Eskenazi Health
720 Eskenazi Ave.
Indianapolis, IN 46202
317.880.0000
EskenaziHealth.edu

Oct. 10, 2024

Dear Eskenazi Health and Indianapolis EMS Employees,

Welcome to 2025 Open Enrollment. Within this letter, you will find important information regarding this year's Open Enrollment into your benefit plans for 2025. We have outlined the required steps to enroll or waive your election for the upcoming year. Open Enrollment is from 12:01 a.m. on Sunday, Oct. 13 to 11:59 p.m. on Thursday, Oct. 31.

Human Resources is pleased to announce that Open Enrollment will be passive this year. This means, unless you are making changes to your benefits, current 2024 coverage will carry over to 2025 coverage. The exception to this is flexible spending account (FSA) elections, both medical and dependent care, and health savings account (HSA) elections. If you wish to have FSA or HSA accounts in 2025, you must enter annual election amounts during Open Enrollment.

Coverages in this year's Open Enrollment include medical, dental, vision, FSA, dependent care FSA, HSA, long-term disability, voluntary life insurance, dependent life insurance, voluntary accident insurance, voluntary critical illness insurance, pet insurance and LifeLock™ by Norton™.

Please note that the hourly wage band for medical and dental plans is increasing from $20.50 to $21.10.

Premium discount program: As previously communicated, employees who use tobacco or nicotine products but want to qualify for the insurance premium discount for the 2025 plan year must complete the 1.800.QUIT.NOW smoking cessation program by Oct. 31. Those who complete the approved program during this time period are asked to send a copy of the completion certificate to the HR Shared Services Center at hrsharedservices@eskenazihealth.edu by Oct. 31, 2024.

If you currently have dependents insured on your benefit plans who are no longer eligible, Open Enrollment is your opportunity to remove them. Now is also the time to explore different coverage options, including the Health Insurance Exchange individual plans, Medicaid, Medicare and private policies.

If you are currently out on FMLA or leave of absence, please call or email the HR Shared Services Center at 317.880.3344 or hrsharedservices@eskenazihealth.edu to complete the enrollment process. If you have any questions about Open Enrollment, please call the HR Shared Services Center at 317.880.3344, option 3.

Sincerely,

Kathy Young
Director of Employee Relations and Benefits
Eskenazi Health Human Resources

Your To-Do List

The following checklist outlines the steps required to enroll in your benefits for 2025.

Educate Yourself to Make the Best Decisions

- ❑ Learn your 2025 benefit options.
- ❑ Make the following decisions:
  1. Who will you cover this year?
  2. What plans will you elect?
  3. Will you contribute to a flexible spending account (FSA)? If so, how much?
  4. Do you need to remove an ineligible dependent from your plan? If yes, now is the time to do so.

Remember

If you do not enroll in benefits, your 2024 benefit elections will roll over to 2025, with the exception of the FSA and HSA.

Enroll In or Waive Your Benefits

- ❑ Go to E-Hub > SuccessFactors to begin the enrollment process.
  - Use your network email address and password to log in.
- ❑ Click on the BenefitFocus icon > Enroll Now.
- ❑ Review your existing coverage and select new coverage or waive the options.
- ❑ Confirm your personal and qualified dependents' information.
- ❑ Update beneficiaries (if applicable).
- ❑ Complete all necessary setup steps:
  1. Spousal questionnaire, if applicable
  2. Proof of dependent eligibility uploads
  3. FSA enrollment

Information Needed for Enrollment and Next Steps

- ❑ Know your employee ID number, network email address and login password.
- ❑ Make sure you have your (and your qualified dependents' and beneficiaries') birthdate(s), address(es) and Social Security number(s) on hand.
- ❑ Once the plan year begins, review your paycheck. If you notice errors in your payroll deductions, please notify Human Resources immediately.
- ❑ Provide your new insurance card(s) to your health care providers after the start of the plan year.
- ❑ Review the Benefits of Choosing Eskenazi Health for Your Care section of this letter to make sure you are using your health plan to its fullest potential.

If you need assistance with Open Enrollment, please contact the HR Shared Services Center at 317.880.3344, option 3, or hrsharedservices@eskenazihealth.edu.

At a Glance

Benefit	Carrier	Important to Know	Notes
Medical Coverage	UMR – part of UnitedHealthcare (UHC)	Employee and Eskenazi Health/ Indianapolis EMS share the cost.	Premium rates have increased for 2025, but there are no changes to the plan.
Pharmacy Coverage	Navitus	Significant savings are available when filling prescriptions through an Eskenazi Health pharmacy.	Eskenazi Health Pharmacy is the required specialty pharmacy for all plan members.
Vision Coverage	EyeMed	Eskenazi Health Optometry providers are in network.	Premium rates have increased for 2025, but there are no changes to the plan.
Dental Coverage	Delta Dental	A large network is available, and Eskenazi Health Center Dental providers are in network.	There are no changes to the plan for 2025. Please see premium rate increases below.
Accident Coverage	Lincoln Financial	Employee pays 100%.	This coverage is designed to help with out-of-pocket costs for accidents. Coverage is available for employee, spouse and children. A $50 annual health screening benefit is included.
Critical Illness Coverage	Lincoln Financial	Employee pays 100%.	Carrier pays a lump sum upon diagnosis of a covered critical illness. Spouse coverage is available when employee participates. A $50 annual health screening benefit is included.
Basic Term Life and AD&D	Lincoln Financial	Organization pays 100%.	Coverage equals the lesser of one times your annual compensation or $500,000. Benefit reduces at age 65.
Short-Term Disability	Lincoln Financial	Organization pays 100%.	Covers 60% of your salary up to $3,500 per week.
Long-Term Disability	Lincoln Financial	Employee pays 100%.	Employees may opt to receive 40% of their salary up to $5,000 per month, or 60% of their salary up to $10,000 per month.
Optional Life Insurance and AD&D	Lincoln Financial	Employee pays 100%.	You may purchase four times your annual compensation or $450,000.
Dependent Life Insurance	Lincoln Financial	Employee pays 100%.	Spouse and dependent life insurance options are broken out with increased coverage available. Spouse coverage is in increments of $10,000 up to $50,000. Child coverage for live birth to 6 months is $10,000 and for 6 months and older is in increments of $5,000 up to $25,000.
*Medical Flexible Spending Account	Chard Snyder	Maximum contribution is $3,300.	Existing participants will not receive a new card this year and should continue to use the current card.
*Limited Medical Flexible Spending Account	Chard Snyder	Maximum contribution is $3,300.	This offering is for those enrolled in the HDHP plan. Funds may only be used for dental and vision charges.
*Dependent Care Flexible Spending Account	Chard Snyder	Maximum contribution is $5,000.	Existing participants will NOT receive a new card this year and should continue to use the current card.

** Reimbursements submitted to Chard Snyder may be subject to auditing, so please keep your receipts as you might be required to submit supporting documentation.*

Benefit	Carrier	Important to Know	Notes
Health Savings Account	The HSA Authority	Employee contributes 100%. Maximum contribution is $4,300 for single and $8,550 for family for 2025.	This is a bank account for those enrolled in the HDHP. Funds may be used for medical, dental and vision charges.
Pet Insurance	Nationwide	Employee pays 100%.	There is a choice of reimbursement options for veterinary expenses.
Premium Discount Program	Eskenazi Health	Employees who use tobacco/nicotine products but want to qualify for the premium discount for 2025 must complete the 1.800.Quit.Now smoking cessation program by Oct. 31, 2024.	Please send your completion certificate to the HR Shared Services Center at hrsharedservices@eskenazihealth.edu by Oct. 31, 2024.
Identity Theft Protection	LifeLock™ by Norton™	Employee pays 100%.	LifeLock™ by Norton™ benefit plans were created to help employees feel protected and confident.

2025 Bi-Weekly Employee Cost-Sharing Rates

Medical PPO Plan or High Deductible Health Plan (HDHP) - UnitedHealthcare (UMR)

PPO Plan: Non-Tobacco/Nicotine

Earning less than $21.10 per hour		Earning more than $21.10 per hour	
Single	$49.26	Single	$98.51
Employee + Child(ren)	$108.85	Employee + Child(ren)	$192.58
Employee + Spouse	$134.46	Employee + Spouse	$237.89
Family	$179.28	Family	$317.19
With Spousal Surcharge		With Spousal Surcharge	
Employee + Spouse	$216.37	Employee + Spouse	$319.80
Family	$261.19	Family	$399.10

PPO Plan: Tobacco/Nicotine

Earning less than $21.10 per hour		Earning more than $21.10 per hour	
Single	$83.87	Single	$133.12
Employee + Child(ren)	$143.46	Employee + Child(ren)	$227.19
Employee + Spouse	$169.08	Employee + Spouse	$272.50
Family	$213.90	Family	$351.80
With Spousal Surcharge		With Spousal Surcharge	
Employee + Spouse	$250.98	Employee + Spouse	$354.41
Family	$295.80	Family	$433.71

HDHP: Non-Tobacco/Nicotine

Earning less than $21.10 per hour		Earning more than $21.10 per hour	
Single	$43.63	Single	$87.27
Employee + Child(ren)	$96.43	Employee + Child(ren)	$170.61
Employee + Spouse	$119.12	Employee + Spouse	$210.75
Family	$158.82	Family	$280.99
With Spousal Surcharge		With Spousal Surcharge	
Employee + Spouse	$201.03	Employee + Spouse	$292.66
Family	$240.73	Family	$362.90

HDHP: Tobacco/Nicotine

Earning less than $21.10 per hour		Earning more than $21.10 per hour	
Single	$78.25	Single	$121.89
Employee + Child(ren)	$131.04	Employee + Child(ren)	$205.22
Employee + Spouse	$153.73	Employee + Spouse	$245.36
Family	$193.44	Family	$315.61
With Spousal Surcharge		With Spousal Surcharge	
Employee + Spouse	$235.64	Employee + Spouse	$327.27
Family	$275.35	Family	$397.52

Dental - Delta Dental

Plan A

Earning less than $21.10 per hour		Earning more than $21.10 per hour	
Single	$4.63	Single	$9.26
Employee + Child(ren)	$13.98	Employee + Child(ren)	$27.96
Employee + Spouse	$9.20	Employee + Spouse	$18.40
Family	$18.69	Family	$37.39

Plan B

Earning less than $21.10 per hour		Earning more than $21.10 per hour	
Single	$6.10	Single	$12.19
Employee + Child(ren)	$18.17	Employee + Child(ren)	$36.33
Employee + Spouse	$12.21	Employee + Spouse	$24.41
Family	$24.48	Family	$48.97

Plan C

Single	$22.69
Employee + Child(ren)	$63.85
Employee + Spouse	$45.33
Family	$87.27

Vision - EyeMed

Single	$2.33
Employee + Child(ren)	$4.99
Employee + Spouse	$4.67
Family	$7.98

Medical PPO Plan				
	Tier 1 Eskenazi Health	**Tier 2** Not Offered at Eskenazi Health	**Tier 3** UHC Choice Plus	**Tier 4** Out of Network
Deductible (Single/Family)	Not applicable	Not applicable	$1,500/$3,000	$2,500/$5,000
Out-of-Pocket Annual Maximum (Single/Family)	$6,000/$12,000	$6,000/$12,000	$6,000/$12,000	Unlimited
Physician Office Visit (Primary Care)	$10	$10	$60	50% after deductible
Physician Office Visit (Specialist)	$20	$20	$80	50% after deductible

Pharmacy Copays and Out-of-Pocket Amounts under the PPO Plan

Tier Level	Eskenazi Health Pharmacy 30-day Prescription	Eskenazi Health Pharmacy 31- to 90-day Prescription	Retail Pharmacy 30-day Prescription	Retail Pharmacy 31- to 90-day Prescription	Mail Order 90-day Prescription
Tier 1	$5	$10	$20	$60	$40
Tier 2	$10	$20	$40	$120	$80
Tier 3	$20	$40	$80	$240	$160
Specialty*	10% coinsurance w/$100 max	N/A	N/A	N/A	N/A

**Specialty medication prescriptions must be filled at an Eskenazi Health Pharmacy location.*

Annual Out-of-Pocket Maximum

Individual Maximum	$1,000
Family Maximum	$2,000

High Deductible Health Plan (HDHP)				
	Tier 1 Eskenazi Health	**Tier 2** Not Offered at Eskenazi Health	**Tier 3** UHC Choice Plus	**Tier 4** Out of Network
Deductible (Single/ Family)	$3,500/$7,000	$3,500/$7,000	$3,500/$7,000	$7,000/$14,000
Individual Embedded Deductible	$3,500	$3,500	$3,500	$7,000
Out-of-Pocket Annual Maximum (Single/ Family) Deductible Included	$6,000/$12,000	$6,000/$12,000	$6,000/$12,000	Unlimited
Coinsurance	10%	10%	30%	50%
Physician Office Visit	90% after deductible	90% after deductible	70% after deductible	50% after in-network deductible
Urgent Care	Not available	90% after deductible	90% after deductible	90% after in-network deductible
Emergency Room	90% after deductible	90% after deductible	90% after deductible	90% after in-network deductible
Inpatient/Outpatient	90% after deductible	90% after deductible	90% after deductible	50% after deductible
Pharmacy Benefits (Navitus and PaydHealth) Under the High Deductible Health Plan				
	Eskenazi Health Pharmacy	**Retail**	**Mail Order**	**Out of Network**
Out-of-Pocket Maximum (Single/ Family)	Combined with medical – waived for Affordable Care Act preventive, contraceptives, vaccines			Not covered
Prescription Deductible	Combined with medical			Not covered
Tiers 1, 2, 3	Deductible then 10%	Deductible then 10%	Deductible then 30%	Not covered
Tier 4 (Specialty)	Deductible then 10% (Eskenazi Health only)	Not covered	Not covered	Not covered

Enrolling Dependents

You can include dependents on your insurance plans as long as they meet the below eligibility criteria. If you are adding dependents who were not on the medical plan in 2024, you will be required to provide supporting documentation.

Legal spouse	Provide a photocopy of a marriage certificate or an acceptably executed marriage license that identifies the couple, date of marriage, legal jurisdiction, and has a signature or seal showing it has been properly recorded with the county and/or state. A church ceremony document will not be accepted if it does not meet these requirements. In addition to your marriage certificate, you will be required to provide joint documentation. Joint documentation is an item addressed to both parties and dated within the last 90 days. Examples of acceptable joint documentation include a utility bill, mortgage statement, auto insurance statement, property tax or bank statement(s). If you do not have a joint document, you may provide a copy of your most recently filed Federal Income Tax Form 1040. Please mark out all Social Security numbers and financial content.
Designated adult	**This is applicable to the medical plan only, and documentation is required each year.** Please follow the directions on your verification form, which can be accessed on E-Hub or by emailing the HR Shared Services Center at hrsharedservices@eskenazihealth.edu.
Natural child, stepchild, adopted child up to age 26	Provide a legible photocopy of an acceptable birth certificate or a hospital birth record that shows your name or the name of your enrolled spouse as the parent of your child that is signed by a hospital administrator or physician on staff. If you do not have the birth certificate, you may provide a copy of the pages of any court document that shows the parent's name and the child's name and identifies the court, county or state, date of the action, and the filing record with a signature and/or a stamp by a member of the court. You may also provide a paternity test. You must also provide a copy of your marriage certificate if your name is not listed on the birth certificate and your spouse (who is not enrolled) is listed on the birth certificate.
Legal guardianship	Please provide a copy of the court assignment of guardianship that is signed and/or stamped by a member of the court.

The documentation will need to be uploaded to BenefitFocus within 30 days from your Open Enrollment date. If acceptable documentation is not provided for any enrolled dependent before the deadline, the coverage for that dependent will not become effective, and the next opportunity to enroll the dependent will be during the next Open Enrollment period or a qualifying event. If you are not adding new dependents for 2025, you do not have to provide additional documentation.

Savi – Student Loan Assistance

There are more than 43.2 million student loan borrowers in the United States. The average debt load is approximately $40,000 per person. The average amount borrowed for a public university bachelor's degree is $30,000. In 2020, the total amount of private student loan debt in the United States increased by $16.8 billion, or 14%. Three million student loan borrowers are eligible to apply for Public Service Loan Forgiveness, yet as of 2020, about 200,000 had applied.

At Savi, the borrower always comes first. If they are still in school or graduated decades ago, Savi meets borrowers at any stage in their student loan journey with a holistic approach to deliver the best solution. Savi technology can search over 150 programs in seconds to help borrowers find the best repayment and forgiveness options on their student loans.

Savi wants borrowers to have a simple, flexible and actionable plan for student debt. Savi student loan experts are available via chat, email or phone for one-on-one support. Beyond helping borrowers save money, Savi treasures its community and aims to educate them through its monthly workshops and archive of educational resources.

Savi sets borrowers up to get ahead. They help student loan borrowers save an average of $1,800 per year and have identified an average of more $20,000 in projected loan forgiveness for eligible borrowers.

Savi is a benefit offered to Eskenazi Health employees with student loan debt that could result in significant savings. Savi can assist employees in finding solutions to better manage student loan debt. Employees can get started at eskenazihealth.bysavi.com or join one of Savi's upcoming webinars found here. For any questions, please reach out to HR Shared Services at 317.880.3344 or HRSharedServices@eskenazihealth.edu.

Benefits of Choosing Eskenazi Health for Your Care

$10 Primary Care/ $20 Specialty Care Copays

When you utilize Eskenazi Health Tier 1 services for primary and specialty physician care office visits and are enrolled in our medical plan

Easy Employee Access

Primary care and specialty care appointments available via the Employee Access Line at 317.880.6559

Eskenazi Health Employee Quick Care

Great resource for same-day, non-emergent health care needs

Located on the first floor of the Fifth Third Bank Building in the same area as Eskenazi Health Occupational Health and the Eskenazi Health Lifestyle Health & Wellness Center

Schedule an appointment via MyChart or 317.880.3305

Eskenazi Health Pharmacy

Most affordable option for plan participants with copays lower than other pharmacies

Prescriptions filled from any medical provider, regardless of affiliation with Eskenazi Health for plan participants

Eight convenient locations across Marion County

Streamlined Benefits and Claims Accuracy

Four-Tier Medical Plan

Tier 1 – Services rendered at Eskenazi Health

Tier 2 – Services not offered at Eskenazi Health (must be referred by Eskenazi Health provider)

Tier 3 – In-Network UHC Choice Plus Providers

Tier 4 – Out of Network

Health Savings Accounts (HSA)

The health savings account (HSA) is a growing trend in health care, but is it right for you? An HSA is a cost-effective option for many individuals and families, but it is not the best choice for everyone.

The Differentiators

Comparing HSAs to traditional health plans can be difficult, as each has pros and cons. For example, traditional health plans typically have higher monthly premiums, a smaller deductible, and fixed copays and/or coinsurance. You pay less out-of-pocket due to the lower deductible and copay but pay more each month in premium.

HSA plans generally have lower monthly premiums and a higher deductible. You may pay more out-of-pocket for medical expenses, but you can use your HSA to cover those costs, and you pay less each month for your premium.

Benefits

HSAs are designed to offer the user triple tax benefits – you put money in tax-free, it accrues interest tax-free and you can withdraw it tax-free (for qualified medical expenses). You can budget how much to contribute, and unspent dollars are rolled over each year, making it a good retirement savings vehicle as well. In addition, you may choose to make additional contributions to your HSA.

Drawbacks

It is tough to accurately budget for your yearly medical expenses, as illness is unpredictable. Also, finding accurate information about health care costs is sometimes difficult, reducing your ability to budget for expenses. If you do not budget enough for a given year, you may have significant, unexpected out-of-pocket costs, especially if you face a large medical expense. Also, because the HSA is such a valuable savings opportunity, some people forgo care they need to avoid spending money from the account.

How to Decide

The decision is different for each individual. If you are generally healthy and/or have a reasonable idea of your annual health care expenses, then you could save money from the lower premiums and valuable tax-advantaged account with the HSA plan. For example, even someone with a chronic condition could take advantage of an HSA if you have an idea of your annual expenses and budget enough money to cover your care.

However, if you are older, more prone to illness or unexpected medical conditions, or prefer certainty in medical costs to the possible risk of unexpected out-of-pocket expenses, you may want to stick with a traditional plan. You'll pay more in monthly premiums but will have fixed copay and/or coinsurance amounts.

To determine if an HSA is right for you and how much you might save in taxes, check out the following calculators: https://www.umb.com/hsa/resources/calculators.

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