

2023 Open Enrollment Presentation  
Saint Mary's College of California

# Find your healthy place

With care designed  
to help you thrive



# Welcome to 2023 Open Enrollment

Open Enrollment is the once-a-year opportunity to change your medical plan. The decisions you make during Open Enrollment take effect January 1, 2023. After Open Enrollment, members must experience a Qualified Life Event to change their medical plan.

- Introductions
- Kaiser Traditional HMO 20
- Kaiser Deductible HMO + HRA
- Plan utilization scenarios
- Flex Spending Accounts (FSA)
- Receiving care remotely and while traveling
- Kaiser perks programs
- Q&A



# Traditional HMO 20

This table shows an example of some of your group's benefits.

<b>Yearly deductible</b>	\$0 individual / \$0 family
<b>Maximum yearly out-of-pocket costs</b>	\$1,500 individual / \$3,000 family
<b>Covered service</b>	<b>You pay</b>
<b>Preventive care</b>	\$0 copay
<b>Doctor's office visit</b>	\$20 copay per visit
<b>Lab tests and radiology</b>	\$10 copay per encounter
<b>Outpatient surgery</b>	\$20 copay per procedure
<b>Hospitalization</b>	\$250 copay per admission
<b>Emergency care</b>	\$50 copay per visit
<b>Prescribed medications (30-day supply)</b>	\$10 copay (generic medication) \$25 copay (brand-name medication) 20% coinsurance (specialty medication)*

\*This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.

# Deductible HMO + HRA

This table shows an example of some of your group's benefits.

<b>Yearly deductible</b>	\$2,500 individual / \$5,000 family
<b>Maximum yearly out-of-pocket costs</b>	\$5,000 individual / \$10,000 family
<b>Covered service</b>	<b>You pay</b>
<b>Preventive care</b>	\$0 copay
<b>Doctor's office visit</b>	\$20 copay per visit*
<b>Lab tests and radiology</b>	\$10 copay per encounter*
<b>Outpatient surgery</b>	20% coinsurance*
<b>Hospitalization</b>	20% coinsurance*
<b>Emergency care</b>	20% coinsurance*
<b>Prescribed medications (30-day supply)</b>	\$10 copay (generic medication) \$30 copay (brand-name medication) 20% coinsurance (specialty medication)*

**HRA members receive \$2,500 / \$5,000 in their Optum Bank HRA accounts.**

\*After annual deductible is met.

# Deductible HMO + HRA

## 1. SMC funds the HRA

- SMC provides “first dollar” HRA allowance for employees’ deductible expenses under the medical plan.
- \$2,500 (single) / \$5,000 (family)



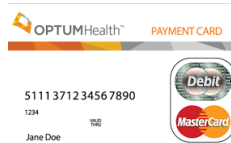
## 2. HRA pays medical claims

- HRA pays medical claims via Optum Bank debit card.
- Employees who exhaust their HRA allowance incur patient costs.
- Employees who stay below their HRA allowance spend \$0 out-of-pocket.

## 3. HRA refilled on 1/1

- SMC refills each employee’s HRA allowance at the start of each new plan year.

# Deductible HMO + HRA



	Annual Deductible	SMC's HRA Allowance	Coverage <i>after</i> Deductible	Annual Out-of-Pocket Max.
Employee Single	\$2,500	<b>\$2,500</b>	\$20 copays & 20% coinsurance	\$5,000
Employee + Family	\$5,000	<b>\$5,000</b>	\$20 copays & 20% coinsurance	\$10,000

- Members are provided an Optum Bank debit card to access their HRA funds.
- Members can also submit a manual HRA claim to Optum Bank for reimbursement, if paid out-of-pocket.
- Members who stay below the HRA allowance incur \$0 of their own out-of-pocket costs.
- The most a Single would pay out of their own pocket would be \$2,500 (after they exhaust the HRA funds)
- The most a Family would pay out of their own pocket would be \$5,000 (after they exhaust the HRA funds)

## Side-by-side Kaiser plan comparison

	Traditional HMO	Deductible HMO + HRA
<b>Yearly deductible</b>	\$0 individual / \$0 family	\$2,500 individual / \$5,000 family
<b>Maximum yearly out-of-pocket costs</b>	\$1,500 individual / \$3,000 family	\$5,000 individual / \$10,000 family
<b>Covered service</b>	<b>You pay</b>	
<b>Preventive care</b>	\$0 copay	\$0 copay
<b>Doctor's office visit</b>	\$20 copay	\$20 copay*
<b>Lab tests and radiology</b>	\$10 copay	\$10 copay*
<b>Outpatient surgery</b>	\$20 copay	20% coinsurance*
<b>Hospitalization</b>	\$250 copay	20% coinsurance*
<b>Chiro / Acupuncture</b>	\$20 / \$20 (30 visit limit)	N/A / \$20*
<b>Emergency care</b>	\$50 copay	20% coinsurance*
<b>Prescribed medications (30-day supply)</b>	\$10 (generic) \$25 copay (brand-name) 20% coinsurance (specialty)	\$10 (generic) \$30 copay (brand-name) 20% coinsurance (specialty)

**HRA members receive \$2,500 / \$5,000 in their Optum Bank HRA accounts.**

\*After annual deductible is met.

# Scenario A – Low Utilization

	Traditional HMO	Deductible HMO + HRA	
Annual Payroll Cost (Single EE)	\$1,730/year	\$778/year	
SMC HRA Contribution	\$0	\$2,500	
<b>Services Performed</b>			
3x PCP Office Visits	\$60	(\$495)	\$2,005 HRA balance
3x Generic Prescriptions	\$30	(\$60)	\$1,945 HRA balance
3x Brand Name Prescriptions	\$75	(\$555)	\$1,390 HRA balance
3x Lab Tests	\$30	(\$95)	\$1,295 HRA balance
<b>2023 Annual Spend^</b>	<b>\$1,730 + \$195 = \$1,925</b>	<b>\$778 + \$0 = \$778</b>	

**HRA members receive \$2,500 / \$5,000 in their Optum Bank HRA accounts.**

^Flex Spending Accounts (FSA) are available for members to pay for medical services w/ pre-tax dollars.



## Scenario B – Mid Utilization

	Traditional HMO	Deductible HMO + HRA	
Annual Payroll Cost (Single EE)	\$1,730/year	\$778/year	
SMC HRA Contribution	\$0	\$2,500	
<b>Services Performed</b>			
5x PCP Office Visits	\$100	(\$825)	\$1,675 HRA balance
5x Generic Prescriptions	\$50	(\$100)	\$1,575 HRA balance
5x Brand Name Prescriptions	\$125	(\$925)	\$650 HRA balance
5x Lab Tests	\$50	(\$175)	\$475 HRA balance
X-Ray Ankle & Foot	\$20	(\$260)	\$215 HRA balance
5x Physical Therapy Visits	\$100	(\$600)	\$0 balance + <b>\$60*</b>
<b>2023 Annual Spend^</b>	<b>\$1,730 + \$445 = \$2,175</b>	<b>\$778 + \$60 = \$838*</b>	

\*Patient met their annual deductible and began paying \$20 copays

**HRA members receive \$2,500 / \$5,000 in their Optum Bank HRA accounts.**

^Flex Spending Accounts (FSA) are available for members to pay for medical services w/ pre-tax dollars.

# Scenario C – High Utilization

	Traditional HMO	Deductible HMO + HRA
Annual Payroll Cost (Single EE)	\$1,730/year	\$778/year
SMC HRA Contribution	\$0	\$2,500
<b>Services Performed</b>		
5x PCP Office Visits	\$100	(\$825) \$1,675 HRA balance
5x Generic Prescriptions	\$50	(\$100) \$1,575 HRA balance
5x Brand Name Prescriptions	\$125	(\$925) \$650 HRA balance
5x Lab Tests	\$50	(\$175) \$475 HRA balance
Outpatient Surgery (\$8,750 cost)	\$20	(\$8,750) \$0 balance + <b>\$1,655*</b>
2 Nights in Hospital (\$6,000/night)	\$250	(\$12,000) \$0 balance + <b>\$845^</b>
<b>2023 Annual Spend^</b>	<b>\$1,730 + \$595 = \$2,325</b>	<b>\$778 + \$2,500 = \$3,278^</b>

\*Patient met their annual deductible and began paying 20% coinsurance

^Patient met their OOP Maximum and Kaiser began paying 100%

**HRA members receive \$2,500 / \$5,000 in their Optum Bank HRA accounts.**

^Flex Spending Accounts (FSA) are available for members to pay for medical services w/ pre-tax dollars.



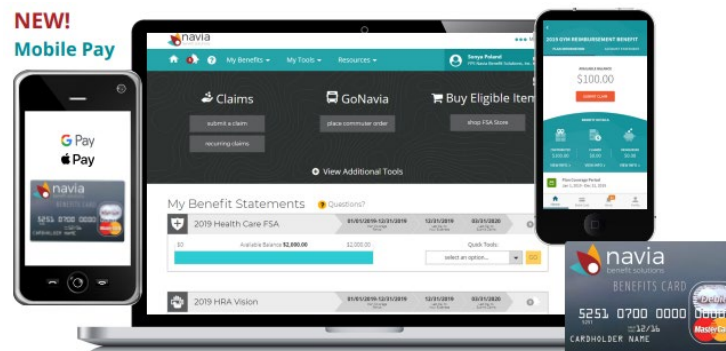
# Flexible Spending Accounts (FSA)

Employees have access to voluntary Flexible Spending Accounts, through Navia.

FSA's are personal expense accounts, funded by employees, and allow members to make pre-tax payroll deductions to spend on eligible health care expenses.

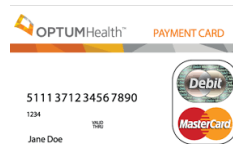
## Health Care FSA

- In 2023, participants can make FSA elections up to \$3,050.
- FSA elections can be spent on medical expenses beyond SMC's HRA allowance.
- FSA elections can also be spent on dental, vision, and other eligible health care services
- Participants can carryover up to \$610 of unused FSA funds from 2023 into 2024.





# Flexible Spending Accounts (FSA)



	Annual Deductible	SMC's HRA Allowance	Coverage after Deductible	Annual Out-of-Pocket Max.
Employee Single	\$2,500	<b>\$2,500</b>	\$20 copays & 20% coinsurance	\$5,000
Employee + Family	\$5,000	<b>\$5,000</b>	\$20 copays & 20% coinsurance	\$10,000

## Many ways to use your dollars

Use it for eligible medical, dental, vision, feminine products, over-the-counter and prescription drugs. In fact, there are more than 38,000 ways you can use your FSA funds.

## Family coverage

It covers you, your spouse, and eligible dependents!

## Easy to use

Pay using your Navia debit card or by submitting a claim online or on the Navia mobile app.

## Care while traveling

- Kaiser members who are away from home can now access Cigna's national PPO, or preferred provider organization, network of physicians and providers should they need emergency or urgent care during their travels.
- Kaiser can also help you before you leave town by checking to see if you need a vaccination, refilling eligible prescriptions, and more. Just call us or go online:



24/7 Away from  
Home Travel Line:  
**951-268-3900\***



[kp.org/travel](https://kp.org/travel)



\*This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the United States. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.

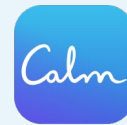
## New perks for your total health

### CLASSPASS

#### ClassPass workouts

Get moving with fitness options that fit your schedule and lifestyle, including Pilates, dance, boxing, cardio, strength training, and yoga.

- **Reduced rates on fitness classes** — Take real-time online and in-person classes from top fitness studios
- **Online video workouts at no cost** — 4,000+ on-demand fitness classes
- [kp.org/exercise](https://kp.org/exercise)



#### Calm app

Calm uses meditation and mindfulness to help lower stress, reduce anxiety, and improve sleep quality. Available at no cost to adult members.

- A new 10-minute Daily Calm meditation every day
- Guided meditations for anxiety, stress, gratitude, and more
- Sleep Stories
- [kp.org/selfcareapps](https://kp.org/selfcareapps)

## Next Steps

- Review SMC's benefits options with your family.
- Have your questions answered by Filice and/or SMC's Benefits Team:
  - 10/12/22 @ 12:00pm, Soda Center Blue Shield benefits meeting
  - 10/12/22 @ 3:00pm, Soda Center Kaiser benefits meeting
  - 10/18/22 @ 10-2pm, Staff/Faculty Lounge Q&A + Enrollment stations
  - 10/19/22 @ 12-3pm, Staff/Faculty Lounge Q&A + Enrollment stations
  - 10/20/22 @ 12-3pm, Staff/Faculty Lounge Q&A + Enrollment stations
- There will be raffles at each of the live sessions. Attendance gives you a chance to win prizes at Southwest Airlines, Safeway, Whole Foods, and Chevron!
- You will also receive a raffle ticket from visiting the Staff/Faculty Lounge and completing enrollment in person.
- The deadline to Open Enrollment in BenefitFocus is **Friday, October 28<sup>th</sup>**.

Thank you

