



CLAFLIN
UNIVERSITY
The World Needs Visionaries

Employee Benefits

2024 Plan Year

Overview



Medical Coverage



Prescriptions & Pharmacies



Supplemental Benefits



Assistance & Care Team



Enrollment Process & Timeline

Medical Plans

- 2024 Updates:
- Two Network Plans
 - Open Access Plan
 - Cigna Plan
 - Same benefits
 - Only difference is pricing
 - Lower premiums for Open Access Plan



Plan Year		
	<u>Open Access Plan</u> (Individual / Family)	<u>Cigna Plan</u> (Individual / Family)
Medical Plan Deductible	\$6,850 / \$13,700	\$6,850 / \$13,700
Gap Supplement Benefit	\$4,750 / \$9,500	\$4,750 / \$9,500
Reduced Deductible after Gap	\$2,100 / \$4,200	\$2,100 / \$4,200
Max Out of Pocket (Deductible + Copays)	\$8,550 / \$17,100	\$8,550 / \$17,100
Medical Services		
	<u>Open Access Plan</u>	<u>Cigna Plan</u>
Preventative Exam	Covered, no cost	Covered, no cost
Primary Care	\$5 Copay	\$5 Copay
Specialist Care	\$50 Copay	\$50 Copay
Lyric Telemedicine	Covered, no cost	Covered, no cost
Urgent Care	\$50 Copay	\$50 Copay
Emergency Room & Hospital	Deductible	Deductible
Physical Therapy	\$50 Copay	\$50 Copay
Labs / Imaging	Quest \$0 or Deductible / Deductible	Quest \$0 or Deductible / Deductible

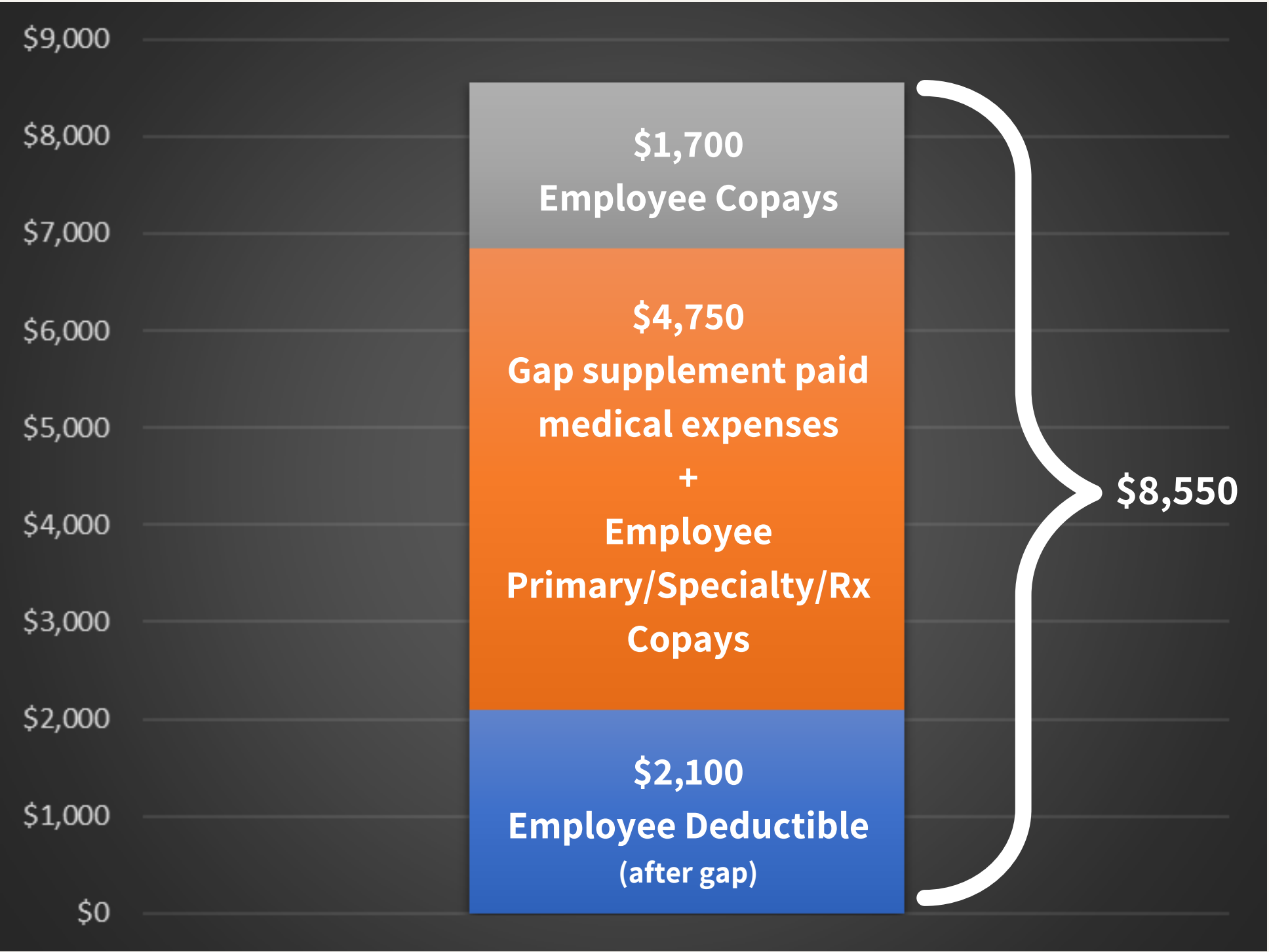
What is Gap Supplement?

- Pays your medical expenses (except for primary/specialty/Rx copays) after you have met the reduced gap deductible of \$2,100.
- Continues to pay medical expenses until medical plan deductible of \$6,850 has been met. (combination between Gap + Employee Copays)
- After which, gap supplement stops, and you only pay copays until the max out-of-pocket amount of \$8,550 has been met.
- Copays stop and medical plan pays 100% of all medical expenses after \$8,550.

Maximum Employee Expense: \$2,100 + Copays

Examples of gap paid expenses: hospital/ER charges, surgical & diagnostic services, physician/lab/urgent care facility services, etc.

(Data based on employee only coverage)



Medical Plan Premiums



Medical Coverage

Open Access Plan		
Coverage	Semi-Mothly Payroll Deduction (24)	Monthly
Employee (EE)	\$121.58	\$243.16
EE + Spouse	\$262.71	\$525.42
EE + Children	\$224.05	\$448.10
Family	\$346.93	\$693.86

Cigna Plan		
Coverage	Semi-Mothly Payroll Deduction (24)	Monthly
Employee (EE)	\$145.81	\$291.62
EE + Spouse	\$307.80	\$615.60
EE + Children	\$269.42	\$538.84
Family	\$391.76	\$783.52

Lower premiums for Open Access Plan

Premiums are adjusted for lower income individuals. Paycom will automatically adjust premiums based on your income

lyric



Medical Coverage

Telemedicine Urgent Care

Telemedicine Mental Health



70%

of low acuity illness
can be taken care of
virtually

Common Conditions:

- Cold and Flu Symptoms
- Sinus Problems
- Ear Infection
- Allergies
- Urinary Tract Infection
- Nausea
- Pink Eye
- Stomach Viruses
- Infections
- Rashes
- Sore Throat
- Acne
- Recommendations
- Second Options and more

lyric

Urgent Care. Anytime.
Anywhere.



*Now you can
talk to a doctor
anywhere, anytime.*

Use a Virtual Urgent
Care for these
common conditions:

- Abrasions
- Allergies
- Back and neck pain
- Bronchitis
- Cough, sore throat, COVID-19 or common cold/flu like symptoms
- Diarrhea
- Eye infections (e.g. Pink Eye)
- Head lice
- Headaches/migraines
- Insect bites and stings
- Minor skin conditions or rashes
- Painful urination (e.g. Urinary Tract Infections)
- And more!

Virtual Healthcare in
Your Hands.

lyric

Caring for Mind and Body
We're here to help

*Choose the mental or
behavioral health solution
that's right for you.*



Virtual Counseling*

Consult with a Master Degreeed Counselor. The amount of counseling sessions will be clinically appropriate based on the issue. This program is for short-term problem resolution, referral, and crisis intervention services:

- Death of a Loved One • Relationship Issues • Substance Abuse
- Depression • Stress and Anxiety • Parenting Issues When to use

Virtual Psychologist Service

Service Speak with a licensed Psychologist for one-to-one session(s) to assess your symptoms and evaluate your medical, psychiatric and family history to determine a productive treatment plan:

- Life Changes • Grief and Loss • Relationship Issues When to use
- Depression • Addiction • Stress Management

Virtual Psychiatrist Service**

Connect with a U.S. based, board-certified Psychiatrist who can diagnose, treat, conduct psychotherapy and prescribe medications for a range of mental health disorders, as necessary:

- Panic Disorders • Bipolar Disorder • Addictive Behaviors



Medical Coverage

Know your lab testing options — and save.

Your healthcare plan now includes an outstanding new benefit: **QuestSelect™**. It's designed to save you money on covered outpatient lab testing, from blood and urine tests to throat cultures and more, and this benefit is free to you. NO co-pays, NO deductibles, and NO coinsurance for covered services.



No out-of-pocket costs when you choose Quest



High-quality lab testing from an industry leader



No need to change your doctor - just show your QuestSelect™ card

Prescription Drugs & Pharmacies Plan

Select Pharmacies:

All pharmacies except non-select group below.

Non-Select Pharmacies:

CVS

Walgreens

Target

Rite Aid



	Select Pharmacies	Non-Select Pharmacies
34 Day Supply		
Generic	\$10	\$20
Preferred Brand	\$25	\$50
Non Preferred Brand	\$50	\$100
90 Day Supply		
Generic	\$20	Not Offered
Preferred Brand	\$50	Not Offered
Non Preferred Brand	\$100	Not Offered
Speciality Drugs		
Speciality Drugs are excluded from the plan and only offered through Veracity Rx concierge team.		

ID Cards



Medical Coverage

Open Access



OAP
ebms Open Access Plan
QuestSelect™
Formerly Lab Card®
www.QuestSelect.com (800) 646-7788
Telemed:
portal.getlyric.com
(866) 223-8831
lyric

Claflin University
Group: 00637
Employee: Sample Member
ID: 982000000
Med Cov:Employee + Spouse
POS Medical Plan

VERACITY CARE SOLUTIONS
A nurse navigator will help you find the right doctor for your needs the first time.

For questions on claims, information on your health plan or to reach a nurse navigator, please visit mibenefits.ebms.com or call (833) 642-2735



Cigna



Network Access:

Cigna PPO
www.myCigna.com
Telemed:
portal.getlyric.com
(866) 223-8831
lyric

Claflin University
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Gap Supplement

Information for Providers:
For questions regarding your patient's plan, please call (406) 869-5555
Providers call for pre-certification:
Veracity Care Solutions: (888) 324-1747
Healthcare Provider: this card in no way guarantees benefits

Submit claims electronically with **payer ID #81039** at ebms.com/services/providers

Mail: EBMS
P.O. Box 21367
Billings, MT 59104

For Facility & Professional Claims:
www.planlimit.com/ciaflin-university

Member Applicable Ded/OOP Amounts
Deductible: \$6,850 Ind / \$13,700 Fam
Out of Pocket: \$8,550 Ind / \$17,100 Fam

Copays
PCP: \$5 SPC: \$50 UC: \$50

Pharmacy Plan:
Rx BIN: 009430 
Rx GRP: CFN97RX3
ID: EBMS98200000
<https://veracity.procarerx.com>
Pharmacy Plan Questions: (888) 388-8228
Preferred Pharmacy Copays:
Tier 1 \$10 / Tier 2 \$25 / Tier 3 \$50
Non-Preferred Pharmacy Copays:
Tier 1 \$20 / Tier 2 \$50 / Tier 3 \$100

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Member

Supplemental Health Insurance
Underwritten by Nationwide Life Insurance Company
Columbus, Ohio

Group #: G1050
Member: John Sample
Policy #: 1050000000

Medical Plan

Effective:

Combined Inpatient/Outpatient Deductible
\$3,000

Combined Inpatient/Outpatient Benefit Max
\$3,000

Medical Claims Submission

Electronic Payer ID# 07205

Mail Claims: HealthComp
PO Box 660091
Dallas, TX 75266-0091

Email Claims:
CCCSupport@HealthComp.com

Must include:
Itemized Bill or HCFA
Primary Carrier EOB

Claims & Benefit Information

Providers Call: 844-413-2681
Members Call: 844-413-2681
Or log on to www.hchealthbenefits.com

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Flexible Spending Account (FSA)



Medical Coverage



- Health Care FSA's allow for tax free money to be set aside to help pay for your qualified medical expenses
 - Annual Minimum: \$100
 - Annual Maximum: \$3,050
- Dependent Care FSAs allow for tax free money to be set aside to help pay for qualified child/adult dependents' medical expenses who are claimed on your tax return
 - Annual Minimum: \$100
 - Annual Maximum: \$5,000 (joint return)
- \$640 rollover provision to help avoid 'use it or lose it'
- Rollover deadline: April 30th
- **Auto-enroll occurred from prior year enrollment.**
Changes can be made in Paycom.

Supplemental Benefits



Dental & Vision



Accident, Critical Illness, Cancer



Short & Long Term Disability



Basic Life & Voluntary Life

Dental & Vision

Humana

Dental Unlimited	
Deductible	\$50 / \$150
Benefit Amount	Unlimited
Preventative Care	100%, 3 cleanings / year
Basic Services	80% paid by plan
Major Services	50% paid by plan
Ortho Coverage	\$1000 child benefit

Semi-Monthly Payroll Deduction (24):
EE \$17.78 | EE SP \$35.57 | EECH \$42.82 | Family \$64.72

If enrolled in the medical plan, 100% of dental premium is paid by Claflin University

Vision 200	
Annual Exam	\$0
Retinal Imaging	\$0
Materials	\$0
Frames (24 months)	\$200 allowance
Lenses (12 lenses)	\$0
Contacts	\$200 allowance

Semi-Monthly Payroll Deduction (24):
EE \$5.46 | EESP \$10.90 | EECH \$11.04 | Family \$16.95

Accident, Critical Illness, Cancer



Supplemental Benefits



Accident

- Tax free cash payments
- Simple & Major accidents and injuries which need medical attention
 - Examples: Cutting finger slicing vegetables; tearing ACL playing soccer
- Amount of benefit based on specific type of accident/injury

\$150 Wellness benefit per person enrolled!

**EE \$6.31 | EESP \$8.28
EECH \$8.81 | Family \$10.78**

Critical Illness

- Tax free cash payments
- Covers 22 critical illnesses, most notably: heart attack, cancer, stroke
- Choose benefit level: \$10k, \$20k, \$30k, \$40k
- Issue age pricing - premium will not increase due to aging
- Skin cancer paid on first occurrence - \$250 benefit

\$150 Wellness benefit per person enrolled!

**Pricing based on age and
coverage level**

Cancer

- Tax free cash payments
- Cancer diagnosis
- Amount of benefit based on specific benefit schedule and selected level
- Two options: Level 1 or Level 2
 - Benefits increase with Level 2

\$50 Wellness benefit per person enrolled!

**Pricing based on age and
coverage level**

Short Term & Long Term Disability



Disability



Short Term Disability

- Income replacement during short periods of time when you are unable to work
 - Income is taxed
- Up to 60% of income up to \$1000/week for up to 5 months
- 30 day sickness and/or injury elimination
- Pricing based on age and coverage level

STD is provided to all employees who enroll in the medical plan



Long Term Disability

- Income replacement during longer periods of time when you are unable to work
 - Income is taxed
- Up to 60% of base salary/month minus other sources of income
- 180 day elimination period

Paid by Claflin University for all FT Employees

Basic Life



Basic Life + AD&D

\$15,000
Full Time Employees

+



Basic Life + AD&D

\$10,000
Additional if enrolled
in Medical Plan

Paid by Claflin University

Paid by Claflin University

Voluntary Life



Supplemental Benefits

Humana

Voluntary Life

- Voluntary life + AD&D
- \$150,000 Guaranteed Issue
- \$150k max
- Benefit reduction begins at 65 & 70
- Portal coverage up to age 70

Medical questions apply after 1st enrollment opportunity



Prudential

Voluntary Life

- Voluntary life + AD&D
- \$350,000 Guaranteed Issue
- \$350k max
- Benefit reduction begins at 65 & 70
- Portal coverage up to age 70

Medical questions apply after 1st enrollment opportunity



Care Management:

Health Care support when you need it most

What Is Veracity Care Solutions?

No-Cost Care Management for your healthcare with your own dedicated care manager.

Your Veracity Care Manager:

- Is a registered nurse (RN) – an advocate to navigate the healthcare system.
- Provides a comprehensive plan and complete support in the ever-changing healthcare marketplace.
- Helps you understand and manage your plan, your needs, and your condition.

How Can I Get Started?

Call
833.642.2735

And ask to speak to a Care Manager today!

Our Team can help you with:

- Finding a hospital, clinic, & doctor
- Billing and payment questions
- Claims questions
- Overall medical plan help



Assistance & Care Team



Assistance & Care Team



Concierge Team

Veracity Rx concierge team is available to help source \$0 or substantially lower cost specialty prescription drugs in 90 day supply, mailed directly to your door.

1-888-388-8228

Assistance & Care Team



Assistance & Care Team



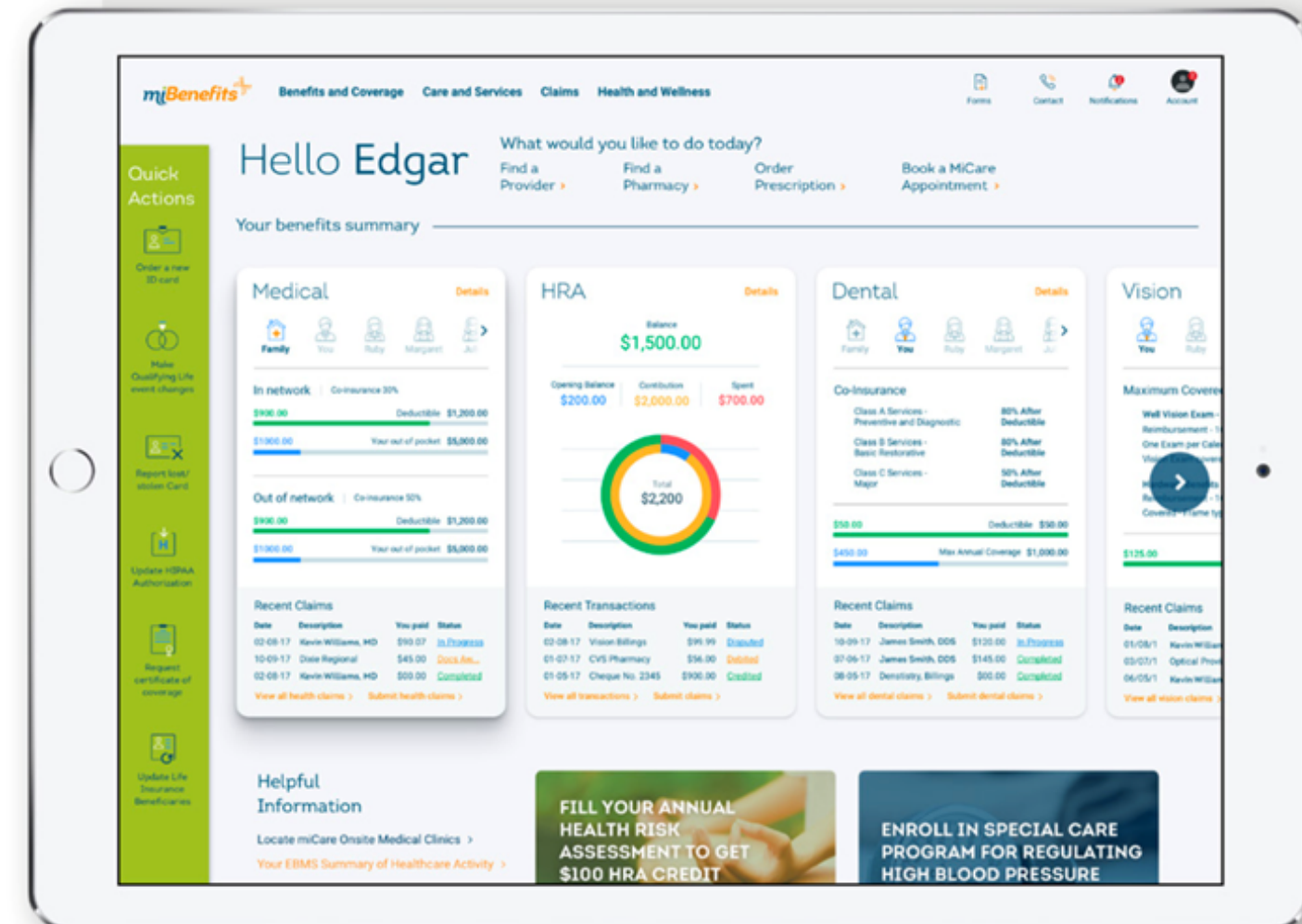
What you'll find in the miBenefits portal:

- ✓ One login for everything – medical, dental, vision, prescription, and HSA/FSA
- ✓ Simplified navigation – get 80% of what you need right from the home page
- ✓ Quick-links to find a physician, order an ID card, and perform other common tasks

Other features to check out:

- Claims status in real time
- Separate tabs for each family member on your plan
- At-a-glance tracking of where you are in terms of deductibles and out-of-pocket maximums

The **miBenefits** portal



Online Enrollment

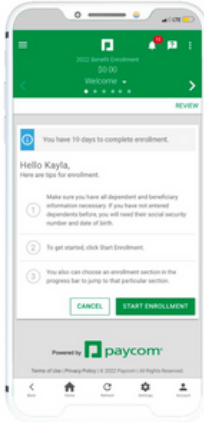
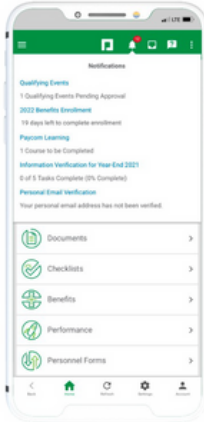


Show Me How to Enroll in Benefits

BENEFITS ADMINISTRATION

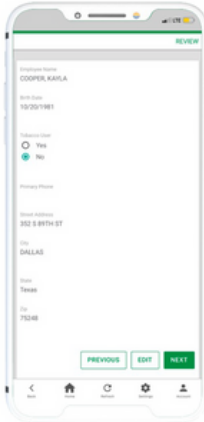
STEP 1

From the Notifications Center, tap the current year's Benefits Enrollment. Review the instructions and tap "Start Enrollment."



STEP 2

Review your information. Tap "Edit" to change anything or "Next" to continue.



4-4-22

EMPLOYEES

Visit the Help Menu for the most up-to-date version of this guide.

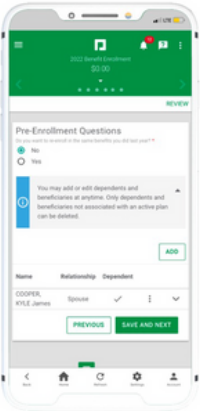


Show Me How to Enroll in Benefits

BENEFITS ADMINISTRATION

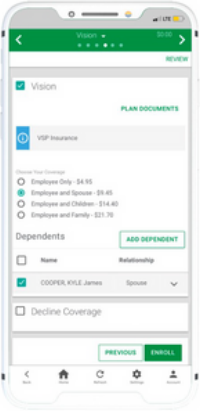
STEP 3

Complete the Pre-Enrollment Questions and tap "Save and Next." *You can also edit existing dependent and beneficiary information on this screen, as well as add a dependent or beneficiary.*



STEP 4

Choose to enroll in or decline a plan by checking the appropriate option. If necessary, choose which dependents to add. When finished, tap "Enroll." Continue for each benefit plan.



4-4-22

EMPLOYEES

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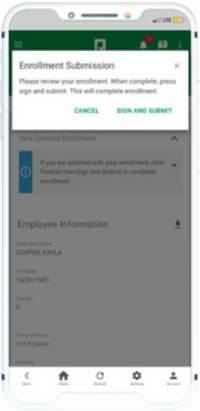
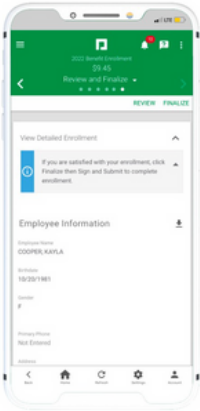


Show Me How to Enroll in Benefits

BENEFITS ADMINISTRATION

STEP 5

When finished, review your enrollment and tap "Finalize." Then, tap "Sign and Submit" in the pop-up window. *To view your current benefits at anytime, navigate to Benefits > Current Benefits.*



4-4-22

EMPLOYEES

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Contact



1-833-642-2735



1-888-326-7314



1-888-388-8228



1-800-233-4013



1-800-247-6875



1-833-642-2735



1-800-524-0542