

Benefits 2015

Partnering to Live Healthier in 2015

**2015 Benefits Open Enrollment
November 12 – 25, 2014**

Agenda

- External Influences on American Greetings benefits
- Refresher: Why Consumerism & Wellness
- Actions & Changes for 2015
 - Healthcare
 - Cost Control/Consumerism
 - Dental/Vision
- Resources & Enrollment
 - **YOUR ACTION IS REQUIRED TO HAVE MEDICAL COVERAGE IN 2015**
 - Earn a \$25 HSA deposit if enrollment is completed 1st week (Nov. 12-18)

External Influences

- **Healthcare costs continue to rise at a rate of 8-10%**
- **Affordable Care Act (ACA)**
 - Increases employer costs
 - Individual mandate began in 2014; required to have coverage through employer or elsewhere
- **Each year we evaluate our benefit programs to:**
 - Ensure we are competitive with other employers - locally & nationally
 - Explore ways to optimize coverage and control costs based on these influences

www.healthcare.gov

Refresher: Why Consumerism & Wellness

Our mission, corporate strategy & strategic imperatives to control health care costs require change through increasing employee responsibility with

Consumerism and Workforce Health & Wellness

- **Increase awareness that healthcare is a form of consumerism that is optimized by an increasing collaboration between employees and employers:**
 - 2010 20% enrolled in a High Deductible Health Plan (HDHP) – known as the consumer plans at AG; **2014 over 83%**
 - Education/resources (i.e. HealthAdvocate) are key to support the transition to greater personal responsibility
 - Wellness programs to support employee health; healthcare decisions you make today affect costs tomorrow
- **Embracing personal responsibility is fueling better outcomes:**
 - AG managing healthcare cost lower than national trend of 8%

Consumerism

- Make informed choices
- Look for ways to lower healthcare costs
- Own your healthcare decisions
- Understand your medical coverage
- Maintain a healthy lifestyle
- Use your preventive care coverage to catch health issues early

Effective consumerism and embracing a culture of wellness will help all of us better manage our costs over time.



Consumerism

- **Look at healthcare purchases the same way we look at purchasing other goods and services**
- **For example, auto insurance**
 - We look at the monthly costs – lower cost means higher deductible
 - We keep our costs down by driving safely
 - Seatbelts, obey speed limit/rules
 - Certain expenses we pay, but major expenses paid by carrier
 - Price shop for routine services – oil changes, repairs
 - We ask “How Much?”



Consumerism

- **How do we do this?**
 - Ask “How Much?”
 - Call or use online resources to get cost estimates

HealthAdvocate™ | **AMERICAN GREETINGS** not your organization

Welcome American Greetings Associates and Family Members

Health Cost Estimator



866.695.8622

Compare costs for healthcare services in 2 easy steps!

Whether you need surgery, an X-ray, or maybe you just need to visit a doctor for routine care, use Health Cost Estimator to understand procedure, doctor, and hospital associated fees.

Step 1 Enter or search for a specific procedure term
 

Step 2 Enter your local zip code and search radius

Get My Health Cost Estimate

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Links and Tools

- Find Physician, Laboratory or Facility
- Pharmacy Information
- Find a Form
- Find Mental Health Clinician
- **Estimate Health Plan Costs**



Actions for 2015

YOUR ACTION IS REQUIRED!

- **You must make a medical election to have coverage in 2015. Why?** It's important to take an active role in managing your health and benefits and review your options each year.
- Studies show the majority of employees don't do this and simply allow their elections to carry over from year-to-year.
- For this reason, AG decided that **all associates must re-enroll in medical benefits for 2015 in order to have coverage**. Requiring associates to re-elect coverage requires you to be an engaged consumer and carefully evaluate all of your options.
 - **Enroll in a consumer plan the 1st week of OE and receive a \$25 HSA deposit in January**
- No medical plan design changes (i.e. deductibles, coinsurance)
- Minimal associate medical premium increases
- Network change & new medical ID cards
 - UnitedHealthcare (UHC) network change to Choice Plus (from Choice Options). **Why?** To save costs for associates and AG
 - Doctors and hospitals used by 99.9% of our associates continue to be in the new network
 - In Northeast Ohio, the MMO SuperMed Plus network is the only network that will be offered for the Consumer Plan. The UnitedHealthcare (UHC) network will be available through the Enhanced Consumer Plan.

Actions for 2015

- **Prescription Updates**
 - Additional prescription drugs will be included on the formulary and exclusion lists.
 - Filling a maintenance medication at an in-network retail pharmacy will require an additional step (phone call to Caremark). Why? To make you aware of lower-cost options for filling maintenance medications.
- If your **physical exam or biometric screening** was completed before 2013, or you are not receiving credits now, your action is required for 2015!
 - Physical exams and biometric screenings since 1/1/2013 will be considered for 2015.
 - **Total savings of up to \$312 if only the associate is covered, or up to \$672 when associate + spouse are covered.**



Actions for 2015

- **Health Savings Account (HSA)** contribution limits increased by IRS
 - 2015: \$3,350 individual/\$6,650 family (AG contribution remains the same)
- **Dental/Vision** - Eliminated student status requirement for dependents ages 19-23 on AG dental and vision plans.
 - Remember! 2015 is not an election year for Dental. Dental is elected every other year, which helps keep premiums lower.
 - Changes are not allowed to your dental election until 2016 unless you experience a Qualified Life Event.



Resources

- Many tools and resources are available to you to help you make informed decisions about your coverage.
 - AGBenefits (www.americangreetingsbenefits.com)
 - Postcard mailed to your home 8/8
 - Newsletter distributed 10/3
 - Enrollment packet distributed 10/31
 - Includes personalized enrollment worksheet with costs and Benefits Guide
- LiveHealthier - our wellness partner
- HealthAdvocate is a service offered by AG, at no cost to you, to help you and your eligible family members navigate healthcare and insurance-related questions and **help you make enrollment decisions; 1-866-799-2728.**



5 Things to Know about Benefits in 2015

- 1 Your action is required during Open Enrollment for 2015 (November 12-25, 2014)
- 2 Your 2014 medical plan election will not automatically continue in 2015.
- 3 To have coverage in 2015, you must make a medical election during Open Enrollment.
- 4 All other elections from 2014 (except H.S.A. and F.S.A. contributions) will continue in 2015.
- 5 To receive the Physical Exam and Biometric Screening healthcare benefit, starting January 1/2015 through March 31, 2015, will be considered. If your last physical and screenings were in 2012 or earlier, contact your Primary Care Physician and make an appointment today. Questions? Contact LiveHealthier at 888-471-9499 or <https://agbenefits.livehealthier.com>

More information coming this fall!



HealthAdvocate
Always at your side

Enrollment: November 12 - 25

- 1. All associates must re-enroll in medical benefits for 2015 in order to have coverage.**
- 2. To support your overall health and financial wellness, it is important to review all benefit plan options at this time, not just medical.**
 - Dental, Vision, FSA, Life Insurance, AD&D, Disability, 401(k), beneficiaries
- 3. Enroll early and add to your Health Savings Account (HSA).**
 - Enroll in a consumer (high deductible) plan Nov. 12-18 and receive a \$25 HSA deposit in January 2015.
- 4. Confirm Tobacco User Status** 
 - Being tobacco-free is one of our wellness initiatives and reduces your costs!
 - You will be asked to confirm a Tobacco User Status when selecting your medical plan for 2015.

Enrollment: November 12 - 25

5. Don't leave money on the table!

- Only 44% of associates enrolled in medical plans are receiving all of the available healthcare premium credits AG offers.
- Make sure you have taken action (if needed) to receive the Physical Exam, Biometric Screening, and Physical Activity healthcare premium credits in 2015.

6. TIP! Consider splitting up your family coverage to save money.

- Your spouse or adult child could have lower cost options through their own employer and you could avoid the \$200/month spousal surcharge.



7. Watch for your confirmation statement and new medical ID cards, mailed separately to your home, in December.

- **You must use your new medical ID cards in 2015 or coverage could be denied.**

Post Enrollment Tips

How To Be A Good Consumer Of Healthcare

- **Make informed decisions**
 - Contact HealthAdvocate or your plan provider (UHC, MetLife, etc.) to estimate costs for services
 - Ensure you understand instructions given or tests recommended by your doctor. Ask questions!
- **Ask your doctor for cost effective medications**
 - Consider using generic drugs when available
 - Utilize maintenance medications
- **Take advantage of preventive services covered at 100%**
 - Routine exams and screenings are the best way to identify or prevent potential health issues
 - And, they help you save money on medical premiums!
- **Use the Emergency Room only for true emergencies**
 - Try Urgent Care, convenient care clinics, or your doctor first

Questions?