

2023 – 2024

BENEFITS

OPEN ENROLLMENT



FREED-HARDEMAN
UNIVERSITY



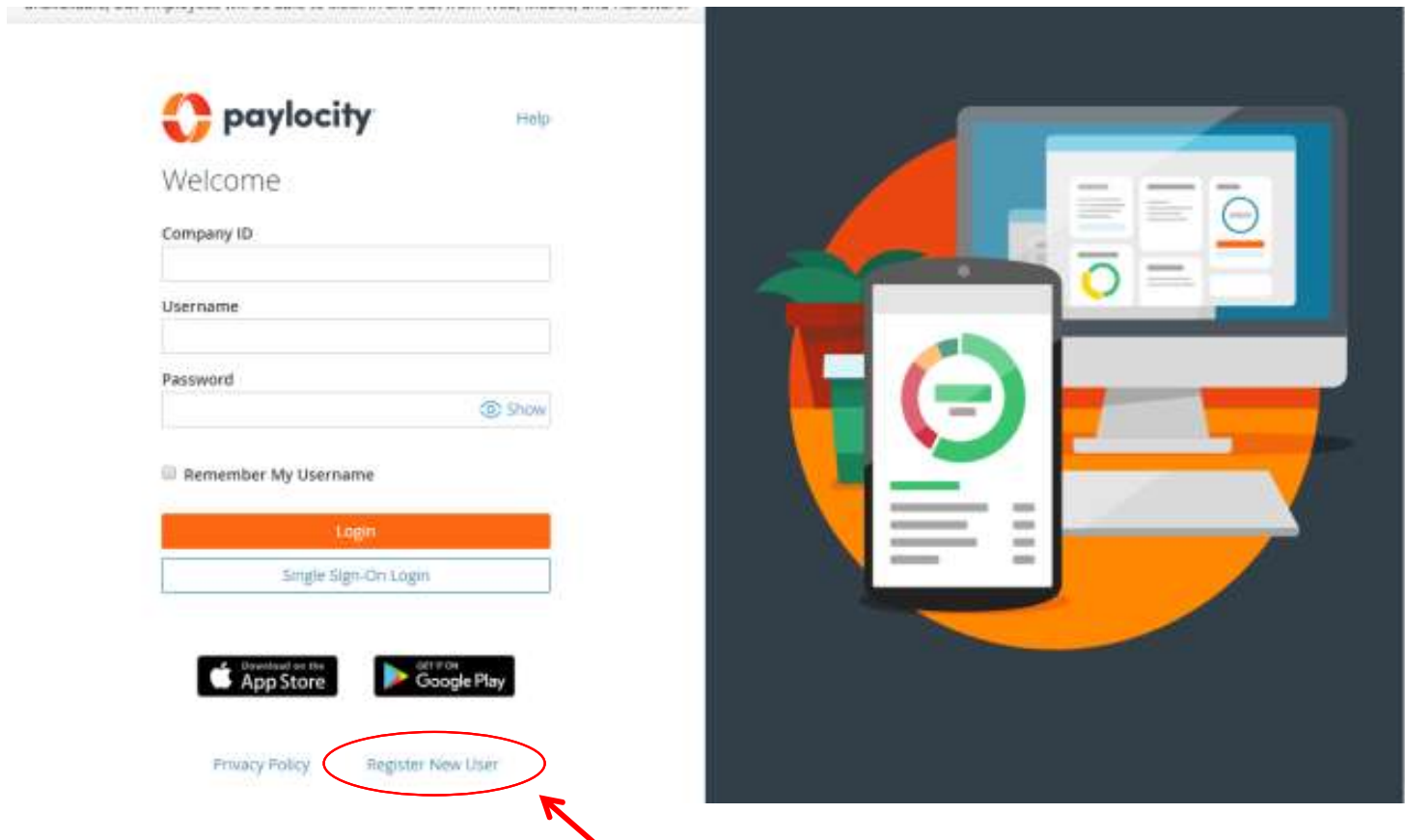
Time to Enroll!

- Open enrollment is your chance to elect or make changes to your benefits
- Elections will be effective all year, unless you experience a life change event
- Annual Enrollment is open between April 24th – May 5th for an effective date of June 1, 2023
 - **IMPORTANT: Everyone must elect/waive coverage online through Paylocity to have coverage in the upcoming plan year!**

Time to Enroll!

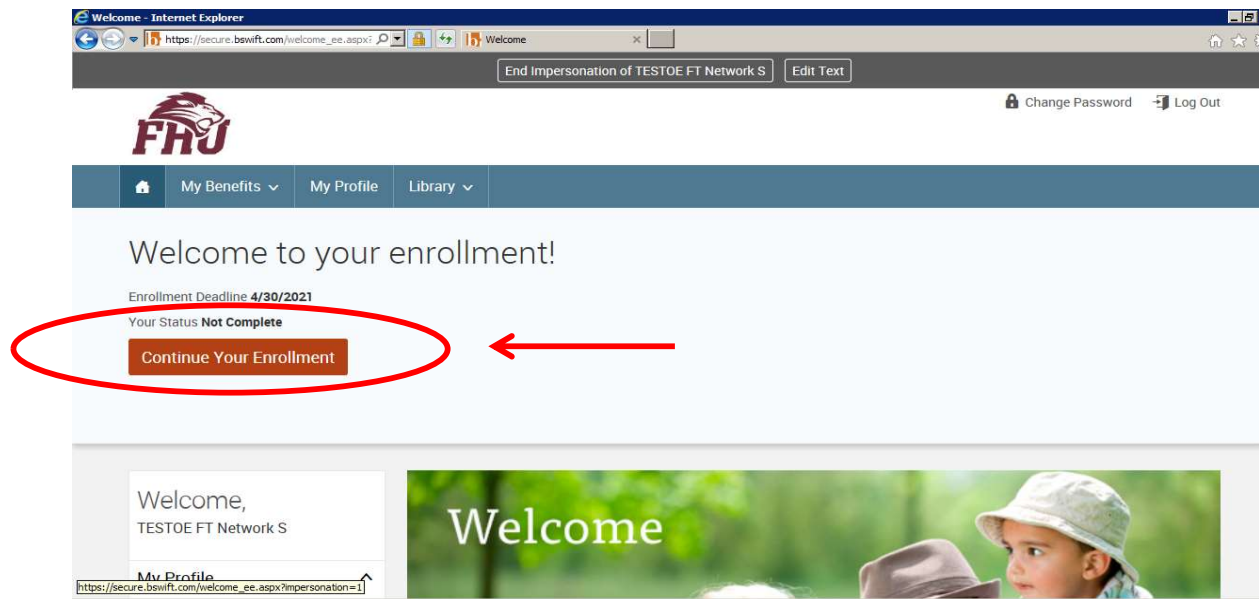
If you have not registered, you can register by going to:

- Access HR & Payroll at: <https://access.paylocity.com/>
- Select **Register User**



Time to Enroll!

- Once you are logged into your profile, you may begin your Annual Enrollment process. Please click on **Start Your Enrollment**.



Time to Enroll!

- The next screen is the **Employee Information** page. Please make sure your demographic information is correct or make any updates here.
- The **Family Information** page is where you will want to add any dependents that you want to cover under your benefits. Please make sure to add all dependent information on this screen before moving on.

The screenshot shows the 'Employee Information' page in a web browser. The browser's address bar displays 'https://secure.benefit.com/member/enroll_new'. The page features the FHU logo at the top left. A navigation bar on the right contains links for 'Change Password' and 'Log Out'. The main content area includes a blue header 'Employee Information' and a text box with instructions: 'All of your personal and family information must be complete sometime before beginning your enrollment. Please complete any required fields below or if the information has already been entered, please make sure it is accurate. You'll need to agree to the information and then click "Continue".' Below this is a 'Demographics' section with the following details: First Name: TESTOE, Middle Initial, Last Name: FT Network S, and Social Security Number: 785-09-9765. On the right side, there is a vertical progress indicator with four steps: 1. Your Info (highlighted), 2. Employee Information, 3. Family Info, 4. Your Benefits, 5. Enroll, and 6. Complete. An orange 'Continue' button is located at the bottom right of the page.

The screenshot shows the 'Family Information' page in a web browser. The browser's address bar displays 'https://secure.benefit.com/member/enroll_far'. The page features the FHU logo at the top left. A navigation bar on the right contains links for 'Exit Enrollment'. The main content area includes a blue header 'Family Information' and a text box with instructions: 'Please enter all family information before beginning your enrollment regardless of whether the family members are to be covered by your benefits or not. To do so, click "Add Dependents". To verify or edit the information of a family member who has already been entered, click on the person's name. If you do not have any family members, click "Continue".' Below this are three columns for family members: 'TESTOE FT Network S' (Male Employee, 30 years old (9/5/1990), SSN: 785-09-9765), 'TEST SPOUSE' (Female Spouse, 28 years old (4/8/1993), SSN: 123-45-7897), and 'TEST CHILD' (Male Child, 2 years old (7/1/2018), SSN: 411-11-2121). To the right of these columns is a blue circle with a white plus sign and the text 'Add Dependents'. On the right side, there is a vertical progress indicator with four steps: 1. Your Info, 2. Employee Information (highlighted), 3. Family Info, 4. Your Benefits, 5. Enroll, and 6. Complete. An orange 'Continue' button is located at the bottom right of the page.

Time to Enroll!

- Continue to the next screen to begin the Enrollment process. Please Elect or Waive each benefit and click **Continue** on the right side of the screen until you have reviewed each benefit.
- Please make sure to add your Life Insurance Beneficiaries for both the Company Paid Life as well as the Supplemental Life insurance (if applicable).

Enrollment - Internet Explorer

https://secure.bawft.com/benefit/enroll_ال_... Enrollment

End Impersonation of TESTOE FT Network S Edit Text

Exit Enrollment

Special Enrollment

You are now eligible to make changes to your benefits. Be sure to add any eligible dependents in the Family Information section prior to beginning your enrollment.

Medical

\$152.38

Your Cost per pay period

PLAN BCBS Medical Plan Network S / BCBS of TN / [View plan details](#)

COVERAGE Employee + Family

TESTOE FT Network S	Employee	<input checked="" type="checkbox"/> Cover
TEST SPOUSE	Spouse	<input checked="" type="checkbox"/> Cover
TEST CHILD	Child	<input checked="" type="checkbox"/> Cover

☒ Completed [I don't want this benefit \(waive\)](#) [View Plan Options](#)

1 Your Info

2 **Your Benefits**

3 Enroll

4 Complete

Your Cost per pay period **\$178.96**

Finished selecting benefits? Click the button below to continue.

[Continue](#)

Enrollment - Internet Explorer

https://secure.bawft.com/benefit/enroll_ال_... Enrollment

End Impersonation of TESTOE FT Network S Edit Text

Exit Enrollment

Special Enrollment

"Beneficiary" represents the person or persons designated in writing and in accordance with the terms of the plan to receive any benefits due after death of the employee/retiree. "Secondary Beneficiaries" represent the person or persons named to receive benefits if the Primary Beneficiary is not alive. Please review the options below and make changes as needed.

Basic Employee Life and AD&D

Please choose your beneficiaries

Primary Beneficiaries (required)

Name	Percentage
My Estate (Employee)	<input type="text"/> %
TEST SPOUSE (Spouse)	<input type="text"/> %

1 Your Info

2 Your Benefits

3 **Beneficiaries**

4 Complete

Your Cost per pay period **\$176.79**

[Continue](#)

Time to Enroll!

- Please Review and Confirm all your benefit options on the final page. Please make sure to click the Complete Enrollment button to finalize and submit your elections!

Enrollment - Internet Explorer

https://secure.bswift.com/benefit/enroll_all_c... Enrollment

End Impersonation of TESTOE FT Network S Edit Text Exit Enrollment

FNU

Review and Confirm

! Please Review All of Your Selections

Once you have completed your review, click the "Complete Enrollment" button at the right side of the page.

Your Total Cost **\$175.05**
Per Pay Period

Medical Your cost per pay period **\$152.38**

BCBS Medical Plan Network S BCBS of TN
Coverage: **Employee + Family**

Who will be covered on this plan:

Cost Details Per Pay Period

Total Premium	\$552.40
Employer Contribution	(\$400.02)

Progress Bar:

- 1 Your Info
- 2 Your Benefits
- 3 Enroll
- 4 Complete

Complete Enrollment

Medical Plan



Medical Plan



2 plan options with 2 network options through BCBST:

- Network S: For those employees located in Henderson or Memphis areas
- Network P: For those employees located in the Dickson area

Both networks cover the same services in regard to deductible, coinsurance, out-of-pocket maximum, and per-paycheck contribution. The only difference is the network depending on which area in which you reside.

Medical Plan



- **Benefit Enhancement:**
Teladoc visits will now be covered at a \$20 copay before deductible!
- FHU will continue to offer the \$3,000 HDHP and \$5,000 HDHP medical plans with no other plan design changes.
- Both plans are compatible with a Health-Savings Account (HSA)
- Covers in-network preventive services at 100% without having to meet deductible

Key Medical Benefits	BCBS of Tennessee \$3,000 HDHP		BCBS of Tennessee \$5,000 HDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible (per calendar year)				
Individual	\$3,000	\$6,000	\$5,000	\$10,000
Family	\$6,000	\$12,000	\$10,000	\$20,000
Out-of-Pocket Maximum (per calendar year)				
Individual	\$5,000	\$15,000	\$6,000	\$18,000
Family	\$10,000	\$30,000	\$12,000	\$36,000
Member Coinsurance	50%	50%	50%	50%
Covered Services				
Office Visits	50% after Deductible	50% after Deductible	50% after Deductible	50% after Deductible
Preventive Care Services	Covered at 100%	50% after Deductible	Covered at 100%	50% after Deductible
Physician Now (telemedicine)	\$20 copay	Not Covered	\$20 copay	Not Covered
Outpatient Diagnostic Lab & X-ray	50% after Deductible	50% after Deductible	50% after Deductible	50% after Deductible
Emergency Room	50% after Deductible	50% after Deductible	50% after Deductible	50% after Deductible
Urgent Care Facility	50% after Deductible	50% after Deductible	50% after Deductible	50% after Deductible
Inpatient Hospital Stay	50% after Deductible	50% after Deductible	50% after Deductible	50% after Deductible
Outpatient Surgery	50% after Deductible	50% after Deductible	50% after Deductible	50% after Deductible
Prescription Drugs (BCBST Preferred Formulary)				
Generic, Preferred, Non-Preferred	50% after Deductible	50% after Deductible	50% after Deductible	50% after Deductible

To search for a provider, please visit www.bcbst.com and navigate to “Find Care” and search by either Network P or Network S.

Teladoc

- Don't delay! Sign up today! If you are enrolled in one of the medical plans, please make sure you register now. You will attest you have by answering yes/no during annual enrollment in Paylocity when you select one of the medical plans.
- Register online at www.bcbst.com/Teladoc.com
- Once you register, you can use it anytime. You can also use the service through the BCBS app.
- Talk to doctors or therapists anytime you need them – service is available 24/7.

Teladoc Health can be used for things like:

- | | | |
|----------------------------------|----------------------------|---|
| › Allergies, cold, fever and flu | › Earaches | › Nausea and vomiting |
| › Constipation or diarrhea | › Mental health support | › Pink eye |
| › Sinus or respiratory issues | › Urinary tract infections | › Skin conditions
(rashes or insect bites) |

HDHP + HSA

- To contribute to your HSA, you must elect the medical plan and designate the amount you would like to contribute to the HSA when enrolling online in the Paylocity system.
 - FHU will continue to contribute to your Health-Savings Account (HSA) if you are enrolled in the medical plan and are eligible for an HSA.
 - **Increased contributions for June 1st plan year!**
 - For the \$3,000 HDHP, FHU will contribute **\$425** for those enrolled in single coverage or **\$850** for those enrolled in dependent coverage.
 - For the \$5,000 HDHP, FHU will contribute **\$1,100** for those enrolled in single coverage or **\$2,200** for those enrolled in dependent coverage.
- FHU will deposit the funds on quarterly basis

Health-Savings Account (HSA)

Each year, the IRS determines the maximum amount that a taxpayer may contribute to his/her annual HSA:

Annual HSA Contribution	2023 Calendar Year (Single Coverage)	2023 Calendar Year (Dependent Coverage)
Total Maximum Contribution/Year	\$3,850	\$7,750
Age 55+	Additional \$1,000	Additional \$1,000

- Your contributions to the HSA are pre-tax.
- These are the annual maximums that may be contributed from any source (FHU and member contributions).
 - **Total contributions (Your contribution and FHU contribution) cannot exceed the annual maximum.**
- You may change your contribution amount once per quarter
- The account is owned by you and funds roll over each year
- There is no “use it or lose it” provision
- Funds can be used to pay for qualified medical expenses for yourself or other family members (even if they are not enrolled in the HDHP). You must be able to claim these family members on your tax return.

HSA Eligibility

To be eligible for an HSA, you must meet the following requirements, as defined by the IRS:

- You must be enrolled in a qualified HDHP
- You must have no other medical coverage (includes spouse's medical plan, health care FSA through spouse, etc.)
- You must NOT be enrolled in Medicare or Tricare
- You cannot be claimed as a dependent on another's tax return

HSA Custodian – HSA Bank

- HSA Bank will continue to be the custodian
- All contributions by employees and FHU will be contributed to your account at HSA Bank
- New members will receive:
 - Welcome Kit from HSA Bank
 - Instructions on how to access your account on-line
 - Debit card in order to use your funds at your provider's office and/or pharmacy
- **Important** – the IRS annual maximums apply to the total annual HSA contributions for 2023 including:
 - **Employee contributions, and**
 - **FHU contribution**
- Total contributions cannot exceed \$3,850 for single coverage or \$7,750 for dependent coverage

HSAs and Medicare/Social Security

Receiving Social Security at 65

- If an individual elects to receive Social Security before or on age 65, he/she will automatically be enrolled in Medicare Part A and Part B on the first month in which he/she turns age 65
- Once enrolled in Medicare Part A and B – individuals are ineligible to receive an employer's contribution to a Health Savings Account (HSA) **AND** the individual may not make any personal contributions to the account

Delaying Social Security Benefits beyond at 65: Impact on HSA eligibility

- An employee can elect to postpone Medicare benefits until after their 65th birthday. Many do so as long as they are covered by their employer's group health plan. However, advanced planning is required when employers contribute to an HSA
- Remember, premium-free Medicare Part A coverage **begins 6 months back from the date an individual applies** for Medicare (or Social Security benefits), but no earlier than the first month he/she was eligible for Medicare
- To avoid a tax penalty, individuals should **stop contributing to their HSA at least 6 months before they apply** for Medicare

Blue Access Portal Registration

COVID-19

We'll get through this together.

We know this is a very unsettling time. We're right here for you with information, answers and ways to help you get the care you need.

[LEARN MORE](#)

Log in or [register an account](#)

Select your account type

Member

Username

Password

[Forgot Username/Password?](#)

[LOG IN](#)

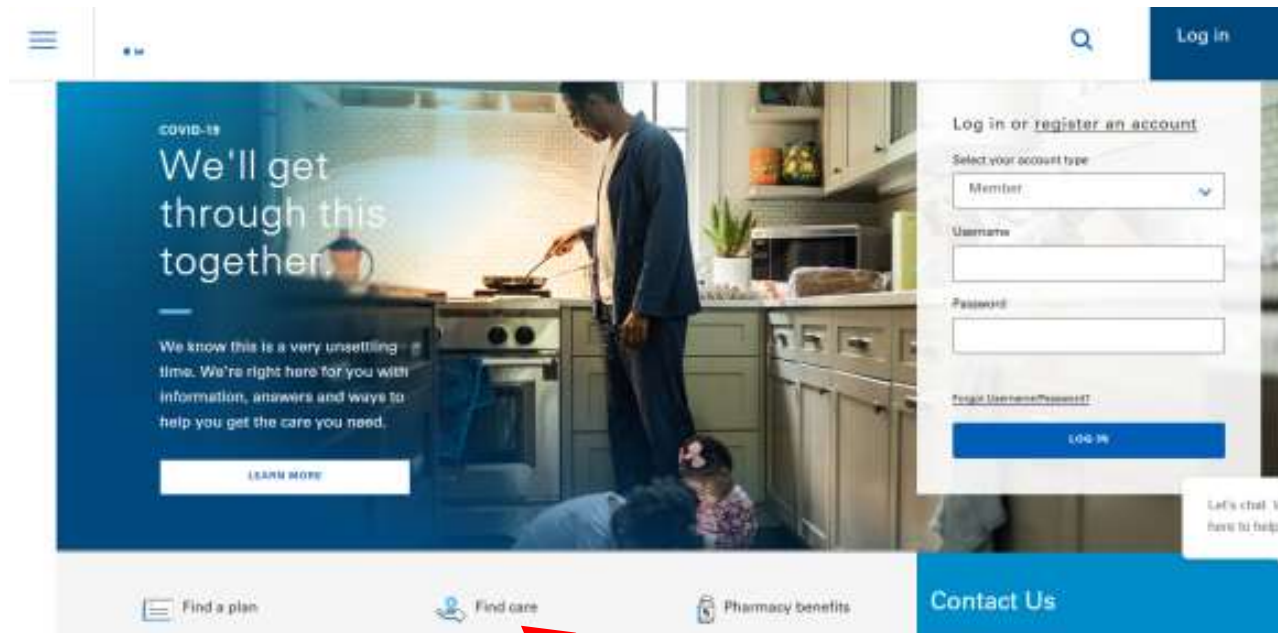
Let's chat. We're here to help.

[Find a plan](#) [Find care](#) [Pharmacy benefits](#) [Contact Us](#)

- Visit www.bcbst.com.
- Click on “Log In” or “Register an account”

Locating a Network Provider

To search for an in-network provider, please visit www.bcbst.com.



- Out-of-Network Providers do not have a contract with BCBST
- You must pay the difference between what OON providers charge and the Maximum Reimbursable Charge
- You are responsible for requesting prior authorization when using OON providers

2023 Wellness Plan

- FHU will continue to offer a medical premium discount for employees that participate
- Wellness discount will continue to be \$25 per month
 - A \$300 annual savings!
- In order to receive the wellness plan discount, you will need to complete the onsite biometric screening or submit your provider confirmation of screening to HR

Medical Non-Wellness Rates

Per Pay Period (24)	2022-23 Rates		2023-24 Rates	
	\$3,000 HDHP	\$5,000 HDHP	\$3,000 HDHP	\$5,000 HDHP
Employee Only	\$30.00	\$27.50	\$38.50	\$27.50
Employee + One	\$109.71	\$103.21	\$120.50	\$103.00
Family	\$180.58	\$172.83	\$192.50	\$173.00

Dental Coverage



Dental Coverage

- No Change to the dental plan design
- Dental & Vision plan remains one election

KEY DENTAL BENEFITS		
	DentalBlue Network	Standard Network
Deductible (per calendar year)		
Individual	\$50	
Family	\$150	
Benefit Maximum (per calendar year; Preventive, Basic, and Major Services combined)		
Per Individual	\$2,000	\$2,000
Covered Services		
Preventive Services X-Rays, Cleanings, Fluoride, Sealants, Space Maintainers	Plan pays 100%	Plan pays 100%
Basic Services Basic Restorative Services, Basic/Major Endodontics, Periodontics, and Oral Surgery	Plan pays 80%	Plan pays 80%
Major Services Major Restorative and Prosthodontics, Implants	Plan pays 50%	Plan pays 50%
Orthodontics (child to age 19)	Plan pays 70%	Plan pays 70%



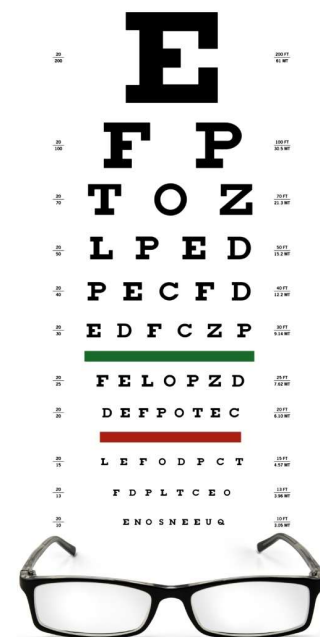
Vision Coverage



Vision Coverage

- No change to the vision plan design

Key Vision Benefits	In-Network	Out-of-Network
Examination (once every 12 months)		
Exam	\$20 copay (This does not include charges for follow up contact fitting exams, which may be extra)	Up to \$35
Basic Lenses (once every 12 months)		
Single Vision	\$20 materials copay	Up to \$30
Bifocal		Up to \$45
Trifocal		Up to \$60
Frames (once every 12 months)		
Frames	\$0 copayment up to \$200 allowance (20% discount off remaining balance over allowance)	Up to \$75
Contact Lenses (once every 12 months; instead of glasses)		
Elective	\$200 allowance	Up to \$120 allowance
Medically necessary	Covered 100%	Up to \$200
Evaluation & Fitting	\$55 copayment	Up to \$0



Dental & Vision Rates

Per Pay Period (24)	2022-23	2023-24
Employee Only	\$5.00	\$5.50
Employee + One	\$21.50	\$23.50
Family	\$24.56	\$27.00
Employee + One (both husband/wife FT at FHU)	\$12.83	\$14.50
Family (both husband/wife FT at FHU)	\$15.89	\$17.50

Life/AD&D Insurance



Basic Life/AD&D

- **100% paid by Freed-Hardeman University**
- **Provided through MetLife**
- **Coverage:**
 - 1x salary up to a maximum benefit of \$100,000
 - Minimum benefit is \$20,000
 - Make sure to designate or update your beneficiary information in Paylocity



Voluntary Life/AD&D

- **Provided through MetLife**
- **No changes to plans or rates**
- **Any increase (over one increment) for employee coverage or any new elections during Open Enrollment are subject to evidence of insurability**
- **Please see benefit cost in your Benefit Guide or online through Paylocity**

Benefit Options	Increments	Maximum Benefit	Guarantee Issue*
Employee	\$10,000	5x Annual Base Pay up to \$500,000	\$150,000
Spouse	\$5,000	Up to \$150,000 not to exceed 50% of team member coverage	\$50,000
Child(ren)	Flat Amount: \$1,000; \$2,000; \$4,000; \$5,000; or \$10,000	\$10,000	\$10,000

*Guarantee Issue amount is during initial eligibility as a new hire

Disability Insurance



Long Term Disability

- **Provided through MetLife at NO COST to you**
- **Eligible for coverage after 1 year of full-time employment**
- **The benefit replaces part of your income if you are unable to work due to a covered injury or illness**

Plan Highlights	
Benefit Percentage	60%
Monthly Benefit Maximum	\$6,000
When Benefits Begin	After 180 day elimination period
Maximum Benefit Duration	Until disability ends or you reach normal retirement age, whichever comes first

Employee Assistance Program (EAP)

- An EAP program through MetLife has been added to your benefits package. It is available to all full-time benefit employees and their household.
- Get professional support and guidance for everyday life 24/7/365. Topics include but are not limited to:
 - Family
 - Work
 - Financial Guidance, Retirement planning, etc.
 - Legal services
 - Anxiety or depression

Employee Assistance Program (EAP)

You can access this program many different ways:

- logging onto metlifeeap.lifeworks.com
 - Username: metlifeeap
 - Password: eap
- Mobile app by searching “LifeWorks” on iTunes or Google Play
- Call 888-319-7819

You and your eligible household members are eligible for up to 5 phone or video consultations with licensed counselors, per issue, per calendar year.

Long Term Care

- Long Term Insurance is offered through UNUM
- Provides coverage if you could not live independently or if you suffered severe cognitive impairment
- Rates are based on your age and the coverage options you select
- For employees hired between **May 1, 2022** through **April 30, 2023**; this open enrollment is your opportunity to enroll in Long Term Care
 - Receive Guarantee Issue of Coverage
 - No Evidence of Insurability needed
- If you were hired during this timeframe, you will receive an email with the link to the Unum website and instructions on how to enroll
- The deadline to enroll in the UNUM LTC policy is **May 13th**
- If you do not enroll during your initial period of eligibility, any future election is subject to Unum's underwriting process.

Please refer to the UNUM website at <http://unuminfo.com/FHU> for the specific plan details and corresponding rates.

AFLAC

- Short Term Disability coverage, offered through Aflac, provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness
- Aflac also offers a variety of other insurance products that offer additional protection
 - (cancer, accident, critical illness, etc. are available)
- For more information on your coverage options available, please contact Chad Johnson for assistance
- **IMPORTANT:** if the policy is being taken on a pre-tax basis, open enrollment is the time to change
 - Pre-tax policies require a qualified change in status to make changes or drop the coverage outside the open enrollment window

FEDlogic

- Assists employees with state and federal benefit options
- Provides confidential, unbiased education and guidance for employees and their household members
- Free for you to use!
- Consultative service to assist with Medicare, Social Security Retirement, Medicaid, Social Security Disability, Supplemental Security Income (SSI), Healthcare.gov, Special Medicare programs for End-Stage Renal Disease (ESRD), and Widow Benefits.

Call 877-837-4196 or email services@fedlogicgroup.com to schedule a consultation.

BCBST Programs

Teladoc

- Connects you doctors/therapists 24/7 via telephone, computer, or mobile device for non-emergency conditions such as allergies, cold/flu, fever, skin conditions, or behavioral health.

Nurseline

- Connects you to a nurse 24/7 via telephone or online chat in regards to any medical questions

Lifestyle Health Coaching

- Coaches are available to help improve your health and quality of life (tobacco cessation, weight management, nutrition, stress management, etc.)

Healthy Maternity

- Moms-to-be who enroll in this program can receive benefits such as confidential maternity health advice, one-on-one support from a maternity nurse, helpful prenatal information, etc.

Fitness Your Way

- A program for you and your covered dependents (18+) that provides affordable unlimited access and flexible memberships to more than 10,000 participating fitness centers.

Use Your Tools

Your Blue at Your Fingertips

The myBlue TN mobile app is an easy, convenient way to keep up with your BlueCross BlueShield of Tennessee health plan.

With myBlue TN, you can:

- Find a doctor, pharmacy, hospital or urgent care facility near you.
- Manage your health care plan and see your claims, benefits and balances.
- Register or log in to BlueAccessSM and manage your account.
- Understand the cost of your care and budget for upcoming expenses.
- Access the tools in the BlueHealth RewardsSM portal and check your points.*
- Connect directly to Nurseline, 24/7.*



Scan the QR code or visit the App Store[®] or Google Play[®] to download the app for free. Log in using your bcbst.com username and password.



myBlue TNSM



NEW - BenefitSpot App

To help you access your benefits and HR information—even when you're away from work and need it most—we've launched Benefit Spot!

DOWNLOADING THE APP IS EASY! SIMPLY:



Search "Benefit Spot" on the Apple App Store or Google Play or scan this QR code.



Download the app to your smartphone or other mobile device.



Whenever you launch the app, **enter company code: FHU** to access our plan information.

NOTE: The company code is case sensitive.



That's It—you're ready to go!



Built for Freed Hardeman University



How to Enroll

- **Go online to Paylocity to make your benefit elections:**
<https://access.paylocity.com/>
- **Deadline to enroll is May 5th!**
- **Your elections go into effect June 1, 2023**
- **Review your first paycheck after June 1, 2023 carefully to ensure your deductions match your elections. Let HR know of any inaccuracies by 6/30/2023**
- **You will only receive a new BlueCross BlueShield ID card if you makes changes**



Retirement Savings Plan

403(b) Plan

- Managed by VOYA
- For every dollar that you contribute, FHU will match \$0.50 up to 7%
- You are automatically eligible in this plan and funds are deposited into a Target Date fund based on your age and years until retirement
- Once you meet with a plan representative, you can change from the Target Date Fund to other funds offered
- ROTH accounts are also available

Questions

