

# mybenefits

Open Enrollment Newsletter



Volume 27 | October 2018

## OPEN ENROLLMENT IS MONDAY, OCTOBER 22 – FRIDAY, NOVEMBER 2, 2018.

Open Enrollment for your 2019 benefits begins **Monday, October 22**. This is your annual opportunity to review the Loyola Marymount University benefit options and choose the plans that are right for you and your family.

### Message from Rebecca Chandler

Welcome to LMU's Annual Open Enrollment — LMU is pleased to continue to offer a competitive and affordable benefits package to our Faculty/Staff members.

Open Enrollment for 2019 begins on October 22, 2018, and ends November 2, 2018 at 5 p.m. This is your annual opportunity to review, enroll in or make changes to your medical, dental, vision, life, disability and voluntary benefits, as well as flexible spending and health savings accounts, and to add or drop coverage for eligible dependents. Benefit elections or changes made during Open Enrollment are effective January 1, 2019.

Before selecting your coverage for 2019, take the time to review your benefits options in the 2019 Open Enrollment Guide, peruse our website or attend an Open Enrollment Benefits Fair, where human resources staff and representatives from all benefits plans will be available to answer your questions.

Benefit elections and changes cannot be made outside of the two-week Open Enrollment period, unless you experience a Qualified Life Event, such as a change in marital status, the birth or adoption of a child, a change in your spouse's work status or coverage, etc. So don't miss this opportunity!

In good health,

Rebecca Chandler  
Vice President for Human Resources

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### QUESTIONS?

Contact LMU Human Resources:

- (310) 338-2723

You can also contact your plan provider directly. See page 7 for contact information.

## What's Changing for 2019

### Voluntary Hospital Indemnity Insurance

All employees now have the option to purchase additional protection for themselves and their covered eligible family members in the event of a short stay in the hospital for an accident or sickness.

For more information, call MetLife at (800) 438-6388 or go online at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits). Additional plan details can be found in *A Guide to Your 2019 LMU mybenefits*, available on [lmu.edu/hr](http://lmu.edu/hr).

If you enroll in the Anthem Blue Cross HealthSave Plan, you automatically receive this additional protection at no additional cost.

### Accident Insurance

- Emergency Room benefit has tripled to \$150 (low) / \$300 (high)
- Follow-up Physician benefit has doubled to \$100 (low) / \$200 (high)
- Physical Therapy benefit increases to \$25 (low) / \$40 (high)

### Vision Plan Enhancement

As of July 1, 2018, Standard Progressives are now covered at no additional cost.

## 2019 Contributions

### 2019 Medical Premiums

	Salary Tier 1 Less than \$40,000 Your Cost Per Paycheck	Salary Tier 2 \$40,000 – \$74,999 Your Cost Per Paycheck	Salary Tier 3 \$75,000 – \$104,999 Your Cost Per Paycheck	Salary Tier 4 \$105,000 or more Your Cost Per Paycheck	Total Premium Per Paycheck
<b>Medical Plan</b>					
<b>Anthem Blue Cross PPO</b>					
<b>You</b>	\$59.72	\$79.63	\$99.54	\$119.45	\$398.15
<b>You + One</b>	\$125.42	\$167.23	\$209.04	\$250.84	\$836.13
<b>You + Two or More</b>	\$179.17	\$238.90	\$298.62	\$358.34	\$1,194.47
<b>Anthem Blue Cross Advantage HMO</b>					
<b>You</b>	\$44.31	\$59.09	\$73.86	\$88.63	\$295.42
<b>You + One</b>	\$93.06	\$124.07	\$155.09	\$186.11	\$620.36
<b>You + Two or More</b>	\$132.94	\$177.25	\$221.56	\$265.87	\$886.24
<b>Anthem Blue Cross HealthSave</b>					
<b>You</b>	\$35.38	\$47.17	\$58.96	\$70.75	\$277.17
<b>You + One</b>	\$74.32	\$99.10	\$123.87	\$148.65	\$582.08
<b>You + Two or More</b>	\$106.19	\$141.58	\$176.98	\$212.37	\$831.53
<b>Kaiser Permanente HMO</b>					
<b>You</b>	\$40.65	\$54.20	\$67.75	\$81.30	\$256.34
<b>You + One</b>	\$85.39	\$113.86	\$142.32	\$170.79	\$538.30
<b>You + Two or More</b>	\$122.01	\$162.67	\$203.34	\$244.00	\$769.00

### Other Plan Contributions

Your 2019 contribution amounts will remain the same for the following benefit plans:

- Dental
- Vision
- Supplemental life insurance
- Supplemental accidental death and dismemberment (AD&D) coverage
- 70% long-term disability coverage

## Added Benefits from Life and AD&D Coverage

When the unexpected happens, your life and/or AD&D insurance pays a benefit to you or your beneficiaries. But, there's often more to a sudden, unexpected event than simply financial considerations. The Hartford, LMU's life and AD&D carrier, provides these additional services at no cost to you to help you and your family through the difficult times.

Program	Services Provided	Contact Information
<b>Ability Assist</b> (for those with AD&D coverage)	Confidential counseling services for you and your family provided by Com Psych's masters' and doctoral level counselors. Areas of assistance include: <ul style="list-style-type: none"> <li>Emotional and work-life counseling</li> <li>Financial information and resources</li> <li>Legal support and resources</li> <li>Health champion, for help dealing with the health care system</li> </ul>	(800) 964-3577
<b>Travel Assistance and ID Theft Protection</b>	If you need help before or while you're traveling, Europ Assistance USA can provide: <ul style="list-style-type: none"> <li><b>Pre-trip information</b> including visa and passport requirements, immunization requirements, embassy/consulate referrals</li> <li><b>Emergency medical assistance</b> while traveling including referrals, monitoring, evacuation, repatriation</li> <li><b>Emergency personal services</b> while traveling including medication or eyeglasses prescriptions, cash, travel arrangements</li> <li><b>Identity theft assistance</b> including prevention, detection, resolution, guidance</li> </ul>	(800) 243-6108
<b>Estate Guidance</b>	A legal will ensures your wishes will be carried out in the event of your death. Estate Guidance® Will Services through Com Psych offers: <ul style="list-style-type: none"> <li>Online tools to help you quickly and inexpensively create a legal will</li> <li>Online assistance from attorneys for questions</li> <li>The ability to save and change your will for up to six months as no cost before your download and/or print it</li> </ul>	<a href="https://www.estateguidance.com/">https://www.estateguidance.com/</a> Use code: WILLHLF Follow the five easy steps to complete your legal will
<b>Beneficiary Assist</b>	Terminal illness or the loss of a loved one can raise many issues. Beneficiary Assist® through Com Psych offers unlimited counseling services to you and/or your beneficiaries in the areas of: <ul style="list-style-type: none"> <li>Emotional issues surrounding terminal illness diagnosis or loss of a loved one</li> <li>Financial information and resources</li> <li>Legal support and resources</li> </ul>	(800) 411-7239
<b>Funeral Planning and Concierge Services</b>	The death of a loved one requires survivors to make quick, often costly, decisions. Everest Advisors can help you or your loved ones with: <ul style="list-style-type: none"> <li>24/7 advisor assistance about how to proceed</li> <li>Online price comparisons of services provided by local funeral homes</li> <li>Online planning tools, including 10 key questions to answer when planning a funeral</li> <li>Family support, including negotiation with funeral homes</li> <li>Express claims processing</li> </ul>	(866) 854-5429

### WELLNESS PROGRAMS CAN HELP YOU STAY HEALTHY

The university offers a wide range of wellness and safety programs to help you and your family maintain your health. Visit [lmu.edu/hrwellness](http://lmu.edu/hrwellness) to learn more about the many different programs focused on:

- Ergonomics
- Stress Management
- Wellness (from physical, to financial, to spiritual)
- Community Discounts

With the diverse program offerings, there is something that will appeal to just about everyone!





# TIPS for Being a Wise Health Care Consumer

The health care choices we make can impact our out-of-pocket costs and future cost of coverage. These six tips can help you be a better health care consumer. For more tip details, see *A Guide to Your 2019 LMU mybenefits*.

## NEED HELP WITH THE SYSTEM? YOU HAVE A HEALTH ADVOCATE!

Health Advocate is a resource that helps you navigate the health care system. They can help with virtually any health care related issue. A single, toll-free number connects you to a Personal Health Advocate, who can help you and your family members resolve a wide range of clinical, claims, coverage and billing issues. Your Personal Health Advocate can help:

- Resolve insurance claims, uncover billing errors, negotiate payment arrangements
- Find qualified doctors, hospitals, dentists, and other providers nationwide
- Locate leading doctors, hospitals, and other providers for second opinions or clinical trials
- Find options for non-covered services and negotiate provider discounts
- Clarify complex conditions and research available treatment options

To connect with Health Advocate, call (866) 799-2728, email [Answers@healthadvocate.com](mailto:Answers@healthadvocate.com) or visit online at [HealthAdvocate.com/LMU](http://HealthAdvocate.com/LMU).

### TIP 1 Get Your FREE Preventive Care


Preventive care includes annual checkups, immunizations, cancer screenings, and teeth cleanings – just to name a few. Remember, you must use in-network providers to get this care for free!

### TIP 2 Use In-Network Providers

If you're in the Anthem Blue Cross PPO or Anthem Blue Cross HealthSave Plan, you'll pay less for health care by visiting providers that are in your plan's network.

### TIP 3 Where to Get Care

If you have a non-life-threatening medical need, you have several choices available for medical care, and where you go could save you time and money. For plan details and coverage, see your benefits comparison chart or Summaries of Benefits and Coverage (SBCs), available on [lmu.edu/hr](http://lmu.edu/hr).

Wait Time	Minimal  4+ Hours			
Where to Go	Telemedicine	Doctor's Office or Walk-in Clinic	Minute Clinic/ Urgent Care	Emergency Room
When to Use	<ul style="list-style-type: none"> <li>• Colds, flu, allergies and more</li> <li>• Prescriptions</li> </ul>	<ul style="list-style-type: none"> <li>• For routine care and non-urgent care</li> </ul>	For non-life-threatening illnesses or injuries	For serious, life-threatening illnesses or injuries
Cost	\$	\$	\$\$	\$\$\$

### TIP 4 Compare Your Costs

In the Anthem Blue Cross PPO or Anthem Blue Cross HealthSave Plan? Be sure to confirm your providers participate in your plan's network. Costs will also vary depending on the type of facility you choose, such as a hospital or outpatient facility.

#### GET YOUR OWN ESTIMATES

Go to [www.anthem.com/ca](http://www.anthem.com/ca) and click on "Estimate Your Cost for Procedure or Treatment" to compare costs at different facilities and with different providers.

### TIP 5 Go Generic

Next time you need a prescription, ask your doctor about the generic version.

They cost 30-70% less than their brand-name equivalents.

### TIP 6 Mail-Order Your Meds

Save time and money by having your maintenance prescriptions sent directly to your home. See *A Guide to Your 2019 LMU mybenefits* for details on mail-order prescriptions.



## Vendor Tools to Help You Save Money

LMU continues to look for vendor tools to help you make smart decisions, while saving money on out-of-pocket costs. Check out the tools below.

### Anthem Cost Estimator

Find out the estimated costs for doctor visits, lab work, procedures and more before you experience them. The Anthem website has a cost estimator tool that shows you the estimated costs for hundreds of medical services. Log in to [www.anthem.com/ca](http://www.anthem.com/ca) and click on "Estimate Your Cost for Procedure or Treatment."

### KPNow

KPNow provides members with the option of having a telephone appointment with a Kaiser Permanente physician within one hour. Now members can receive care without leaving home or work!

In addition, KPNow offers telemedicine/virtual visits, for your added convenience. This feature allows you to access health care professionals who can assess, diagnose, and treat you, using telecommunications technology. And there's no cost to you. Telemedicine/virtual visits are 100% paid by the plan.

### Delta Dental Cost Estimator

Delta Dental's Dental Care Cost Estimator is a convenient and easy-to-use tool that provides estimated cost ranges on common dental care needs for local dentists. To access this tool, go to [www.deltadentalins.com](http://www.deltadentalins.com). Keep in mind, if you want to receive specific costs based on LMU's level of benefits, you will need to register on the website and select a username and password.

### Upcoming Travel or Moves in 2019?

If you or any covered dependents will be traveling extensively or moving in 2019, be sure to check about your plan's provisions for out-of-area coverage. Contact LMU Human Resources at (310) 338-2723 for help.

#### HEALTH ADVOCATE

To connect with Health Advocate, call (866) 799-2728, email [Answers@healthadvocate.com](mailto:Answers@healthadvocate.com) or visit online at [HealthAdvocate.com/LMU](http://HealthAdvocate.com/LMU).



## BENEFITS IN YOUR POCKET TOOL

The Benefits in Your Pocket tool provides you with easy access to all of your vendor information, one-touch calling from your phone and the ability to download vendor apps, all in your pocket.

You can use the tool on your computer, phone, or tablet. Here's how:

### On your computer:

Go to <http://www.mercerhrs.com/walletcard/lmu/>

Follow these instructions to save the website on your mobile phone's home screen.

### For iPhone:

- 1) Navigate to the website
- 2) Tap the button on the bottom of the screen that looks like an arrow coming upwards out of a box
- 3) Tap "Add to HomeScreen" button that looks like a square with a + in it
- 4) Label your new app and click "add"

### For Android:

- 1) Launch Chrome for Android
- 2) Open the website
- 3) Tap the menu button
- 4) Tap "Add to homescreen"
- 5) Enter a name for the shortcut and Chrome will add it to your home screen



## Advantages of the Anthem Blue Cross HealthSave Plan

The Anthem Blue Cross HealthSave Plan can be just that — a plan that helps you save on your out-of-pocket health care costs. Although it has a higher annual deductible than the other plans, there are some features that may make it advantageous for you:

- **Lower contributions for coverage.** You save by paying less each paycheck for medical coverage.
- **Free hospital indemnity plan** that will pay you or your covered dependents a cash benefit when you're hospitalized, minimizing your out-of-pocket costs.
- **The Health Savings Account** that let's you set aside tax-free money to use for current or future health care expenses.
  - **LMU contributes money to the account** for you to use on eligible expenses that arise before you meet the deductible and out-of-pocket maximum or other expenses such as dental or vision.
  - **The money you put in your HSA is before federal tax**, up to the annual maximum.
  - **The funds in your HSA (from you and LMU) are yours to keep** — use them in 2019 or hold on to them for future use.
  - **The funds in your HSA earn tax-free interest** and you can invest in mutual funds once your account balance exceeds \$1,000.
  - You may **start or stop your contributions** at any time during the plan year.
  - **Account balance rolls over** each year.

Go to [www.anthem.com/ca](http://www.anthem.com/ca) and click on "Estimate Your Cost for Procedure or Treatment" to see what your estimated costs would be under the Anthem Blue Cross HealthSave Plan.

### HSA Education Sessions

Attend a Health Savings Account (HSA) education session provided by Anthem and Bank of America to learn more about how your HSA works and ways that you can use it to save money now, and in the future.

Location	Date	Time
<b>Westchester Campus</b> HR Suite 1900 – HR Training Room	October 16, 2018	2:00 p.m. – 3:00 p.m.
<b>Law School</b> Casassa Trial Advocacy Center 516	October 18, 2018	11:00 a.m. – 12:00 p.m.
<b>Westchester Campus</b> HR Suite 1900 – HR Training Room	October 25, 2018	10:00 a.m. – 11:00 a.m.

## How to Enroll

**IMPORTANT:** You are required to enroll in Duo from a computer and register at least one device to access HR Self-Service from now on. Basic cell phones, tablets, smart phones, or land lines are acceptable devices. For additional information, go to [its.lmu.edu/duo](https://its.lmu.edu/duo) for tutorials, FAQ, and drop-in enrollment sessions schedule. If you need assistance, call the ITS Help Desk at (310) 338-7777 at Westchester campus or (213) 736-1097 at the Law School campus.

Completing enrollment is just a few clicks away at **MyLMU (my.lmu.edu)**. Just follow the steps below:

### STEP 1

Go to MyLMU ([my.lmu.edu](https://my.lmu.edu)), click the Log In button, enter your username and password, and click the Log In button.

### STEP 2

Click the HR Self-Service link on the "Welcome to MyLMU ([my.lmu.edu](https://my.lmu.edu))" screen. If you do not see this link, click System Logins or Menu and select HR Self-Service from the drop-down list. You might need to click the plus sign (+) to see the drop-down list.

- If you have enrolled in Duo, have your registered device ready. On the computer, follow the on-screen instructions to send the request. We recommend Push. On the registered device, accept the request.
- If you have not enrolled in Duo, you will be prompted to start the enrollment process. Follow the on-screen instructions to complete the process.

### STEP 3

Click Employee Self Service, then My Benefits. Read the disclaimer. Click Accept, then Next. On this screen, you may edit or enter new dependent/beneficiary information then click Next.

### STEP 4

A list with your current benefits will appear. (Note: If you currently have a flexible spending account (FSA), and you want to have it for 2019, you must re-elect it by entering the amount you want to contribute in 2019. Click Manage My Benefits.

### STEP 5

Select the benefits you want for 2019.

After you make your enrollment elections, you will have an option to print or save a benefits confirmation statement for your records. The statement will show your benefits elections effective January 1, 2019.

**KEEP IN MIND** After the close of Open Enrollment, you cannot change your benefit elections for 2019 unless you have a qualified status change (such as marriage, birth or adoption). You can find a list of all qualified status changes in your interactive Benefits Guide, available on [lmu.edu/hr](https://lmu.edu/hr).

## Questions?

Contact LMU Human Resources at [lmu.edu/hr](https://lmu.edu/hr) or call LMU Human Resources at (310) 338-2723. You can also contact the carriers directly:

Carrier	Phone	Website
<b>Anthem Blue Cross (Medical)</b>	HMO: (877) 800-7339 PPO: (877) 800-7339 HealthSave: (877) 800-7339	<a href="http://www.anthem.com/ca">www.anthem.com/ca</a>
<b>Kaiser Permanente (Medical)</b>	(800) 464-4000	<a href="http://my.kp.org/lmu/">http://my.kp.org/lmu/</a>
<b>Delta Dental (Dental)</b>	HMO: (800) 422-4234 PPO: (800) 765-6003	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
<b>Vision Service Plan (VSP)</b>	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
<b>WageWorks (FSAs)</b>	(877) 924-3967	<a href="http://www.wageworks.com">www.wageworks.com</a>
<b>The Hartford*</b>	(888) 523-2233	<a href="http://www.thehartfordatwork.com">www.thehartfordatwork.com</a>
<b>MetLife (Voluntary Benefits)*</b>	(800) GET-MET8 (800) 438-6388	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>
<b>Health Advocate (EAP +Work/Life and Advocacy Services)</b>	(866) 799-2728	<a href="http://www.healthadvocate.com/lmu">www.healthadvocate.com/lmu</a>
<b>Transamerica (Retirement)</b>	(800) 755-5801	<a href="http://lmu.trsuretire.com">lmu.trsuretire.com</a>

\* Only available to full-time faculty and staff.

### FIND THESE CONTACTS IN YOUR POCKET!

Use the Benefits in Your Pocket tool for easy access to all of your vendor contacts.

Access LMU's Benefits in Your Pocket at:  
<https://www.mercerhrs.com/walletcard/lmu>.

To learn how to save Benefits in Your Pocket to your phone or tablet, see page 6.





# Open Enrollment for 2019 Benefits: OCTOBER 22 - NOVEMBER 2, 2018

## Do You Need to Enroll?

Open Enrollment is your once-a-year chance to make changes to your benefits for the coming year. Consider the following when deciding if you need to take action:

### Yes, you should enroll if you want to:

- Change your medical and/or dental and vision coverage for 2019
- Enroll in a Health Care and/or Dependent Care FSA for 2019
- Enroll in a Health Savings Account (HSA) and/or make additional contributions to the HSA
- Change your long-term disability coverage
- Change your AD&D and/or life insurance coverage for you and your dependents
- Enroll in new hospital indemnity insurance
- Enroll in or change critical illness insurance, accident insurance and/or group legal coverage with MetLife
- Add or drop a dependent from your coverage

### No, you don't need to enroll if you:

- Want to continue your 2018 benefits in 2019
- Do NOT want to participate in an FSA

## Key Enrollment Dates and Deadlines

Mark your calendar with these important dates and actions.

<b>October 22, 2018:</b>	OPEN ENROLLMENT BEGINS
<b>October 22, 2018:</b>	Westchester Campus benefits fair
<b>October 23, 2018:</b>	Law School benefits fair
<b>November 2, 2018:</b>	OPEN ENROLLMENT ENDS
<b>December 31, 2018:</b>	Last day to incur FSA expenses for 2018
<b>January 1, 2019:</b>	2019 PLAN YEAR BEGINS
<b>March 31, 2019:</b>	Last day to submit FSA claims for 2018 expenses