

## **2020 Benefits Enrollment**

### **Benefit Premium Deductions:**

We are pleased to announce there will be no overall change in premium funding for the current medical and dental plans.

During open enrollment, benefit premiums for the medical plan will be based on your current base pay rate. Should you receive a future pay increase or change in status (part-time/full-time) which impacts the tier level of your medical plan premium, those changes will be made the first of the month following or coinciding with the pay increase. For example, if you receive an increase January 1<sup>st</sup>, your medical plan insurance premium for January will be based on your new rate. If you receive an increase on January 5<sup>th</sup>, your medical plan insurance premium will be adjusted in February.

In 2020, any month in which three paychecks are issued, the third paycheck will not withhold benefit premium deductions. This means the January 31<sup>st</sup> and July 31<sup>st</sup> pay checks, for bi-weekly employees only, will not have any benefit premium deductions withheld. Employees paid monthly will have benefits withheld every month.

### **Medical Plan:**

Blue Cross Blue Shield of Kansas will remain our medical provider and the Base, Buy-Up and High Deductible (with HSA) plans will continue in 2020. More information on these plans is available in the Reference Center at [www.washburnbenefits.com](http://www.washburnbenefits.com).

### **Married Couples:**

Married couples, who both work at the University and are benefit eligible, will continue to have the opportunity to cover a dependent child/ren. In those circumstances, the married individual in the higher premium tier will be the primary insured when covering child/ren.

### **Flexible Spending Accounts (FSA):**

ASIFlex remains our flexible spending accounts administrator for 2020. If you would like to participate in the health care flexible spending account (HCFSA) and/or dependent care (this is for day care) flexible spending account (DCFSA) you may do so through the online benefit enrollment system. The maximum contribution amount for the HCFSA for 2020 is \$2,750/year. The maximum contribution amount for the DCFSA remains \$5,000/year.

New HCFSA participants for 2020 will receive a debit card for use in payment. Once ASIFlex debit cards are established, new cards are not re-issued until a card expires or is lost.

## **Health Spending Account (HSA) and Limited Purpose Health Care Flexible Spending Account (LPFSA)**

You have the opportunity to participate in a Health Savings Account (HSA) if you enroll in the HDHP. The HSA is administered by ASI Flex, our current Flexible Spending Account administrator.

A HSA allows you the opportunity to save for qualified health care expenses on a pre-tax basis. Additionally, Washburn University will continue to make contributions into a HSA for 2020. Contributions are based on whether you are enrolled in Employee Only, Employee + Spouse, Employee + Child(ren), or Family medical coverage. See the rate sheets for more information.

The maximum contribution for 2020 (including the Employer contribution) is \$3,550 for employee only and \$7,100 for Employee + dependents (child, spouse or family). There is also a \$1,000 catch-up contribution allowed for those aged 55 or older.

HSA participants will need to establish a bank account through ASI Flex to utilize this benefit and receive a new debit card to access funds. Instructions on how to open your HSA account can be found in the Reference Center at [www.washburnbenefits.com](http://www.washburnbenefits.com).

HSA participants are also eligible to participate in a Limited Purpose Flexible Spending account (LPFSA) which allows funds to be used to pay for qualified dental and vision expenses (not medical related) only. You may participate in both a HSA and a LPFSA in order maximize your tax savings.

**Special provision for current HCFSA participants:** If you currently participate in a Health Care Flexible Spending Account (HCFSA) and may/will have money left in the account after December 31<sup>st</sup> you can still participate in a HDHP with HSA in 2020. ASI Flex will convert any unused 2019 HCFSA money to a Limited Purpose Flexible Spending Account (LPFSA) for you to finish using for qualified dental and/or vision expense until March 15, 2020 (end of the grace period). Medical claims that were incurred in 2019, but not claimed until the grace period (January 1<sup>st</sup> – March 15<sup>th</sup> 2020), are eligible to be reimbursed from your 2019 HCFSA account (ASI Flex manages these different accounts and will be able to assist you with making sure the correct account is used). Any new 2020 claims, incurred during the grace period (January 1<sup>st</sup> – March 15<sup>th</sup>), can only be used for dental and vision expenses through March 15, 2020.

### **Dental Plan:**

Blue Cross and Blue Shield of Kansas will remain our dental plan provider. Coverage is separate from the medical plan, which means you can add/decline dental coverage subject to your needs.

### **Vision Plan:**

EyeMed remains as our vision carrier. A vision exam is still included as a part of the medical plan benefits (subject to the specialist co-pay), however additional coverage for glasses, lenses and/or contact lenses may be of interest. Vision plan benefit elections are flexible and allow you to enroll in the benefit if it fits your needs. Coverage is separate from the medical or dental plans which means you can add/decline vision coverage subject to your needs. Visit [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) for more information. Washburn utilizes the "Insight" provider network.

### **Employee Assistance Plan (EAP):**

Washburn University provides all benefit eligible employees and their dependent(s) with access to an EAP through New Directions Behavioral Health (NDBH). This benefit is fully paid by Washburn University and offers employees and dependents with a variety of tools, whether online ([www.ndbh.com](http://www.ndbh.com)) or in person, to assist with life's challenges. Up to six (6) in person sessions with a qualified counselor each year, per issue, are available. These counseling sessions are free and entirely confidential. When accessing the online resources use the login company code "Washburn".

You, your household dependents and spouse who are age 18 or over have access to a new service called Talkspace. With this service you can reach therapists via text and video messaging. This service is available anywhere/anytime at no cost. This is a secure and confidential way to have a one-on-one relationship with a licensed professional. Visit [www.talkspace.com/newdirections](http://www.talkspace.com/newdirections) and follow the instructions to get matched with a therapist that does counseling via text.

### **Life Insurance:**

Principal Life Insurance remains our life insurance carrier.

**Basic Life:** Washburn will continue to provide all benefit eligible employees with basic life insurance equal to 1X salary up to \$50,000 at no cost.

You may purchase additional supplemental life insurance (i.e., voluntary life insurance) for yourself, a spouse and/or child(ren).

**Voluntary Life for yourself:** Don't have voluntary term life insurance or perhaps interested in increasing coverage? During this enrollment period you have the opportunity to elect or increase coverage up to \$20,000 without having to answer any health related questions\*. Simply choose the amount of coverage you need - \$10,000 or \$20,000. If you elect an amount over \$20,000 a Statement of Health/Evidence of Insurability (EOI) form (located within the [www.washburnbenefits.com](http://www.washburnbenefits.com) Reference Center) will be required and subject to approval by Principal before the election becomes effective.

**Spouse Life:** Don't have Spouse Term Life Insurance yet or perhaps interested in increasing coverage? During this enrollment period you have the opportunity to elect or increase coverage up to \$10,000 without having to answer any health related questions\*. Simply choose the amount of coverage you need - \$5,000 or \$10,000. If you elect an amount over \$10,000 a Statement of Health/Evidence of Insurability (EOI) form (located within the [www.washburnbenefits.com](http://www.washburnbenefits.com) Reference Center) will be required and subject to approval by Principal before the election becomes effective.

**Dependent Child Life:** Don't have Dependent Child Term Life Insurance yet or perhaps interested in increasing coverage? During this enrollment period you have the opportunity to elect up to \$10,000 (or \$4,000 if new coverage) without having to answer any health related questions\*. Simply choose the amount of coverage you need - \$2,000, \$4,000 or \$10,000.

\* This does not pertain to those who may have been previously declined due to health underwriting guidelines.

The online benefits system will identify if you need to complete a Statement of Health/Evidence of Insurability (EOI) form for approval. The Statement of Health/Evidence of Insurability (EOI) form is located in the [www.washburnbenefits.com](http://www.washburnbenefits.com) Reference Center.

**Long Term Disability Insurance:**

Principal offers an affordable benefit for replacing your base pay due to a qualifying long-term disability. If you are not already enrolled and would like to enroll in 2020 you will be prompted to complete a Statement of Health/Evidence of Insurability (EOI) form for approval.

**Short Term Disability Insurance:**

Principal offers employees with a variety of short term disability insurance options which provide a benefit, in increments of \$50/week, up to 60% of your base pay to a maximum of \$1,000/week. Offering a variety of options, instead of just offering one traditional option provides a more cost effective benefit. If you are not enrolled and would like to enroll in 2020 you will be prompted to complete a Statement of Health/Evidence of Insurability (EOI) form for approval.

**Notices:**

Required notices are available from the Human Resources web site and from the online benefits enrollment system's "Reference Center".

**Tax Sheltered Annuity:**

Tax sheltered annuity (TSA) contributions (e.g., 403(b), 457(b)) are separate from the benefits open enrollment process as contribution changes can be made throughout the year. Please contact Human Resources directly at [benefits@washburn.edu](mailto:benefits@washburn.edu) or 785-670-1538 if interested in adding/modifying a retirement plan contribution.