

CAMPBELL

U N I V E R S I T Y



2017 Employee Benefit Booklet

2017 Open Enrollment

Welcome to Open Enrollment for your 2017 Employee Health Benefit Plans!

This booklet contains an overview of the health benefit plans that are available to you beginning on January 1, 2017. Elections you make during Open Enrollment will become effective on that date.

Please consider the information on coverage and cost within this packet. If you would like to make adjustments to your current elections, you will need to fill out the appropriate forms and return them to the Human Resource Department by **November 18th, 2016**.

You are encouraged to attend an Open Enrollment Meeting to learn more about the benefits contained in this booklet.

Open Enrollment Meeting Dates:

Monday, October 17, 2016
Campbell University Main Campus
Lundy Fetterman School of Business Lynch Auditorium
12:30 PM and 2:00 PM

Tuesday, October 18, 2016
Campbell University Medical School Room 400
10:00 AM and 2:00 PM

Wednesday, October 19, 2016
Campbell University Law School Room 402
1:00 PM and 3:00 PM



Frequently Asked Questions

When am I eligible?

All full-time employees (minimum 30 hours per week) are eligible for medical benefits on the first day of the first month following the hire date, unless the hire date is the first day of the month. All other benefits begin after a 60 day waiting period.

How do I enroll in coverage?

The first step would be to review this Benefit booklet. If you need to make changes to your personal information, please include that on your benefit application. If you need to make enrollment changes, please fill out the benefit election form as well as any additional forms as applicable. Please return all paperwork to the Human Resource Department by Friday, November 18, 2017.

When do payroll deductions begin for any elected coverage?

All payroll deductions will be taken out in the employee's first check of the month following an election.

Can I enroll later if I don't take all coverage now?

You cannot make changes in coverage prior to January 1st each year unless you have a Qualifying Event. Qualified changes in status may include: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer for you, or your spouse, etc.

Are there penalties if I enroll my dependents later?

Yes. Section 125 guidelines govern entrance and exit options into and out of a flex plan. Premiums for changes may not be pre-taxable based on these rules.

If my employment terminates what coverage can I continue?

COBRA regulations will allow you to continue coverage for medical and dental for you and your dependents. You will be notified of your options to continue your coverage during your exit interview. The voluntary products may be portable based on the contract regulations. Please see your certificate booklet for detailed information.

When to Call Human Resources

Please notify your HR Department in the following situations:

- If your home address and/or phone number change
- If your marital status changes
- If your dependent children graduate college or are no longer full-time students
- If you have claim questions you cannot resolve
- If your spouse has a work status change and needs to be added on our plan
- If you are disabled or need an extended absence from work due to health reasons (this includes you and /or immediate family members)

Deborah Ennis
(910) 893-1255
ennisd@campbell.edu

or

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or

Traci Anter
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anter@campbell.edu

Human Resources
Campbell University
PO Box 595
Buies Creek, NC 27506
(910) 814-4737 Fax



The Campbell University Health Center. Not just for runny noses! Come to the Health Center for all your primary care needs and orthopedic needs. Our staff physicians and nurses are here to help you with current health issues and preventive care to help you stay in good health! Need to get a prescription filled? The Health Center can fill your generic and brand prescriptions and save you money on your prescription costs.

Smoking Cessation. Campbell University will be offering a free tobacco smoking cessation program at the Health Center in 2017. The medical premiums will include a non-smoking credit of \$35 per month to all enrolled employees. Subscribers will be asked to either sign up for the free Health Center program prior to 2/19/17 or sign an attestation stating they are non-tobacco users. Smoking Attestation can be found in the back of this booklet. Non-compliance will result in the loss of the non-smoker credit as of 3/1/17.

Diabetic Program. For years, Campbell University has offered Diabetes Management in the form of education and pharmacy assistance. This program has been continued for 2017 and offers a free cellular enabled Accu-Check glucometer. All you need to do is sign up!

Wellness Credits. Earn \$35 per month toward your monthly medical premiums through a wellness credit. Here's how. . .

Step One: Obtain a Biometric Screen

A biometric screening will give you key factors regarding your health, such as blood-glucose level, cholesterol levels and blood pressure. If left unchecked, these factors can contribute to future health problems. During the month of November through February, we will be holding biometric events on main campus and at the law school. Obtain your screening results and move on to step two.

Step Two: Complete your Health Risk Assessment

A Health Risk Assessment is a questionnaire regarding your overall health. Go to mycigna.com to complete your Health Risk Assessment. Use your biometric results when filling in this survey.

No personal information will be provided to Campbell University, however generalized data will be viewed in order to tailor future wellness programs. By voluntarily participating in these events you will be able to enjoy the "wellness participation" rates for the entire plan year of 2017. If you decided not to participate, you will begin paying the "non-wellness participation" rate on March 1, 2017.

This is only intended to be a summary of benefit options. See Vendor Insurance Booklets for exact coverage/exclusions.
This does not constitute coverage.

Open Access Plus PPO



Campbell University offers a PPO plan through Cigna. Below is a snapshot of the benefits provided under the PPO plan. To access providers in the Cigna Network login to www.mycigna.com.

	In-Network	Out-of-Network
Deductible		
Individual	\$1,000	\$2,000
Family	\$2,000	\$4,000
Coinsurance Max		
Individual	\$2,000	\$4,000
Family	\$4,000	\$8,000
Hospitalization	30% coinsurance	\$500 copay, then 50% coinsurance
Outpatient Services	30% coinsurance	50% coinsurance
Urgent Care	30% coinsurance	30% coinsurance
Emergency Room	30% coinsurance	30% coinsurance
Primary Care Physician	\$30 copay (\$5 copay at Campbell Health Center)	50% coinsurance
Specialist Visit	\$70 copay (\$5 copay at Campbell Health Center)	50% after deductible
Preventive Care	Covered 100%	50% after deductible
Vision	\$20 exam copay \$125 lens and frame allowance	50% after deductible
Prescription Drugs		
Generic	\$10 copay	50% coinsurance
Preferred Brand	\$30 copay	
Non-Preferred Brand	\$45 copay	
Specialty	25% up to \$100	

2017 Monthly Payroll Deductions				
Tier	Wellness & Non-Smoker	Wellness & Smoker	Non-Wellness & Non-Smoker	Non-Wellness & Smoker
Employee Only	\$80	\$115	\$115	\$150
Employee + 1	\$400	\$460	\$460	\$495
Employee + Family	\$700	\$817	\$817	\$852

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Qualified High Deductible Health Plan



Campbell University offers a Qualified High Deductible Health Plan (QHDHP) through Cigna. The QHDHP is paired with a Health Savings Account (HSA), more information about the HSA is found on the next page. Below is a snapshot of the benefits provided under the QHDHP plan. To access providers in the Cigna Network login to www.mycigna.com.

	In-Network	Out-of-Network
Deductible		
Individual	\$2,000	\$4,000
Family	\$4,000	\$8,000
Coinsurance Max		
Individual	\$2,000	\$5,250
Family	\$4,000	\$10,500
Hospitalization	Covered 100% after deductible is met	30% Coinsurance
Outpatient Services	Covered 100% after deductible is met	30% Coinsurance
Urgent Care	Covered 100% after deductible is met	Covered 100% after deductible is met
Emergency Room	Covered 100% after deductible is met	Covered 100% after deductible is met
Primary Care Physician	Covered 100% after deductible is met	30% Coinsurance
Specialist Visit	Covered 100% after deductible is met	30% Coinsurance
Preventive Care	Covered 100%	30% Coinsurance
Vision	\$20 exam copay \$125 lens and frame allowance	30% Coinsurance
Prescription Drugs		
Generic	Covered 100% after deductible is met	30% Coinsurance
Preferred Brand	Covered 100% after deductible is met	
Non-preferred Brand	Covered 100% after deductible is met	
Specialty	Covered 100% after deductible is met	

**The Campbell Health Center will offer employees substantial discounts from the regular billed charges for medical and pharmacy*

2017 Monthly Payroll Deductions				
Tier	Wellness & Non-Smoker	Wellness & Smoker	Non-Wellness & Non-Smoker	Non-Wellness & Smoker
Employee Only	\$69	\$104	\$104	\$139
Employee + 1	\$325	\$385	\$385	\$420
Employee + Family	\$600	\$710	\$710	\$745

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Qualified High Deductible Health Plan



Health Savings Account (HSA) Information

For Use in Conjunction with the Cigna Qualified High Deductible Health Plan (QHDHP)

What is a QHDHP plan?

These plans put you in control by giving you a health fund account to pay for eligible healthcare expenses and promote good health by covering preventive care at 100 percent – without deducting from your health care account. If you use all of the money you've contributed in your HSA fund, you pay your eligible expenses until you've met your plan maximum, and then your eligible expenses are covered at 100 percent.

The **Cigna QHDHP plan with HSA** is a qualified medical plan, plus a health savings account. Broken down to its individual parts, it works like this:

Medical Plan:

- Provides benefits with an annual maximum out of pocket
- Provides 100% coverage for specified preventive care screening tests and exams
- Ensures lower out of pocket costs when you use network physicians and health care professionals
- Covers emergencies anywhere in the world

Health Savings Account:

- Helps you pay for eligible medical expenses tax-free
- Allows you to carry over balances from year to year
- Goes with you, if you leave your employer

How much can I contribute to my Health Savings Account?

- **Employer Contribution.** Campbell University will contribute funds into your Health Savings Account if you are enrolled in the Qualified High Deductible Health Plan. Campbell will contribute \$200 for employee-only and \$400 for family.
- **Tax Year 2017.** There are set amounts you can contribute to your Health Savings Account. The HSA Annual Contribution Limits are \$3,400 for individual and \$6,750 for family coverage. The HSA catch-up contribution limit for participants who are 55 or older is \$1,000.

How the HSA Works:

- **Put money in your health savings account.** You contribute money on a pretax basis to your health savings account. Your contributions can be deposited through payroll deductions or you can write a check. Keep in mind you don't have to contribute, but you can place money in the account tax-free up to the allowable maximum. This money can be used to pay for eligible medical expenses including charges that may apply toward your annual deductible.
- **Meet your annual deductible.** With the Cigna HSA, you have an annual deductible to meet. You must meet the deductible before the medical plan benefits begin. The exception is preventive care, which is covered at 100%, even if you don't reach your deductible. The deductible can be paid either with money in your health savings account, or directly out of pocket, which will allow your funds in the health savings account to continue to grow tax-free.

Telehealth

Visit the doctor from the comfort of your own home. Beginning in 2017, Cigna will offer telehealth services through two providers, American Well (AMWELL) and MDLIVE. This will allow you to call the doctor when you are in need of non-emergent medical care. You can see and talk to a doctor from a mobile device or computer without an appointment.

How it Works.

Register with one or both vendors



Register online

Patient registers online with one or both vendors so they are ready to use service when needed

By phone



Step 1: Call toll-free

Patient calls toll-free hotline available 24/7/365 including holidays. MDLIVE 888.726.3171. American Well 855.667.9722



Step 2: Speak with a coordinator

A consultation coordinator locates the next available doctor and prepares patient for the consultation.



Step 3: Speak with the doctor

Once an available doctor is located, the system automatically calls and connects the doctor to the patient vs. others.

Post-visit



Email communication

Patient can elect for consultation history to be sent to personal doctor.

BY VIDEO CONFERENCE



Step 1: Visit website

Patient visits the American Well or MDLIVE website or can download each mobile app and log in with username and password.



Step 2: Find a doctor

System helps the patient search for a doctor by a criteria, such as specialty, language, gender, location, or simply finds the next available doctor.



Step 3: See the doctor online

Once an available doctor is located, the system automatically connects the doctor to the patient.



Prescription services

AmWell and MDLIVE doctors may prescribe medication when appropriate and send the prescription directly to your pharmacy.*

Conditions treated by Telehealth Doctors. General health conditions treated by Telehealth doctors include, but are not limited to allergies, asthma, bronchitis, cold and flu, fever, infections, sinus infections, etc. Members experiencing mental health symptoms can also consult a telehealth doctor.

Home Delivery Pharmacy & Step Therapy



Home Delivery Pharmacy

Do you take specialty medication for a chronic condition? Taking your medication on time as prescribed by your doctor is vital to getting and staying healthy. With Cigna Specialty Pharmacy Services, you'll have a clinical team of specialty pharmacists and technicians, available to help you understand your medication and possible side effects, day or night.

Benefits of Cigna Specialty Pharmacy Include:

- **Access to Lead Pharmacists.** Any time, day or night.
- **Free, fast pharmacy delivery.** Even overnight.
- **Confidential.** Tamper-resistant packaging that stands up to harsh weather.
- **Therapy Management.** With a condition expert to personally coordinate your refills and answer any questions you may have on your medication needs.



Transfer your specialty and any other maintenance prescriptions by calling Cigna Specialty Pharmacy Services: (855) 326-7463, 24 hours a day, 7 days a week.

Step Therapy

Step Therapy is a prior authorization program. This means that certain medications in the Step Therapy program need approval by Cigna before they are covered under your plan.

One-step process. For all classes of medication, a generic or a preferred brand must be used before a non-preferred brand drug will be approved. Either can be tried first, in any order, and only one needs to be tried. When you fill a prescription for a Step Therapy medication, Cigna will send you and your doctor a letter that lets you know the steps you need to take before you refill your medication.

You can take a look at your prescription drug list on www.myCigna.com. If there's a (ST) symbol listed next to your medication, then it's part of the Step Therapy program.

Accident and Critical Illness



Accident and Critical Illness coverage can help you offset your medical costs in the event you experience a covered accident or a critical illness. Both plans will pay you a certain dollar amount which can be used however you please. This means you can use these dollars to pay for your out-of-pocket medical costs.

Group Accident

Accidents can happen and they can create unexpected costs. Aflac's accident plan pays for accidents that happen to you on and off the job, 24 hours a day. The plan pays cash directly to you based on the medical services you need.

24—hour coverage
No limit on the number of claims
\$125 benefit for initial treatment of accident
\$1,000 hospital admission—\$200 daily confinement benefit
\$100—\$10,000 specific injuries benefit
Up to \$6,750 for fractures or dislocations
\$60 Wellness Benefit paid annually for having a routine physical

Group Critical Illness

The Critical Illness plan is designed to pay you a lump sum cash benefit in the event you are diagnosed with a critical illness. The lump sum cash benefit can be used however you please, such as for medical bills, your mortgage, etc.

Lump Sum benefit options of \$5,000, \$10,000 or \$20,000
Occurrence and re-occurrence benefits
Heart rider covers surgeries and invasive heart procedures
Spouse coverage is available and children are covered at no additional cost
\$100 Wellness Benefit paid annually to employee & spouse for having a Health Screening

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Dental Coverage



Campbell University offers Dental Coverage through Sun Life. Employees have the option of selecting between two plans, a low plan and a high plan. The high plan provides greater coverage and so will cost more per payroll contribution.

You always have the freedom to choose any dentist with your dental plan. When using an in-network dentist, you may save on out-of-pocket costs.

Services	Low Plan	High Plan
Preventive Services	100% Exams, cleanings, fluoride treatments, bitewing, full mouth or panoramic x-rays	100% Exams, cleanings, fluoride treatments, bitewing, full mouth or panoramic x-rays
Deductible	\$50 individual/\$150 family Waived for Preventive Services	\$50 individual/\$150 family Waived for Preventive Services
Basic Services	80% Fillings, simple and surgical extractions, anesthesia, Endodontics and Periodontics	80% Fillings, simple and surgical extractions, anesthesia, Endodontics and Periodontics
Major Services	Not Covered Bridges, Full and Partial Dentures, Crowns, Inlays, Onlays	50% Bridges, Full and Partial Dentures, Crowns, Inlays, Onlays
Orthodontics	Not Covered	50% \$1,000 Maximum
Annual Maximum	\$1,000 Preventive Services do not count toward your annual maximum	\$1,000 Preventive Services do not count toward your annual maximum

2017 Monthly Payroll Deductions		
Tier	Low Plan	High Plan
Employee Only	\$33.01	\$39.28
Employee + Spouse	\$65.75	\$79.72
Employee + Child(ren)	\$84.80	\$98.47
Employee + Family	\$130.22	\$152.68



Register for Online Advantage for Members on the following website: www.assurantemployeebenefits.com. Online Advantage for Members provides you the ability to download your ID card, view benefit information and find a dentist.

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Life/AD&D Insurance



Campbell University offers Group Term Life and Accidental Death & Dismemberment (AD&D) Coverage through Sun Life to all eligible employees and their dependents. This benefit is paid 100% by Campbell University.

Employer Paid Group Term Life and Accidental Death & Dismemberment	
Employee Coverage Amount	1X Annual Earnings to a Maximum of \$50,000
Spousal Coverage Amount	\$2,000
Dependent Coverage Amount	Birth to 14 days : \$0 14 days to 6 months: \$500 6 months to age 19: \$2,000 (up to 23 if full-time student)
Reduction Schedule	All coverage amounts reduce to 65% at age 70, 50% at age 75

Eligible employees have the option of purchasing additional Life/AD&D Coverage through the Voluntary Group Term Life/AD&D option. Coverage can be purchased for dependents as well. Please refer to your application to determine the monthly cost of this benefit.

Voluntary Group Term Life and AD&D	
Employee Coverage Amount	Increments of \$10,000 Maximum: \$500,000 or 5X Annual Earnings, whichever is less Guarantee Issue: \$150,000
Spousal Coverage Amount*	Increments of \$5,000 Maximum: \$250,000 Guarantee Issue: \$25,000
Dependent Coverage Amount*	Increments of \$2,000 Maximum: Birth to 14 days: \$0 14 days to 6 months: \$500 6 months to age 19: \$10,000
Reduction Schedule	All coverage amounts reduce to 65% at age 70, 50% at age 75

*Spouse and Child Life must be purchased with Employee Life and can't exceed 50% of employee coverage

Employees and dependents newly enrolling will be subject to evidence of insurability. An application must be approved by Sun Life before coverage will be in force.



When enrolling or updating your Life Insurance please make sure to designate a beneficiary. This can be changed any time within the year.

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Disability Insurance



Employer Paid Long Term Disability

Campbell University offers Long-Term Disability to all eligible employees through Sun Life and pays the full cost of this benefit. In the event you become disabled from a non-work related injury or sickness, this disability plan becomes a source of income to you.

Benefits Begin	After 180 days
Definition of Disability	2 Year Own Occupation
Benefit Duration	To age 65 or Social Security Normal Retirement Age
Percentage of Income Replaced	60% of monthly earnings
Maximum Benefit	\$2,000 per month
Cost of Living Adjustment	3%

Voluntary Short Term Disability

Campbell University offers Short-Term Disability to all eligible employees through Sun Life. Employees are responsible for the cost of coverage. Short-term Disability coverage replaces a percentage of your income while you are unable to work due to an accident, illness, or the birth of a child. Please refer to your application to determine the monthly cost of this benefit.

	Choice 1	Choice 2	Choice 3
Elimination Periods	31st day accident / 31st day illness	15th day accident / 15th day illness	1st day accident / 8th day illness
Percentage of Income Replaced	60%	60%	60%
Maximum Benefit	\$1,500	\$1,500	\$1,500
Benefit Duration	22 weeks	24 weeks	26 weeks
Guaranteed Issue Amount	\$1,500	\$1,500	\$1,500

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Flexible Spending Account



Health Care Flexible Spending Account

You may elect to have a specific number of dollars deducted from your gross pay before taxes and put in a reimbursement account. You may use these monies within the year for reimbursement on things such as: co-pays, deductible / coinsurance expenses, physicals, hearing aids, dental care, braces, contact lenses, and more. (**Note—effective January 1, 2011, Over the Counter Medications are no longer eligible through the Flexible Spending Account. An updated list is available in your packet.) You can set pre-tax dollars aside between \$100 and **\$2,550** annually.

Dependent Care Flexible Spending Account

You may elect to have a specific number of dollars deducted from your gross pay before taxes each period for daycare expenses. These dollars are then contributed to a reimbursement account. The money is deducted from your check before taxes are applied. This saves you “taxation” on this amount that can later be reimbursed to you for dependent care. You can set aside pre-tax dollars between \$500 and **\$5,000** annually.

Changes to your Flexible Spending Account plan are governed by Section 125 rules. No change can be made unless there is a qualifying event.

Retirement



Campbell University Retirement Plans:

You contribute 5% and Campbell University matches 8%
Defined Contribution and Tax-Deferred Annuity Plan
TIAA | Financial Services
Main Phone number 1-800-842-2252

TIAA Individual and Institutional Services, LLC, Member FINRA and SIPC

Millennium Advisory Services, Inc.
1-877-435-2489
www.mas-edu.com



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Contact Information



Medical & Pharmacy Claims/Coverage
www.mycigna.com

1-800-244-6224



Flexible Spending Account
Health Savings Account
www.shdr.com

1-800-768-4873

1-800-768-4873



Dental Claims/Coverage
www.assurantemployeebenefits.com
Life/AD&D
Short Term Disability
Long Term Disability

1-800-442-7742

1-800-247-6875



Accident
Critical Illness
www.aflacgroupinsurance.com

1-800-433-3036



Marsh & McLennan Agency
Samantha Davis
sdavis@mma-pbs.com

(919) 719-6350



TIAA | Financial Services

1-800-842-2252



Advisory Services
www.mas-edu.com

1-877-435-2489

Always have your policy number and Social Security Number available when calling your insurance company.

Notes

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