



Lesley
UNIVERSITY



2023 Benefits Open Enrollment

2023 Open Enrollment

Today's Presenter



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Client Account Manager

(Lesley University's Employee Benefits Consultant)

2023 Benefits Open Enrollment

1. Welcome
2. Overview of 2023 Benefit Plans
3. Open Enrollment Next Steps
4. Questions

Open Enrollment
November 6th – November 19th

2023 Benefits, We have you Covered

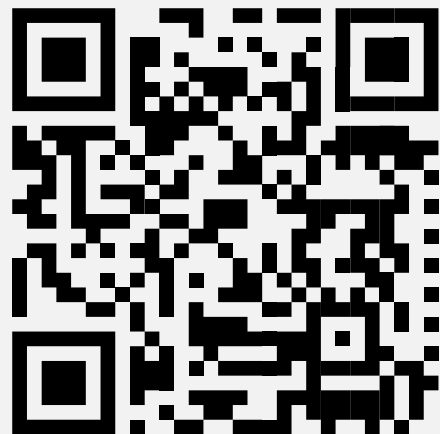
- Medical Plans
- Dental Plan
- Vision Plan
- HSA/FSA
- Additional Benefits
 - Long Term Disability (Lesley pays premium)
 - Life Insurance (Lesley pays premium)
 - Voluntary Life Insurance (Employee Paid)



Choosing a health plan just got easier. Decision Doc™ will help you select the health plan that best matches your specific needs.



Scan to Get Started



www.myhealthmath.com/lesley2023

1. Scan or click your unique Decision Doc™ link to the left and answer a series of questions about you and your family's specific medical needs.
2. Receive an instant report showing which health plan will save you the most money. Edit responses to see how different medical needs may change your results.
3. Save or print your report and use the information to make an informed health plan selection. If you have questions, please reach out to **questions@myhealthmath.com**.

Don't miss out! Employees who use Decision Doc save \$1,300 a year on average.



The information you share is completely confidential, and your personal information is never shared. MyHealthMath uses aggregated, de-identified information in its analytics. No personal financial information or SSN are required.

2023 Medical Benefits



Administered by
Tufts

	Tufts HMO Value Plan	Tufts Advantage HMO Plan	Tufts HMO Saver Plan	Tufts CareLink PPO Plan	
				In-Network ²	Out-of-Network ²
Calendar-Year Deductible			(*Includes Rx)		
• Employee	N/A	\$500	\$1,500	N/A	\$750
• Employee plus One	N/A	\$1,000	\$3,000	N/A	\$1,500
• Family	N/A	\$1,000	\$3,000	N/A	\$1,500
Out-of-Pocket Maximum (Medical & Rx)					
• Employee	\$2,500	\$2,500	\$4,500	\$2,500	\$2,500
• Employee plus One	\$5,000	\$5,000	\$9,000	\$5,000	\$5,000
• Family	\$5,000	\$5,000	\$9,000	\$5,000	\$5,000
Doctor's Office Visits					20% after ded.
• Primary care (PCP)	\$25	\$25	35% after ded.	\$25	
• Specialist	\$25	\$25		\$25	
Preventive Care	covered in full	covered in full	covered in full	covered in full	
X-rays, Lab Work, Etc.	covered in full	covered in full after ded.	35% after ded.	covered in full	20% after ded.
Hi-Tech Imaging (MRI, PET/CT Scan)	\$75 per visit, max of 2	\$75 per visit, max of 2	35% after ded.	\$75 per visit, max of 2	
Emergency Room	\$150 waived if admitted	\$150 waived if admitted	35% after ded.	\$150 waived if admitted	\$150 waived if admitted
Outpatient Surgery	\$150	covered in full after ded.	35% after ded.	\$150	20% after ded.
Inpatient Hospital Care	\$250	covered in full after ded.	35% after ded.	\$250	
Retail	30-day supply	30-day supply	30-day supply after ded.	30-day supply	Not covered
• Generic	\$15	\$15	\$15	\$15	
• Preferred Brand	\$30	\$30	\$30	\$30	
• Non-Preferred Brand	\$50	\$50	\$50	\$50	
Mail Order	90-day supply after Rx ded.	90-day supply after Rx ded.	90-day supply after ded.	90-day supply after Rx ded.	Not covered
• Generic	\$30	\$30	\$30	\$30	
• Preferred Brand	\$60	\$60	\$60	\$60	
• Non-Preferred Brand	\$150	\$150	\$150	\$150	

2023 Medical Benefits



Administered by
Tufts

Employee Premium Cost Share

	Tufts HMO Value Plan	Tufts Advantage HMO Plan	Tufts Advantage HMO Saver Plan	Tufts Carelink PPO Plan	
Coverage				In Area	Out of Area
Monthly:					
Employee	\$246.00	\$234.00	\$108.00	\$300.00	\$258.00
Employee + 1	\$538.00	\$510.00	\$246.00	\$650.00	\$566.00
Family	\$878.00	\$834.00	\$426.00	\$1,050.00	\$924.00
Bi-Monthly Rates:					
Employee	\$123.00	\$117.00	\$54.00	\$150.00	\$129.00
Employee + 1	\$269.00	\$255.00	\$123.00	\$325.00	\$283.00
Family	\$439.00	\$417.00	\$213.00	\$525.00	\$462.00

2023 Medical Benefits



Administered by
Tufts

Employee Premium Cost Share

Plan you are in Today: 2023 Employee Annual Cost Annual Savings to move to **HMO Advantage Saver Plan (including HSA)**

Carelink PPO (IN MA)

Employee Only	\$3,600
Employee + 1	\$7,800
Family	\$12,600

\$2,804
\$5,848
\$8,488

HMO Advantage

Employee Only	\$2,808
Employee + 1	\$6,120
Family	\$10,008

\$2,012
\$4,168
\$5,896

HMO Value

Employee Only	\$2,952
Employee + 1	\$6,456
Family	\$10,536

\$2,156
\$4,504
\$6,424

HMO Advantage Saver

Employee Only	\$1,296
Employee + 1	\$2,952
Family	\$5,112

2023 Dental Benefits



	Delta PPO Plus Premier	Delta Care
	*In-Network	*In-Network
Services	<i>Out of network services are subject to additional out of pocket costs for members and balance billing</i>	
Annual Deductible	\$50 / \$150	\$100 Per Person (out of network)
Calendar Year Maximum	\$1,500	\$1,000 for Specialty Services
Preventive Dental Services (cleanings, exams, x-rays)	100%	Applicable Copayments Based on Fee Schedule
Basic Dental Services (fillings, root canals, Perio Surgery)	80%	Applicable Copayments Based on Fee Schedule
Major Dental Services (crowns, inlays, onlays, bridges, dentures)	50%	Applicable Copayments Based on Fee Schedule
Orthodontia Lifetime Maximum	N/A	Applicable Copayments Based on Fee Schedule
Dependent Age Limits	26	26

2023 Dental Benefits



Employee Premium Cost Share

	Delta PPO Plus Premier		Delta Care	
Coverage	Monthly Rates	Bi-Weekly Rates	Monthly Rates	Bi-Weekly Rates
Employee	\$43.28	\$21.64	\$22.42	\$11.21
Family	\$131.18	\$65.59	\$71.70	\$35.85

2023 Vision Benefits



	High Option	Medium Option
Services	Materials Only <i>*Based on In Network</i>	Exam + Materials <i>*Based on In Network</i>
Eye Exam (once every 12 months)	N/A	\$10 Copay
Lenses (once every 12 months)	\$25 copay <i>(see benefit summary for standard/progressive lens benefit)</i>	\$25 copay <i>(see benefit summary for standard/progressive lens benefit)</i>
Frames (once every 24 months)	\$140 allowance; 20% off balance over \$140	\$120 allowance; 20% off balance over \$120
Contact Lenses (once every 12 months instead of lenses)	Conventional: \$155 allowance, 15% off balance over \$155 Disposable: \$155 allowance Medically Necessary: paid in full	Conventional: \$135 allowance, 15% off balance over \$135 Disposable: \$135 allowance Medically Necessary: paid in full

2023 Vision Benefits



Administered by
EyeMed

Employee Premium Cost Share

	High Option		Medium Option	
Coverage	Monthly Rates	Bi-Weekly Rates	Monthly Rates	Bi-Weekly Rates
Employee	\$6.56	\$3.28	\$5.68	\$2.84
Employee + 1	\$12.44	\$6.22	\$10.80	\$5.40
Family	\$18.24	\$9.12	\$15.84	\$7.92

2023 Health Savings Account



Administered by
HSA Bank

Highlights of an HSA
For those enrolling in Lesley's HMO Saver offering

Tax-preferred savings account for qualified medical expenses. Can be used for current and future health care expenses – even in retirement. Your money rolls over from year to year for the rest of your life – it is not a use it or lose it account.

1

Tax-free
Contributions*

2

Tax-free
Earnings

3

Tax-free
Distributions for Qualified
Medical Expenses

A Triple Tax Benefit

2023 Health Savings Account



Administered by
HSA Bank

Annual HSA Contribution Limits

FOR 2022

Individual
\$3,650
Family
\$7,300
Catch-Up
\$1,000

FOR 2023

Individual
\$3,850
Family
\$7,750
Catch-Up
\$1,000

Catch-Up is for age 55 & older

Lesley contributes
\$500 (Employee) and \$1,000
(Employee Plus One or Family)
per year to those enrolled
in the HMO Saver plan.

*Any employer's contribution toward the
HSA will count toward the
maximum IRS annual contribution.*

2023 Flexible Savings Account



Administered by
HSA Bank

Set aside **pre-tax dollars** to pay for medical or dependent care expenses. The benefit must be (re)elected every year!

Healthcare Spending Account

- \$3,050 Annual Maximum for 2023
- Covers Medical, Rx, Dental & Vision expenses for employee, spouses & tax dependent children
- Run-out Period for 2022 claim expenses is 03/31/2023
- You can also roll over any un-used funds, up to \$610, for the 2023 benefit plan year. Rollover funds are in addition to the annual contribution limit.

NOTE: Anyone electing the HMO Saver HSA Plan for 2023 will want to use all Health Care FSA funds during the 2022 plan year in order to be eligible to make and receive HSA contributions in 2023.

Childcare Reimbursement Account

- Up to \$5,000 annually (requires Tax ID # of provider)

2023 – Life and Long-Term Disability

Moving to New York Life

Administered by
New York Life


Benefits Plan	
Lesley Paid - Life Insurance & Accidental Death and Dismemberment	<ul style="list-style-type: none"> - Coverage will move to New York Life - Remains Employer-paid benefit - 1 x Annual compensation to max. \$250,000 benefit - AD&D added as of 1/1/2023
Voluntary Life Insurance Self, Spouse, Children	<ul style="list-style-type: none"> - Coverage will move to New York Life - Employee's premium subject to change based on age bracket for 2023
Lesley Paid – Long-Term Disability Insurance	<ul style="list-style-type: none"> - Coverage will move to New York Life - Remains Employer-paid benefit - 60% of monthly income to a maximum of \$9,000

- Employee: Can elect increments of \$10,000 to the lesser of 5 x annual earnings or \$500,000
 - Guarantee Issue - 3 x annual earnings or \$200,000)
- Spouse: Can elect increments of \$10,000 to the lesser of 50% of employee amount or \$250,000
 - Guarantee Issue - \$30,000
- Child(ren): 6 Months = \$500; 6mos to age 26 : flat \$10,000
 - Guarantee Issue - \$10,000
- For 2023 Open Enrollment, Employees currently not enrolled are able to elect coverage, however evidence of insurability is required. Employees who wish to increase existing voluntary life amounts are also subject to evidence of insurability.

Please take this opportunity to update your beneficiaries within the ADP system

Consiliarium Group- Lesley's Benefits Advocate





Your employer offers you access to a Benefits Advocate who can assist with your employee benefits questions, including:

- Provide general benefit plan information offered by your employer
- Respond to benefit plan questions during Open Enrollment and/or throughout the year
- Assistance with claim issues/concerns
- Help with understanding your Explanation of Benefits (EOB)
- Guidance if you are experiencing a qualifying event/lifestyle change

Your inquiry will be handled by a highly trained benefits specialist at Consiliarium Group. Contact us by phone or email and you will receive a response within the next business day.

TEL: 1-844-890-7955 | Email: info@consiliariumgroup.com



Lesley's employees can contact Consiliarium Group with any benefits related questions/issues:

- Toll-free at 844-890-7955;
- Email info@consiliariumgroup.com

2023 Benefits Open Enrollment

So
what's
next...?

What you need to do now:

- **Beginning Sunday, November 6th you will make your 2023 Open Enrollment benefit elections.**
- **You have until Saturday, November 19th to enroll in benefits.**
- **Prior to enrolling in benefits, sign up and go through Decision Doc.**
- **Only those employees who want to enroll for the first time, make changes, or cancel coverages will be required to actively enroll through ADP.**

This is your only time to enroll in benefits for 2023, unless you have a qualifying life event. If you have a qualifying life event you must notify HR and enroll within 30 days of the event.

Questions?