Kenyon College
2019-2020 Open Enrollment
Today’s Discussion Topics

• Dental Plan
  – Change carrier to Delta Dental
  – Increase calendar year maximum from $1,000 to $1,500
  – Two dental provider networks – Delta Premier and Delta PPO
  – Evidence-based Benefits added
  – No payroll deduction increase

• Medical Plan-UMR
  – Enhanced in-network wellness/preventive care benefits
  – Provider network changing from UHC’s Options PPO to UHC’s Choice Plus PPO Network
  – Out of network benefits modified slightly
  – Payroll deductions increasing by 5%

• Prescription Plan-Optum RX
  – Change from Express Scripts to OptumRx
  – Adding an out of pocket maximum

• Q&A
Welcome
Kenyon College
to
Delta Dental of Ohio
## Your Plan Highlights

| GENERAL PROVISIONS                                      | IN-NETWORK                  | OUT-OF-NETWORK  |
|---------------------------------------------------------|-----------------------------|-----------------
| **Diagnostic & Preventive Services** (Exams, Cleanings, X-rays, Fluoride, Emergency Palliative Treatment, Brush Biopsy and Sealants) | 100% 100%                   |                  |
| **Basic Services** (Fillings, Bridge & Crown Repair, Periodontic Services, Endodontic Services, Denture and Implant Repair, Extractions, and Oral Surgery) | 90% 90%                     | 90%             |
| **Major Services** (Crowns, Bridges, Dentures and Implants) | 60% 60%                     | 60%             |
| **Orthodontic Services** (Age Limit 19)                  | 50%                         | 50%             |
| **Annual Deductible** (Waived for Preventive services)   | $50 per person/$150 per family |                  |
| **Maximum Annual Benefit (Benefit year)**                | $1,500 per person (Increased from $1,000) |
| **Maximum Lifetime Orthodontic**                         | $1,000 per person           |
Extra benefits when you need them!

Your Delta Dental coverage may include additional routine cleanings or periodontal cleanings for people with certain at-risk conditions.

- Diabetes and gum disease
- Pregnancy and gum disease
- Individuals at risk for infective endocarditis
- Other at-risk conditions

If you have one or more of the conditions listed above, ask your dentist and physician how you can better manage your oral health to prevent infection and improve your condition.
Network Highlights

• You have access to both of Delta Dental’s two networks, which equals better access
  • Delta Dental PPO\textsuperscript{SM} - deepest discounts
  • Delta Dental Premier\textsuperscript{®}
• Participating dentists do not balance bill
• Warranty on their work.
• Our dentists submit claims for you, so there’s no paperwork for you to file. You don’t even need an ID card!
• Payment is sent directly to participating dentists
Network Highlights

- Save money by using a Network Provider.
- PPO Network – largest discounts.
- Premier Network – larger network.
- Knox County Providers – PPO 27/32 Premier 30/32 (March 2019)

### CROWN

<table>
<thead>
<tr>
<th>DELTA DENTAL NETWORK</th>
<th>Out-Of-Network Dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PPO Dentist</strong></td>
<td><strong>Premier Dentist</strong></td>
</tr>
<tr>
<td>Submitted fee</td>
<td>$1,100</td>
</tr>
<tr>
<td>Maximum allowed fee</td>
<td>$754</td>
</tr>
<tr>
<td>Coverage level</td>
<td>80%</td>
</tr>
<tr>
<td>Amount Delta Dental pays</td>
<td>$603.20</td>
</tr>
<tr>
<td>AMOUNT YOU PAY</td>
<td>$150.80</td>
</tr>
</tbody>
</table>

For out of network services, the patient will be charged their coinsurance amount plus the balance bill amount over the allowed fee.
It’s easy to find Participating Dentists

- Visit the delta Dental website
  - [www.deltadentaloh.com](http://www.deltadentaloh.com)
- Consumer Toolkit
- Delta Dental Mobile App
- Customer Service
  - (800) 524-0149
How to Find a Participating Dentist

» Step 1
Visit www.deltadentaloh.com. Click one of the links to Find a Dentist.

You may also go directly to www.deltadentaloh.com/findadentist
How to Find a Participating Dentist

Step 2
Select Delta Dental PPO and Delta Dental Premier.

Find a Dentist

Refer Your Dentist
Do you have a great dentist who is not in our network? Let us know. If your dentist is not already participating in your Delta Dental plan, you can recommend your dentist to membership by completing the online form.

Find a Dentist
Members: Not sure which program you’re enrolled in? Need to know your group’s program information? The Consumer Toolkit will allow you to do this and much more! Learn more or log in to the Toolkit.

Traveling Abroad? Learn about our international dental referral program.

Choose the list below to find a participating provider in your community:

Delta Dental PPO and Delta Dental Premier
Delta Dental has the largest network of dentists across the U.S. and Puerto Rico. Use this link if you have a Delta Dental PPO or Delta Dental Premier plan. Remember, choosing a Delta Dental PPO dentist may save you the most money as out-of-pocket charges are lower.

- DeltaCare USA
Use this link to find a dentist who participates in the national DeltaCare USA D-HMO program.

- Delta Dental PPO
Use this link to find a dentist who participates in our closed-panel Delta Dental PPO program.

- TotalCare Advantage Network
Use this link to find network dentists for Delta Dental Patient Direct programs:
  - Delta Dental Patient Direct (discount card program)

We do dental. Better.
Step 3

Select either **Delta Dental PPO** or **Delta Dental Premier** (your plan allows you access to both networks). You can save the most money and maximize your dental benefits by choosing a Delta Dental PPO dentist. Next, enter your address or your ZIP code.

*Optional:* You can filter your search results by distance, number of results, dental specialty, languages spoken and gender. You can also search for a specific dentist by name.
How to Find a Participating Dentist

» Step 4

Your results will be displayed. In addition to viewing your search results online, you can print or email your results or view your results as a PDF.
Online Consumer Toolkit®

- Verify eligibility status
- Obtain alternate ID
- Confirm address
- Benefit overview
- View/print EOBs
- Print ID cards, if you choose
- Plan maximums used-to-date
- Valuable oral health information
Mobile Smartphone App

- Verify eligibility and benefits
- Find a dentist
- View ID card
- Cost Estimator
Hassle-free Customer Service
800-524-0149

• Experienced, well-trained customer service reps
• Easy access to answers
  • Nationwide toll-free number staffed 8:30 a.m. to 8:00 p.m. ET
  • Automated system available 24/7 - answers more than half of all inquiries
• More than 99% of inquiries are resolved on the first call
2019 benefit plans

Kenyon College
Sign up for your 2019 benefits

May 1st – June 15th

Today you’ll learn more about:
• Medical plan options
  • Premium Plan
  • Basic Plan
• How to Enroll
• ID Card
• UMR.com
What’s new for 2019

• Preventive Care Coverage
• Out of Network Deductible Increase
• New Pharmacy Benefit Manager, Optum Rx
## Premium Plan

<table>
<thead>
<tr>
<th>Service</th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual deductible</td>
<td>$250 individual / $500 family</td>
<td>$500 individual / $1,000 family</td>
</tr>
<tr>
<td>Benefit percentage (coinsurance)</td>
<td>Plan pays 80%</td>
<td>Plan pays 60%</td>
</tr>
<tr>
<td>Out-of-pocket maximum - Medical</td>
<td>$1,250 individual / $2,500 family</td>
<td>$2,250 individual / $4,500 family</td>
</tr>
<tr>
<td>Preventive care</td>
<td>Claims paid at 100%</td>
<td>$15 copay and 40%</td>
</tr>
<tr>
<td>Office visit</td>
<td>$15 copay</td>
<td>Deductible &amp; 40%</td>
</tr>
<tr>
<td>Emergency room</td>
<td>Deductible &amp; 20%</td>
<td>Deductible &amp; 20% True ER</td>
</tr>
<tr>
<td>Urgent care</td>
<td>Deductible &amp; 20%</td>
<td>Deductible &amp; 40% Non-True ER</td>
</tr>
<tr>
<td>Inpatient hospitalization</td>
<td>Deductible &amp; 20%</td>
<td>Deductible &amp; 40%</td>
</tr>
<tr>
<td>Outpatient surgery</td>
<td>Deductible &amp; 20%</td>
<td>Deductible &amp; 40%</td>
</tr>
<tr>
<td>Prescription drugs</td>
<td>Retail: 10%, $10 min/$150 max</td>
<td>N/A</td>
</tr>
<tr>
<td>Generic/Preferred brand/Non-preferred</td>
<td>20% $25 min/$250 max</td>
<td></td>
</tr>
<tr>
<td></td>
<td>30%, $50 min/$250 max</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mail: $20/$50/$100</td>
<td></td>
</tr>
</tbody>
</table>
# Basic Plan

<table>
<thead>
<tr>
<th>Service</th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual deductible</td>
<td>$500 individual / $1,000 family</td>
<td>$750 individual / $1,500 family</td>
</tr>
<tr>
<td>Benefit percentage (coinsurance)</td>
<td>Plan pays 70%</td>
<td>Plan pays 50%</td>
</tr>
<tr>
<td>Out-of-pocket maximum - Medical</td>
<td>$3,500 individual / $7,000 family</td>
<td>$5,500 individual / $11,000 family</td>
</tr>
<tr>
<td>Preventive care</td>
<td>Claims paid at 100%</td>
<td>$20 copay and 50%</td>
</tr>
<tr>
<td>Office visit</td>
<td>$20 copay</td>
<td>Deductible &amp; 50%</td>
</tr>
<tr>
<td>Emergency room</td>
<td>Deductible &amp; 30%</td>
<td>Deductible &amp; 30% True ER</td>
</tr>
<tr>
<td>Urgent care</td>
<td>Deductible &amp; 30%</td>
<td>Deductible &amp; 50% Non-True ER</td>
</tr>
<tr>
<td>Inpatient hospitalization</td>
<td>Deductible &amp; 30%</td>
<td>Deductible &amp; 50%</td>
</tr>
<tr>
<td>Outpatient surgery</td>
<td>Deductible &amp; 30%</td>
<td>Deductible &amp; 50%</td>
</tr>
<tr>
<td>Prescription drugs</td>
<td>Retail: 10%, $10 min/$150 max 20%, $25 min/$250 max 30%, $50 min/$250 max Mail: $20/$50/$100</td>
<td>N/A</td>
</tr>
</tbody>
</table>
How to enroll
During open enrollment, you can:

• Sign up for medical coverage
• Switch from one plan to another (if eligible)
• Add or drop coverage for a spouse
• Choose to contribute tax-free dollars to a flexible spending account (FSA) $2700 maximum for health care and $5,000 maximum

Remember to complete and submit all necessary enrollment forms prior to June 15th.
Changing your coverage after a ‘life event’

- Loss of other insurance
- Marriage or divorce
- Dependent child reaching limiting age
- Adoption or birth of a child

Contact HR within 31 days to make changes.
Activate your member ID card

Call the number and peel off the sticker

Call 1-866-868-8234
ACTIVATE YOUR CARD TODAY!

If you or your covered dependents have other health insurance coverage, please be prepared to provide that information.

Dependents
JACK SMITH 01 MED DEN
JORDYN SMITH 02 MED DEN
MARK SMITH 03 MED DEN

Copay: OFFICE
$XX

Rx BIN: 123456
Rx GRP: 12345678
Rx PCN: 87654321
COPAY TIER 1/2/3
$XX/$XX/$XX

Primary network logo here

Administered by UMR
Signing up for umr.com

1. Visit umr.com on your desktop computer or tablet device
2. Click Login/Register to sign up

Helpful hints
• Have your UMR member ID card handy
• Spouses and adult children must create their own online account
• You must provide a valid email address
• Select a username and password you can remember
A digital ID card on umr.com

- View your member ID information on your computer or mobile device
- Have your doctor scan the on-screen bar code for your benefits information
- Print a temporary replacement card
- Fax a copy of your card to your doctor’s office
See your benefits information anytime, anywhere

With umr.com you can:

• View **My taskbar**, your personalized to-do list
• Check your benefits and see what’s covered
• Look up what you owe and how much you’ve paid
• Find a doctor in your network
• Learn about medical conditions and your treatment options
myMenu makes it easy

Quickly find the answers you’re looking for

- View myMenu, your personalized to-do list
- View benefits and claims
- Order, view, print or fax an ID card
- Find a provider
- Check account balances
- Access your pharmacy benefits
- Visit the health center for tools and information
Look for provider ratings for quality and cost

UnitedHealth Premium symbols look like this:

- **Premium Care Physician**
- **Quality Care Physician**
- **Quality Not Evaluated**
- **Does Not Meet Quality**

When you receive care from a Premium provider, you may pay less in out-of-pocket costs for your visit.
Look up care where you live

Search by category:

- **People**: Doctors and other health care providers
- **Places**: Hospitals, clinics, imaging centers
- **Tests and Imaging**: Lab tests, screenings, scans
- **Services and Treatments**: Office visits, surgeries
- **Care by Condition**: Area of the body, type of illness
Access to personal health information online

Plan members over age 18 must grant others access to their information. In other words, plan holders cannot see a spouse or adult dependent’s claims, benefits, or eligibility information unless that spouse or adult dependent grants access.

Here’s how:

1. A spouse or adult dependent must create their own account on umr.com
2. After logging in, select the “Account settings” icon from the top of the page
3. In the “Access privileges” section, make the appropriate security selections
Chat online with UMR customer service

We’ve made it easier for you to get the answers you need – fast

- Simply log in to umr.com and click the Live Chat icon in the top navigation bar
- Team members are available 24 hours a day, seven days a week (excluding major holidays)
Review deductible and out-of-pocket amounts

Get your answers fast

- Is there a co-payment for your office visit? If so, how much?
- What’s your deductible, and are you close to reaching it?
- How much have you paid toward your out-of-pocket maximum?
How to check claims status on umr.com

View claims by service date, family member, status and more

- Clearly organized and easy to sort
- Find out what you owe
- Get all the details in one place
- Safe and secure
- No lost paperwork
Check out the Health Education Library

Explore a wealth of information:

• **Care guides** on chronic conditions and preventive care
• **DrugNotes** on brand name and generic medications
• **Drug interactions** with food, alcohol and alternative medicines
• **Symptom Navigator** offers a quick way to get the answers you’re looking for

Look for this tile on umr.com
## Prescription Drug Plan

### OptumRx – new carrier

<table>
<thead>
<tr>
<th>Retail</th>
<th>Premium Plan</th>
<th>Basic Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generics</td>
<td>10% ($10 minimum/$150 maximum)</td>
<td>10% ($10 minimum/$150 maximum)</td>
</tr>
<tr>
<td>Preferred Brands</td>
<td>20% ($25 minimum/$150 maximum)</td>
<td>20% ($25 minimum/$150 maximum)</td>
</tr>
<tr>
<td>Non-Preferred Brands</td>
<td>30% ($50 minimum/$250 maximum)</td>
<td>30% ($50 minimum/$250 maximum)</td>
</tr>
<tr>
<td>Mail Order</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generics</td>
<td>$20 copay</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Preferred Brands</td>
<td>$50 copay</td>
<td>$50 copay</td>
</tr>
<tr>
<td>Non-Preferred Brands</td>
<td>$100 copay</td>
<td>$100 copay</td>
</tr>
<tr>
<td>Out of Pocket Maximum</td>
<td>$6,650 / $13,300</td>
<td>$4,400 / $8,800</td>
</tr>
</tbody>
</table>
Pharmacy benefits

- OptumRx is the new Pharmacy Benefit Manager

**OptumRx offers:**

- More than 65,000 pharmacies nationwide
- Customer service center available 24 hours a day, 7 days a week
- Online preferred product listing and pharmacy network listing:
  - Visit [www.umr.com](http://www.umr.com)
  - Click on **Pharmacy** in the myMenu

**Call toll-free:**

877-559-2955
OptumRx Home Delivery
Delivering lower costs and better results

Affordability
Mail service pharmacies save an average of 16% on prescription costs compared to retail pharmacies.¹

Convenience
Free standard shipping on medications delivered to member mailboxes.

Better Adherence
OptumRx members are 13.4% more adherent using 90-day Home Delivery compared to 90-day retail²

99.995% Accuracy³
Automated process and several safety checks to ensure member safety.

¹ “Mail-Service and Specialty Pharmacies To Save More than $300 Billion Over 10 Years.” Visante Sept 2014; ² Medication Adherence among Mail-order Pharmacy Users versus Retail Pharmacy Users with 90-day Supply Prescription Fills. Lihua Zhang, MD, PhD, et al. Presented at the Academy of Managed Care Pharmacy 2015 Annual Meeting, San Diego, CA – April 7-10, 2015; ³ Based on OptumRx Home Delivery reporting 2015
This OptumRx home delivery program automatically refills and delivers 3-month supplies of a member’s medication.

When it’s time to fill, the member is automatically notified in advance.

OptumRx processes and refills the medication.

Medication is delivered up to a 90-day supply to member’s home, with no charge for standard delivery.

Hassle-Free Fill helps members stay adherent to their medications, which can improve outcomes and reduce future medical costs.

Note: not all medications are eligible for automatic refill. A member can cancel delivery of medication prior to shipping and can dis-enroll in the program at any time. The Hassle-Free Fill program is not customizable at this time.
Prior Authorization
Promoting safe and effective medication use

Some medications must be authorized for coverage because

- They’re only approved or effective in treating specific illnesses
- They cost more or they may be prescribed for conditions for which safety and effectiveness have not been well-established

If left unmanaged without requiring prior authorization, these medications can significantly increase plan costs.

Example: Actiq®

Covered for cancer pain
FDA-approved for treating cancer-related pain in members already taking opioid medication around-the-clock

Not covered for migraines
Contraindicated in the management of acute or post-operative pain including migraines

Program Benefits

The Prior Authorization Program creates potential for plans to achieve the following benefits:

- Increased formulary awareness and positioning through clinical criteria that promote safe and effective medication use
- Improved quality of member care by using evidence-based criteria to promote appropriate use of certain medications
- Reduced inappropriate use of these medications which generates cost savings
Step Therapy
Directing members to safe and cost-effective medications

Directing members to preferred cost-effective medications as initial steps in treatment.

Member prescribed Rx

STEP 1:
Try a lower-cost medication first

STEP 2:
Before higher-cost medication covered

Program Benefits

The Step Therapy Program creates potential for plans to achieve the following benefits:

- **Provide opportunity for member savings** by using clinically preferred and/or more cost-effective medications
- **Reduced** pharmacy costs
- **Improved** formulary management and positioning
Quantity Limits
Ensuring clinically appropriate use of medications

Per Prescription
• Applied to fewer drugs
• Take as needed, such as:
  – Anti-infectives (e.g., eye drops)
  – Bowel preps and titration kits

Per Duration
• Applied to more drugs
• Taken on a regular basis, such as:
  – High blood pressure
  – High cholesterol
  – Diabetes

Program Benefits
The Quantity Limits Program creates potential for plans to achieve the following benefits:

• Improved quality of member care through prevention of excessive dosages
• Minimized potential misuse of certain medications
• Reduced pharmacy plan medication costs through dose optimization
• Reduced pharmacy claim submission errors related to medication quantity by dispensing pharmacies
OptumRx Digital Member Tools
Convenient tools to improve member experience

Key Features

- Refill, renew or transfer
- Adherence Text Reminders
- Pharmacy Locator
- Order history and claims detail
- Family and Caregiver Management
OptumRx member portal

Convenient, user-friendly tools help simplify and improve the consumer experience

Today’s Portal features:

• Order home delivery refills, renew and transfer prescriptions and track order status
• Refill select specialty pharmacy medications
• Release order holds online
• Price medications and search for lower cost alternatives
• Review pharmacy benefits, prescription drug list coverage, and claim history
• Locate in-network pharmacies
• Medication reminder enrollment
• Manage household and caregiver access
• Digital delivery of prescription Lit-packs
• Improved Hassle Free Fill enrollment

Register or sign in to manage prescriptions

Medications and benefits conveniently at your fingertips

Confidential property of Optum. Do not distribute or reproduce without express permission from Optum.
Mobile App
OptumRx Mobile App

Delivering mobile solutions for members on the go

Today’s features and enhancements:

• **Easy Start Rx** – submit a Rx by photo or scan an OptumRx home delivery barcode to expedite Home Delivery refills
• **My Medication Reminders** – two-way push notifications allowing users to note if they took their medications, skipped a dose or would like to be reminder later
• Order home delivery refills, renew and transfer prescriptions, track order status and remove order holds
• Review pharmacy benefits, prescription drug list coverage, and claim history
• Household access
• Price drugs for home delivery or multiple retail locations
• View prior authorizations (PA) history
• Quickly pay your balance online
• Login by Touch ID
What you need to do…

• Review the information and make decisions
• Open Enrollment decisions must be to Human Resources no later than June 15, 2019.
• The benefits you elect during open enrollment will be effective from July 1, 2019 through June 30, 2020.
• You will not be able to make changes to your elections until the next open enrollment of July 1, 2020 unless you experience a valid Qualifying Event.
• If no changes are requested your current benefits and enrollment will be carried forward.
Questions?

Should you have further questions, please contact:

• Leah Miller, Assistant Director of Human Resources
  • miller5@Kenyon.edu
  • 740-427-5771

We are here for you!