

2019 Benefits Announcement Communication

As Open Enrollment for 2019 approaches, the University has chosen to end the formal wellness program that is now administered by Onlife. The Onlife wellness program including coaching and access to the website ended July 31, 2018. However, the University will continue focusing on helping you and your dependents improve your health and wellness, with the support of our own HR offices and UMR— the University's Health Plan administrator.

For 2019, the University will focus our wellness program on two primary goals:

- Promote preventive/wellness exams
- Reduce tobacco use.

Wellness Incentive Opportunity

The wellness incentive opportunity for 2019 continues to be as follows:

- **Classic Plan:** Reduce your medical plan out-of-pocket expense maximum from:
 - \$5,250 to \$3,850 for single coverage
 - \$10,500 to \$7,700 for family coverage.
- **Health Savings Plan:** Increase the employer contribution to the Health Savings Account by \$90
- **Premier Plan:** Reduce your medical plan out-of-pocket expense maximum from:
 - \$3,000 to \$2,500 for single coverage
 - \$6,000 to \$5,000 for family coverage.

Qualification Process for Wellness Incentive

To qualify for the 2019 wellness incentive, you must complete two simple steps:

1. **Complete an annual wellness exam conducted by a physician.** You must visit an in-network provider for an annual wellness visit between November 1, 2017 and November 1, 2018. Since the plan covers one wellness visit per plan year, you don't need to wait a full year between visits.
2. **You must complete the Tobacco/Nicotine Pledge and Notice:**
 - Non-users pledge to continue to remain tobacco-free
 - Tobacco users will commit to enroll in and complete a recognized tobacco cessation program in 2019.

You must complete the Tobacco/Nicotine Pledge and Notice during open enrollment.

New employees hired after November 1, 2018 will be assigned the lower out-of-pocket maximum for the remainder of the plan year if they complete the Tobacco/Nicotine Pledge and Notice when they enroll for benefits coverage as a new hire.

Tobacco Surcharge for 2019

In support of the University's tobacco-free efforts, a monthly \$50 tobacco surcharge will be charged to you if you are enrolled in a University health plan and you:

- Do not complete the Tobacco/Nicotine Pledge and Notice or
- Do not certify your enrollment in a tobacco cessation program or
- Elect to continue to use tobacco/nicotine.

If you are assessed the surcharge, you will pay it with after-tax payroll deductions. The surcharge will be deducted from your pay—it will not be an addition to your health premium.

The surcharge will apply for the entire 2019 calendar year. However,

If you don't complete the Tobacco/Nicotine Pledge and Notice or don't enroll in a tobacco cessation program by November 1, 2018, you will have the opportunity to submit an updated Tobacco/Nicotine Pledge and Notice or enroll in a tobacco cessation program by July 1, 2019. If you do so, you won't be charged the \$50 surcharge from July 1 through December 31, 2019.

New employees hired after November 1, 2018 must complete the Tobacco/Nicotine Pledge and Notice when they complete the standard benefits enrollment forms.

You will be asked to re-certify your tobacco/nicotine-free status during each future open enrollment.

Truthfully completing the Tobacco/Nicotine Pledge and Notice and completing a tobacco cessation program is based on the honor system. However, we will review program compliance this first year and may re-start Cotinine Testing (that is, testing for tobacco use) in future years.

*You may choose to participate in the tobacco-free/tobacco cessation program to avoid the \$50 tobacco surcharge without completing an annual wellness exam and without earning the wellness incentive.