
| Well Adult routine immunizations recommended by the Centers for Disease Control and Prevention (CDC) will be covered. These services come with specific age guidelines  | 100%              | 100%                   | 100%   | Not Covered                 |
| Well Baby and Well Child Preventative Care and annual physical exams and routine immunizations recommended by the CDC for covered participants.  Routine Immunizations include:  Diphtheria, Hepatitis B, Rotavirus, Haemophilus Influenzae Type B (Hib), Pneumococcal, Pediarix, Measles, Mumps, Rubella, Pertussis, Polio, Tetanus, and Varicella.  Tetanus After age 11 and boosters no more than every 10 years or unless medically necessary.  Hepatitis A | 100%              | 100%                   | 100%   | Not Covered                 |

## SCHEDULE OF WELLNESS BENEFITS



| WELLNESS BENEFITS Benefit Description:   | University<br>Medical Center<br>of El Paso | Texas Tech<br>Provider | Preferred<br>Administrators /<br>PPO/Wrap<br>Network | Non-<br>Contracted<br>Providers |
|--|--|------------------------|--|---------------------------------|
| Office Visits for annual Physical Exams (PCP) one per Fiscal Year for Male/Female.   | 100%                                       | 100%                   | 100%   | Not Covered                     |
| Office Visits for annual Well Women's (OB/GYN) one per Fiscal Year.  | 100%                                       | 100%                   | 100%   | Not Covered                     |
| Coverage for a range of screenings and immunization services recommended by the US Preventive Services Task Force will be covered at no cost when you receive services with an in-network provider. These services come with specific guidelines (e.g., age specific, frequency, etc). | 100%                                       | 100%                   | 100%   | Not Covered                     |
| Contraceptive Sterilization for Men and Women:   | 100%                                       | 100%                   | 100%   | Not Covered                     |
| Mammogram: Covered at 100% for women ages 40 and older every one to two years.   | 100%                                       | 100%                   | 100%   | Not Covered                     |
| Bone Density Screening for women age 50 and over   | 100%                                       | 100%                   | 100%   | Not Covered                     |
| Flu Shots  | 100%                                       | 100%                   | 100%   | Not Covered                     |
| HPV – (Females/Males Age 9 up to 26)   | 100%                                       | 100%                   | 100%   | Not Covered                     |

## **Coordination of Benefits**

### Do you have more than one health insurance plan?

Obtain the **Coordination of Benefits** Form at <a href="www.preferredadmin.net">www.preferredadmin.net</a> or by calling at 915-532-3778 from 7:00 am to 5:00 pm.

This helps process your claims faster and maximizes your benefits.

It's important that we keep your information up-to-date for example when you receive Medicare or other primary insurance.



We'll send you a letter from time to time asking if you have any additional coverage. Please respond to that letter. If we don't receive your response within 45 days, we may start rejecting your claims.

## PRIOR AUTHORIZATION



#### Prior authorization review is required for:

#### **Inpatient Admissions**

Acute Hospital

Surgical

Non-Surgical

Rehab

Hospice

Maternity & Newborn

**Behavioral Health** 

**Elective Admissions/Surgery** 

#### **Outpatient**

**Physical Therapy** 

Speech Therapy

Occupational Therapy

Chiropractic

Behavioral Health

**Radiation Therapy** 

Chemotherapy

Infusion Therapy

Home Health

Radiology/Diagnostic Imaging

**PET Scans** 

Fetal Echocardiography, 76825-76828

NO Authorization required for MRI, MRA,

CT scans, EKG's, or X-Rays

#### **Outpatient Procedures when performed at the following:**

**Ambulatory Surgical Center** 

**Endoscopy Center** 

Cardiac Catheter Center

Wound Clinic

**Outpatient Hospital** 

Vein Clinic

#### **Pharmacy Medical**

- Growth Hormones
- Synagis
- •Oral Injectable or IV Drug Administration over \$500

NOTE: This includes oral, injectable, or IV provided in a Physician's office

#### **Durable Medical Equipment (\$500 and over)**

• All DME rentals exceeding 2 months require a prior authorization maximum up to 12 months, not to exceed purchase price.

#### **Other Services**

- Allergy Immunotherapy
- BRCA Testing
- Clinical Trials
- Dental Anesthesia
- Genetic Testing
- Laser Surgeries
- Oral Surgery
- Orthotics and Prosthetics (\$200 and over for Adult and Children)
- Podiatry
- Transplants (To include evaluation services by Transplant Facility)

## CASE MANAGEMENT

- As a Preferred Administrators Member, you qualify for Case Management benefits at no charge. Case Management is not mandatory, but participation from the Member is encouraged.
- Preferred Administrators has excellent Case Managers readily available to assist Members when situations emerge involving potentially high cost medical services, complex medical care needs, catastrophic medical illness or injuries, or out of area medical services.

## CASE MANAGEMENT FOCUS

Case Management is a means for improving clients' health and promoting wellness and autonomy through advocacy, communication, education, identification of service resources, and facilitation of service.

- ✓ Assessments to determine need for services;
- ✓ Personal support to the Member and family;
- ✓ Coordination of medically necessary services with your health care provider(s), and assistance with community resources;
- ✓ Assessments to determine severity of condition;
- ✓ Educate regarding benefits, wellness programs, and disease management;
- ✓ Assist on applying for disability if eligible;
- ✓ Home visits, as part of care coordination, if necessary;

If you have any questions on Case Management, please contact Preferred Administrators at 915-532-3778

## PRIOR AUTHORIZATION

## SCHEDULED INPATIENT ADMISSIONS OUTPATIENT PROCEDURES



- Prior Authorization is required for All inpatient admissions and outpatient procedures. Services will be denied if prior authorization is not obtained.
- Emergency Admissions resulting in an Inpatient Admission <u>must be authorized</u> <u>within 24 hours</u> of the admission.

## ADULT CHILDREN COVERAGE



- Covers adult children until age 26, even if the young adult no longer lives with parents, is not a dependent on a parent's tax return, or is no longer a student. This applies to both married and unmarried children. The adult child's own spouses and children do not qualify.
- Coverage will end at the end of birthday month and COBRA will be offered.

## MATERNITY BENEFITS

- Maternity Care for all confirmed pregnancies consists of antepartum care, delivery and postpartum care, including the following:
  - Hospital admission
  - Patient history
  - Labor management
  - Postpartum office visit, vaginal or cesarean section delivery.
  - Vaginal or cesarean section delivery, after previous cesarean delivery.
  - Hospital discharge and all applicable postoperative care.
- Services that <u>are not</u>included in the global basis include:
  - Antepartum consultation paid to the same provider, for dates of service either within the from-through period of the global billing within 270 days prior to the global OB delivery date.
  - Hospital visits that are related to the OB delivery.
  - Postpartum consultations that are related to the delivery paid to the same provider within the 45 day follow-up period of the global OB delivery date.
  - Laboratories
  - Ultrasounds (a prior authorization is required after the 4<sup>th</sup> ultrasound with the exception of confirmed High Risk Pregnancies after the Provider's submission of Prior Auth Form High Risk Pregnancy)
- A prior authorization is required for the delivery for all Associates and their dependents in or out of the area.

## COST OF HAVING A BABY AT UMC

### Having a Baby at UMC (C-Section/Normal Delivery)

#### Plan's overall deductible: \$150 Specialist copayment; \$30 Hospital coinsurance: \$0 Other coinsurance:

\$0

\$150

\$30

#### This EXAMPLE event includes services like:

Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and bloodwork)

Specialist visit (anesthesia)

In Dotiont Co nov

#### **Total Allowable Example Cost:** \$7,000

#### Patient pays: Deductible

Texas Tech Specialist Co-Payment

| in Patient Co-pay | <b>⊅</b> 250 |
|-------------------|--------------|
| Coinsurance       | \$0          |
| Total             | \$430        |

### Having a Baby at PPO Hospital (Normal Delivery)

| Plan's overall deductible: | \$1,500 |
|----------------------------|---------|
| Specialist copayment;      | \$40    |
| Hospital coinsurance:      | \$30%   |
| Other coinsurance:         | \$30%   |

#### This EXAMPLE event includes services like:

Childbirth/Delivery Professional Services

Childbirth/Delivery Facility Services

Diagnostic tests (ultrasounds and bloodwork)

Specialist visit (anesthesia)

| Total Allowable | <b>Example Cost</b> | : \$9,000 |
|-----------------|---------------------|-----------|
|-----------------|---------------------|-----------|

#### Patient pays:

| Deductible                | \$1,500 |
|---------------------------|---------|
| PPO Specialist Co-Payment | \$40    |
| In Patient Co-pay         | \$1,000 |
| Coinsurance               | \$1,938 |
| Total                     | \$4.478 |

<sup>\*\*</sup>Do not use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples and the cost of that care will also be different.\*\*

## **BREAST PUMP BENEFIT**



- Portable double electric pumps (non-hospital grade), manual pumps and supplies will be covered at 100%.
- Members can go through a DME or can purchase the device or supplies from a retail store or Pharmacy and obtain reimbursement after following the established process.
- Members can be reimbursed for a purchase of a breast pump up to \$200 dollars or up to \$50 dollars for supplies if you already have a breast pump. Items can be purchased at any retailer or pharmacy and in order to be reimbursed you will need the following:
  - -Complete Member Reimbursement Form, which can be downloaded at www.preferredadmin.net
  - -Prescription from OB provider
  - -Receipt

For more information about this benefit, please contact Preferred Administrators at 915-532-3778, press 4 and then extension 1529.

# PHYSICAL THERAPY, SPEECH THERAPY, OCCUPATIONAL THERAPY & CHIROPRACTIC BENEFITS

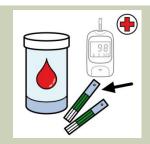
- Approval based on medical necessity.
- 10 Chiropractic visits max per fiscal year.



- Co-pays apply to first evaluations and re-evaluations.
- After first evaluation and re-evaluations for above services, a pre-authorization is required for treatment.

# OTHER SERVICES AVAILABLE ONLY AT UMC

- Diabetes Education
  - (Deductible does not apply)



Smoking Cessation



Wellness ProgramLunch and Learn/Healthy Lifestyle





## OUT OF COUNTRY EXCLUSIONS

## **Coverage Options**

- Employee/Dependent must reside in the United States.
- Treatment of injury or sudden acute illness while traveling for a period not to exceed ninety (90) days
- Or while attending an accredited school abroad as full-time student and meeting all of the provisions for adult dependent eligibility

## Non-Coverage Options

- Non-emergency or routine medical care
- Or out of country longer than 90 days

## FLEXIBLE SPENDING ACCOUNTS (FSA)

#### Medical - FSA

- Covers out-of-pocket qualified anticipated medical costs:
- You can elect up to \$2,700 into your Medical FSA Account

#### Use it for:

- Doctor office visits co-pays, prescriptions, eligible over-the-counter medications, eye glasses, contacts, etc.
- Your FSA Medical Account can be used for your dependent's medical cost.
- End-of-Year Carry Over \$500 or less will be rolled over at the end of the plan year. Must participate in the FSA Medical in the new plan to be eligible for carry-over.

#### Medical -FSA Reimbursement / Debit Mastercard:

- The Medical FSA Debit MasterCard is a special purpose financial debit card linked to your Medical Reimbursement Flexible Spending Account (FSA). Note, this card cannot be used for your Dependent Child/Adult Day Care.
- Cards will be reloaded for the new plan year. If you are a new participant, a new card will be mailed.

5114 9500 0000 0000

## MEDICAL -FSA

- The run-out period for this Fiscal Year is November 30, 2019.

  Please submit your receipts for reimbursement no later than November 30, 2019. You can only get reimbursed for claims incurred during the October 1, 2018 to September 30, 2019 Plan Year.
- You will be required to elect the Medical FSA plan for the upcoming 2019-2020 plan year during the Open Enrollment window in order to carry-over funds from the previous year.
- You can carry over any amount under \$500.00 or less. Any balance in excess of \$500.00 will be forfeited.

Important Note: If you do not elect the Medical FSA Plan for the 2020 plan year, your carry-over amount will be forfeited. The carry-over does not apply to Dependent Care FSA's.

# DEPENDENT CARE -FSA CHILD AND DEPENDENT CARE EXPENSES

## Dependent Care (Daycare) - FSA

- Covers cost of eligible children and adult daycare expenses.
  - You can put up to \$5,000 (or \$2,500 if married and filing separately)
  - Must submit a claim form with receipts for reimbursement.

## Eligible Expenses

- Care for your child who is under age 13.
- Before and after school care.
- Babysitting and nanny expenses.
- Daycare, nursery school, and preschool.
- Summer day camp.
- Care for your spouse or a relative who is physically or mentally incapable of self-care and lives in your home.



# DENTAL OPTION #1: MetLife

- Dental Plan HMO: In-Network Dentists Only
  - Offers dental <u>discounts</u> through select providers
  - Costs and discounts are based on services selected
  - Refer to "MetLife Enrollment Kit" for details
- Advantages
  - No claim Forms
  - No deductibles
  - No annual maximums
  - No waiting periods



- Select a Dentist from the MetLife panel
- Call 1-800-880-1800 to assign a facility or to switch dentists
- Card will be mailed once you select a dentist



## **DENTAL OPTION #2:**



- May select in or out of network providers
  - In-Network Dentists
    - No Claim Forms
    - In-Network Service Discounts (Average 30% less)
  - Out-of-Network Dentists
    - Claim Forms to file
    - Regular Service Charges



- Guardian ID Cards Mailed
  - Help Line (800-541-7846)
  - Refer to Booklet for Directions for On-Line Access & Mobile App

## **DENTAL INDEMNITY:**

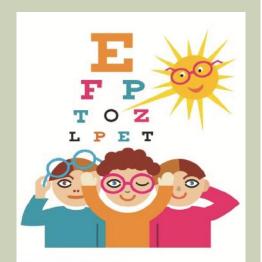


| Deductible:           | \$50 per person per plan year<br>\$150 per family per plan year   |
|-----------------------|---|
| Preventive Care:      | Semi-Annually (every 6 months) 100% (No deductible)   |
| Basic<br>Restorative: | 80% after \$50 deductible   |
| Major<br>Restorative: | 50% after \$50 deductible   |
| Orthodontia:          | \$1,250 Lifetime Max. for child(ren) under age 19. No Deductible  |
| Annual Max:           | \$1,000 for Preventive, Basic, and Major services combined.   |
| Rollover:             | Claims not exceeding \$500 threshold per plan year will have \$250 rolled over to the next plan year.  The max rollover limit is \$1,000 max. |

## **VISION** CARE: SUPERIOR VISION



- Flexibility of In/Out of Network
  - In-Network Providers
    - Co-Pay's
      - Eye Exam (\$10)
      - Frames and/or Eyeglass Lenses (\$25)
    - Allowance: Frames: \$100 or Contacts: \$120
    - No Claim Forms
    - No pre-notification required
    - National and Regional Optical chain locations



- Out-of-Network Providers
  - You must file claim forms
  - Regular Service Charges
  - Must contact Superior Vision Member Svc Dept <u>prior</u> to services rendered for authorization (800-507-3800)



### BASIC TERM LIFE AND SUPPLEMENTAL TERM LIFE

#### **Basic - Term Life Insurance (Free)**

- UMC of El Paso provides Basic Term Life
- One times your annual salary up to a maximum of \$50,000 for FREE!

#### **Supplemental Term Life Coverage (Age & Level)**

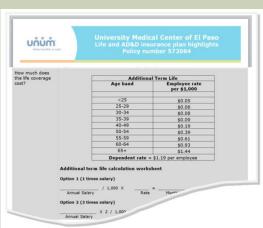
- Coverage Levels You can purchase up to <u>5 times</u> your annual salary up to a max of \$750,000. (Use your calculation form. EOI Required for 3x's or more coverage)
  - Spouse Coverage –Benefit \$5,000
  - Children Coverage-Benefit \$2,000 (per child)
  - Family Coverage Spouse \$5,000 & Children \$2,000

#### Non-Smoker Term Life Insurance (Free) 🤡

Associate commits to be smoke-free UMC of El Paso provides an additional \$10,000 Term Life Insurance for FREE!

#### **Additional Services**

- Survivor Financial Counseling Services
- Portability
- Accelerated Benefit
- Waiver of Premium
- Work Life Balance EAP
- World Wide Emergency Travel Assistance



### SUPPLEMENTAL TERM LIFE INSURANCE: EVIDENCE OF INSURABILITY (EOI)

(UNUM PROVIDENT)



#### **Evidence of Insurability (EOI) is required:**

- New Associates selecting benefit of 3x's Annual Salary or more.
- During Annual Open Enrollment no EOI needed if already enrolled and want to increase by just One step but to increase more than Two steps the EOI is required.

#### Approval of Additional (EOI) Supplemental Life Insurance

- After submitting the EOI to UNUM
  - UNUM determines and approves the level of coverage, if any
  - UNUM notifies HR and adjustments are made to your premium if approved

#### **Dependent Proof of Student Status:**

 Proof of Student Status is required for dependent children when they reach age 19 and every following semester through the age 26

#### AD&D

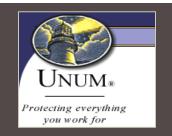
#### ACCIDENTAL DEATH AND DISMEMBERMENT

(UNUM PROVIDENT)

- Provides up to two times your annual salary to a maximum of \$100,000 provided at no cost.
- Additional Services
  - Career Adjustment Benefit
    - Payable to spouse within 36 months of death
    - The lesser of \$10,000 or 25% of AD&D benefit
  - Child Care Expenses Benefit
    - Payable within 36 months of death
    - The lesser of \$10,000 or 25% of the AD&D benefit

Protecting everything

#### LONG TERM DISABILITY - LTD VOLUNTARY PLAN



(NON-EXEMPT ASSOCIATES)

#### Replaces a portion of your income

- If you are unable to work due to a covered injury or sickness
- Eligible after 90 days of a consecutive illness or disability

#### **Additional Benefits**

- Waiver of Premium when on LTD, Worldwide Travel Assistance Services, and Survivor Benefit
- Eligible survivor may receive 3 months of gross disability payment at death where the disability continued for 180 consecutive days and were receiving (or entitled to receive) benefits

#### **Coverage Levels**

- Cost is based on Associate's age category and plan selection of coverage level:
  - 25% Replacement of Associate's Annual Salary
  - 40% Replacement of Associate's Annual Salary
  - 50% Replacement of Associate's Annual Salary

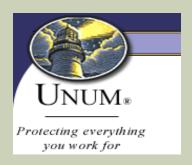
Maximum monthly benefit is \$5,000

#### LONG TERM DISABILITY - LTD HOSPITAL PLAN

(EXEMPT ASSOCIATES)

#### Eligibility

- Full Time -Exempt Associate Level
- After 180 days of service
- Available for continuous illness or disability up to 60 consecutive days



#### **Coverage Level**

- 60% of Associate's monthly earnings up to a maximum monthly benefit of \$5,000
- Provided at no cost by Hospital

#### **Additional Benefits**

 Waiver of Premium, Worldwide Travel Assistance Services and Survivor Benefit

### UNIVERSITY MEDICAL CENTER OF EL PASO BENEFIT PREMIUMS: PLAN YEAR 2020 - BIWEEKLY BASIS

|                                   | Associate<br>Only  | Associate +<br>Spouse | Associate +<br>Child(ren) | Associate + Family |
|-----------------------------------|--|-----------------------|---------------------------|--------------------|
| Medical - Full-time               | 34.27  | 107.77                | 82.01                     | 116.42             |
| Medical - Part-time               | 56.03  | 171.44                | 132.50                    | 186.87             |
| MetLife - Dental DMO              | 4.19   | 6.99                  | 8.39                      | 13.63              |
| Guardian - Dental Indemnity       | 11.93  | 23.10                 | 30.85                     | 42.14              |
| Superior Vision                   | 4.28   | 8.92                  | 7.60                      | 12.91              |
| Supplemental Life ( <b>UNUM</b> ) | Based on Associate's age category and annual salary. (See UNUM packet for premium calculation form)                            |                       |                           |                    |
| Dependent Life ( <b>UNUM</b> )    | .55  | .55                   | .55                       | .55                |
| Hospital LTD ( <b>UNUM</b> )      | Provided by the Hospital (Exempt Associates)   |                       |                           |                    |
| Voluntary LTD ( <b>UNUM</b> )     | Based on Associate's age category and plan selection of coverage level. (See UNUM information for premium calculation form) 42 |                       |                           |                    |

### UNIVERSITY MEDICAL CENTER OF EL PASO RETIREE BENEFIT PREMIUMS: PLAN YEAR 2020

#### (Monthly)

|                             | Retiree<br>Only | Retiree +<br>Spouse | Retiree +<br>Child(ren) | Retiree +<br>Family |
|-----------------------------|-----------------|---------------------|-------------------------|---------------------|
| Medical - Full-time         | 443.08          | 853.08              | 758.42                  | 1,266.40            |
| MetLife - Dental DMO        | 9.26            | 15.45               | 18.54                   | 30.12               |
| Guardian - Dental Indemnity | 26.37           | 51.05               | 68.18                   | 93.13               |
| Superior Vision             | 9.46            | 19.72               | 16.80                   | 28.53               |

# ELIGIBILITY REQUIREMENTS TO RECEIVE UMC RETIREE MEDICAL/RX, DENTAL, AND VISION BENEFITS

- Must be a minimum of 60 years of age with 20 years of service at either UMC (hospital/clinics), El Paso Health or UMC Foundation.
- Coverage is until age 65 (Medicare eligible).
- Retirees will be able to enroll their eligible spouse and dependents; however when Retiree coverage expires, COBRA will be offered to spouse and dependent for a period of up to 36 months from the date of the qualifying event.
- Eligible for retirement according to Texas County and District Retirement System (TCDRS) rules.
- Full-time or part-time associates who retire must have been covered under the UMC medical benefit plan for 5 continuous years and currently be participating with Preferred Administrators at time of retirement.



# TCDRS DOES RETIREMENT RIGHT

- One of the best-funded plans in the country
- Features keep us financially strong
  - Savings-based benefits
  - Responsible plan funding
  - Flexibility and local control



### RETIREMENT PROGRAM TEXAS COUNTY AND DISTRICT RETIREMENT SYSTEM



- Eligibility and Plan Basics
  - Full Time and Part Time Associates
  - 5% mandatory contributions begins immediately
  - Vested after 8 years of employment
  - Earn 7% compounded interest on contributions beginning 2<sup>nd</sup> year of employment.



- Retirement Planning
  - Fund matches at 200% per dollar contributed at retirement
  - Retirement age options
    - Age 60: 8 years of service
    - Any Age: 30 or more years of service
    - Age Plus: Rule of 75 (Age plus years of service equals 75)
    - Pension for Life!
- Update your TCDRS Beneficiary Form
  - This is Separate from the Life Insurance Beneficiary Form

## A LOOK AT COMPOUND INTEREST



| Year    | Beginning<br>Balance | Deposits from Pay | 7%<br>Interest | Ending<br>Balance |
|---------|----------------------|-------------------|----------------|-------------------|
| Year 1  | \$0                  | \$2,000           | \$0            | \$2,000           |
| Year 2  | \$2,000              | \$2,000           | \$140          | \$4,140           |
| Year 5  | \$8,879              | \$2,000           | \$621          | \$11,501          |
| Year 10 | \$23,955             | \$3,000           | \$1,676        | \$28,632          |
| Year 15 | \$50,851             | \$3,000           | \$3,559        | \$57,411          |
| Year 20 | \$88,574             | \$3,000           | \$6,200        | \$97,774          |
| Year 25 | \$141,482            | \$3,000           | \$9,904        | \$154,386         |
|         |                      | \$66,000          | \$88,386       | \$154,386         |

### Your UMC Voluntary Retirement Programs at a Glance

- Additional savings for retirement.
- Payroll Deducted. Rollovers Accepted.
- No waiting period. Available immediately.
- Minimum \$10.00 per pay period per account.
- May contribute a percent of salary amount or flat amount.
- 26 Investment options plus a fixed account.
- Contact Information: Joel Hernandez (915) 543-4902

|   | 403(b) Plan  | 457(b) Plan  |
|---|--|--|
| Eligibility                                 | Full & Part-time Associates  | Full & Part-time Associates  |
| Employee Contribution                       | Pre-Tax Dollars  | Pre-Tax Dollars  |
| Employer Contribution                       | None   | None   |
| Employee Withdrawals Taxable when withdrawn |  | Taxable when withdrawn   |
| General Contribution Limits                 | \$19,000 IRS Maximum (2019)  | \$19,000 IRS Maximum (2019)  |
| Over age 50 Catch-up                        | \$6,000  | \$6,000  |
| Early distributions                         | Distributions made prior to age 59 1/2 will be subject to ordinary income tax and a possible 10% penalty | Distribution made prior to age 70 1/2 will be subject to ordinary income tax |

### EMPLOYEE ASSISTANCE PROGRAM (EAP) EMERGENCE HEALTH NETWORK

#### 8 Counseling Sessions at no Charge - Includes Retirees

- EAP Provides counseling for all Associates and Immediate Family members short-term counseling by trained counselors and therapists in English and Spanish 24/7
- Completely Confidential
- No waiting period. You are eligible on your first day of employment (All Associates Eligible)
- Available Counseling Services Offered
  - Personal Problems, Financial Difficulties, Marital Problems, Mental Health Disorders, Substance Abuse Issues
  - Absolutely "No Charge" up to 8 sessions per year, unless referred to another source

#### **Value Added Provider Discounts**

 Child Day Care Discounts, Legal Services, Car Purchases, Tire Purchase Discounts, Fitness Gym Discounts and more...

## MANAGING HEALTH INFORMATION "MYHEALTHFOLDERS.COM"



- A free, secure, and confidential web-based tool
  - Keeps track of you and your family's health information
    - Such as medication, procedures, doctor contact information, etc.
  - After completing each profile, print your medical data sheet
    - Store in a place easily accessible (purse, wallet, etc.)
    - Take it with you for medical visits as well as case of emergencies
- Setup Your Accounts: www.myHealthFolders.com
  - Complete the registration process by clicking on "Register Now"
  - The enrollment code is: T17884
  - Print healthcare care as your final step

### WELCOME TO UMC DEALSPOT







Visit umcelpaso beta beneplace.com from any computer or device to shop hundreds of offers tailored specifically to UMC El Paso employees. Program information is at your fingertips, and convenient links make shopping a breeze!



UMC DealSpot offers you exclusive discounts on products and services you use every day. Visit the site today to find discounts on everything from hotels and car rentals to flowers and gifts!



New products and services are added frequently, plus seasonal sales and special promotions can save you even more! Be sure to bookmark the site and check back often.







UMCELPASO.BETA.BENEPLACE.COM





### Save Hundreds on Auto and Home Insurance!

As a UMC El Paso employee, you have access to special group rates on auto & home coverage from MetLife, a toprated insurance carrier. These exclusive plans are tailored specifically to UMC El Paso employees, so you can protect what matters most.

#### Sign up and enjoy:

- Exclusive Savings
- Convenient Online Quoting
- Quality Coverage
- Easy Enrollment & Payment
- Outstanding Customer Service
- Multi-Vehicle Discounts
- Good Student Discounts
- And much more!

#### UMCELPASO.BETA.BENEPLACE.COM

## TIME AWAY FROM WORK TYPES OF TIME OFF



- Paid Time Off (PTO)
  - Use for vacation, holidays, sick days, personal time, etc.
    - Exempt Associates may use after first paycheck
    - Non-Exempt Associates after 90-day introduction period
      - New Associates employed less than 90 days will be paid PTO for hospital recognized holidays if the department is closed for the holiday.
      - PTO is not paid out if Associate leaves prior to 90-day period.
- Extended Illness Leave (EIL)
  - Eligible to use after 90 day introduction period
- Leaves of Absence
  - FMLA, Medical Leave, Military Leave, Administrative Leave and Personal Leave

## HOW MUCH PTO CAN I HAVE? ACCRUING PTO



|                | Full Time   | Part-Time   |
|----------------|---|---|
| Exempt         | <ul> <li>Eligible immediately</li> <li>Accrues at 8.31 PTO hours per pay period</li> <li>216 hrs annually</li> <li>Max accrual is 432 hrs</li> </ul>  | <ul> <li>Eligible immediately</li> <li>Accrual is based on hours paid</li> <li>Max accrual is 2Xs annual rate</li> </ul>  |
| Non-<br>Exempt | <ul> <li>Eligible after 90 days of employment</li> <li>1-4 Yrs <ul> <li>Accrues at 6.77 hrs per pay period</li> <li>176 hrs annually</li> <li>Max accrual is 352 hrs</li> </ul> </li> <li>5+ Years or more <ul> <li>Accrues at 8.31 hrs per pay period</li> <li>216 hrs annually</li> <li>Max accrual is 432 hrs</li> </ul> </li> </ul> | <ul> <li>Eligible after 90 days of employment</li> <li>Must work a minimum of 20 hours per week</li> <li>Accumulates based on hours paid</li> <li>Max accrual is 2Xs annual rate</li> </ul> |

## HOW MUCH EIL CAN I EARN? ACCRUING EXTENDED ILLNESS LEAVE

|  | Full Time  | Part-Time   |
|--|--|---|
| Exempt  and Non- Exempt  EIL  To be used for Associates only | <ul> <li>Eligible after 90 days of employment</li> <li>Available after 3 consecutive days of illness</li> <li>Accrues at 2.46 EIL hours per pay period</li> <li>63.96 hrs annually (8 days)</li> <li>Max accrual is 720 hrs (90 days)</li> <li>Requires medical documentation</li> </ul> | <ul> <li>Eligible after 90 days of employment</li> <li>Must work a minimum of 20 hours per week</li> <li>Accumulates based on hours worked</li> <li>Max accrual is 720 hrs (90 days)</li> <li>Requires medical documentation</li> </ul> |

#### PTO BUY BACK AND DONATION OPTION

#### PTO Buy Back Option



#### Opting for a PTO Buy Back

- Requires one year of service and at least 80 hours of PTO used in the prior year
- Payouts are in November
- PTO time paid based on hourly salary calculation (not overtime)
- Maximum Buy Back of PTO is 40 hours
- Must have minimum remaining balance of 40 hours after Buy Back

#### PTO Donation Program



#### Donating PTO

- Donation may be made to fellow Associate for an emergency and/or catastrophic event
- Hours must be available in donating PTO Bank
- Written request sent to HR Director through department manager

#### Receiving a PTO Donation

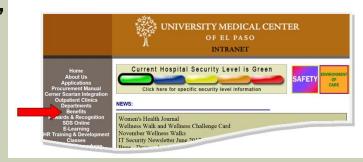
- Completion of 90 days of employment
- to receive a Donation of PTO for an emergency or catastrophic event

#### UMC OF EL PASO BENEFITS ON THE INTRANET



#### **Need more benefits information**

- Go to the UMC of El Paso Intranet Home Page
- Select "Benefits"

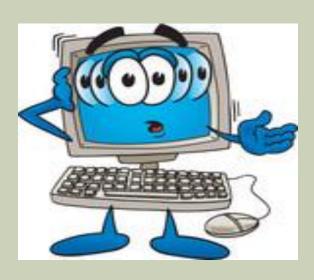


Select the "Benefit Type" you need to review



Each section provides a brief description and/or plan document for you to review

## On-Line Enrollment (Wed., Sept 25<sup>th</sup> – Sun., Sept. 29th)



Computersthroughout Hospital,Outside Clinics andEl Paso Health

(Preferred Administrators)

Computer Assistance Available

#### Computer Assistance Schedule:

| Date                                | Time              | Location                            |
|-------------------------------------|-------------------|-------------------------------------|
| September 26 <sup>th</sup> (Thurs.) | 8:30 am - 4:00 pm | El Paso Health                      |
| September 27 <sup>th</sup> (Fri.)   | 7:30 am - 4:00 pm | HR Training Room (Annex, 3rd Floor) |

## ON-LINE ENROLLMENT (WED., SEPT 25<sup>TH</sup> - SUN., SEPT 29<sup>TH</sup>)

#### Computerized On-Line Enrollment

- No need to enroll On-Line if NOT making changes to current benefits (except for Flexible Spending Accounts). FSA accounts default to "0" every plan year.
- Associates wanting to add/drop/change benefits MUST enroll On-Line during scheduled dates and times.
- Associates must re-elect FSA Medical and/or Dependent Care Accounts On-Line during scheduled dates and times.
- 403(b) / 457(b) Plans NOT an On-Line feature
  - Associate MUST meet with authorized vendor to start account, add, drop, or make any changes to current amounts.

#### Individualized Passwords



- You will need your Windows user ID and password. (Passwords required for On-Line Enrollment! Contact IT Help desk for password information at 521-7941. Passwords available during the computer assistance timeframe.
- DO NOT share your personal User ID and password with anyone, it is against Hospital policy.

#### OPEN ENROLLMENT REMINDERS

Open Enrollment closes on Sunday, September 29<sup>th</sup>.

 Associates adding dependents to Medical/Dental/Vision, please allow 1-7 days for processing of files.

#### **On-Line Enrollment**

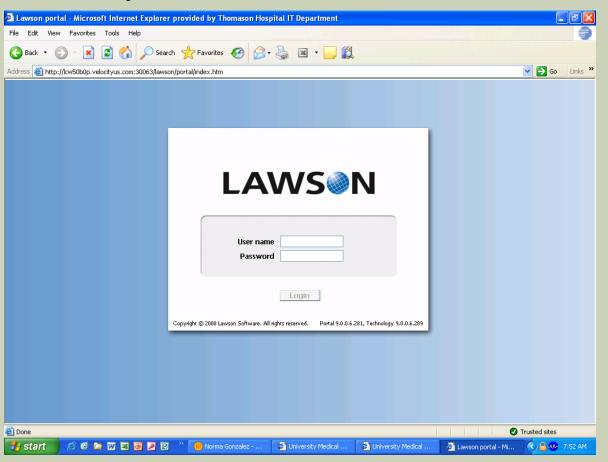
#### **Hospital Intranet**

"Click here for On-Line Enrollment"



## On-Line Enrollment Lawson

#### **Enter your Windows Username and Password**



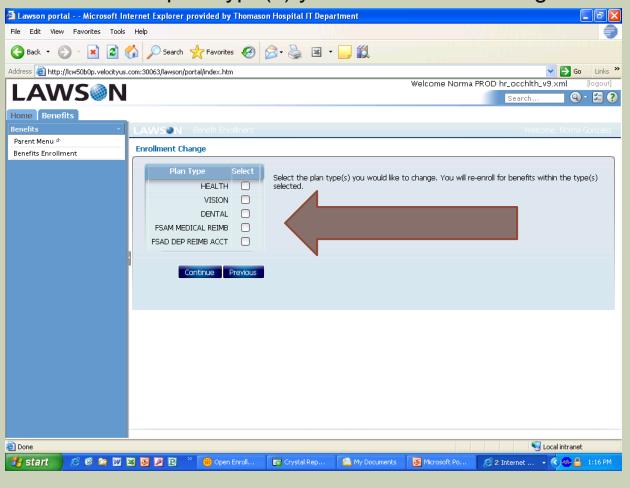
## On-Line Enrollment Lawson

#### Welcome Screen... "You're on your way!"



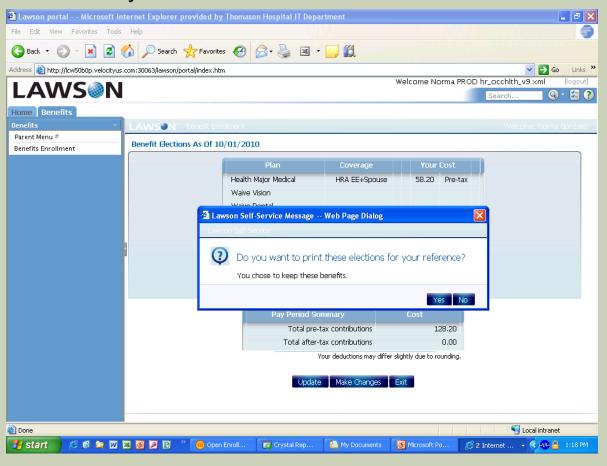
#### START YOUR CHANGES

"Select the plan type(s) you would like to change"



## On-Line Enrollment Lawson

"Print elections for your reference"



## On-Line Enrollment Lawson

### Congratulations

Your enrollment has been successful.

Please wait for the print box.

After that, choose **Continue** to exit.

### Questions ????



Norma Gonzalez, Benefits Specialist

ngonzalez@umcelpaso.org (915) 521-7580

**Marcos Rey, HR Auditing Generalist** 

mrey@umcelpaso.org (915) 521-7206