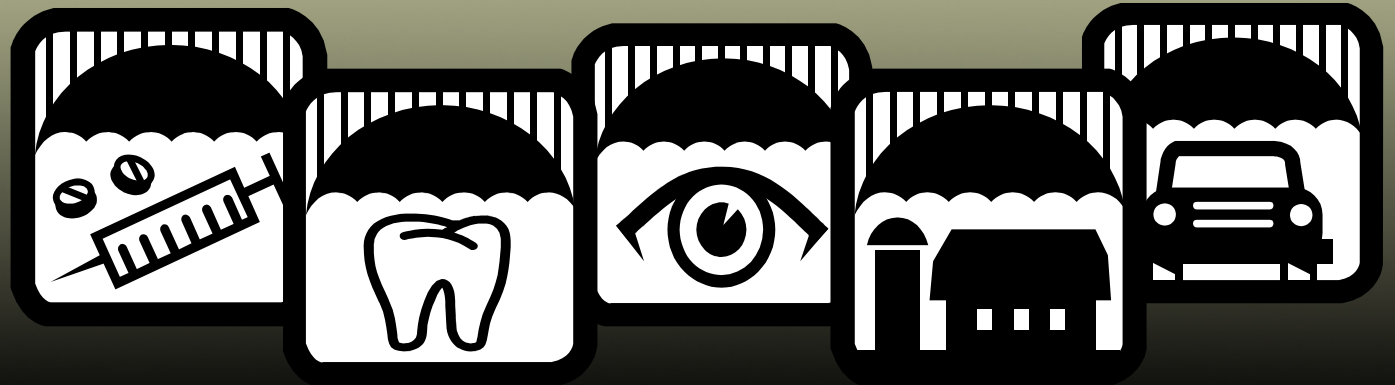


Faculty and Staff Orientation

Focus on Benefits

Facilitated by
Total Compensation & Wellness
3638 A/AB



Agenda

- Introduction
- Department Contacts
- Medical Insurance
- Cash In-Lieu of Medical Insurance
- Dental Insurance
- Life Insurance
- Long Term Disability (LTD) Insurance
- 403(b) Retirement Investment Options
- Tuition Assistance
- Group Home and Auto Insurance
- Flexible Spending Accounts
- Employee Self-Service: Benefits Statement
- Perks!
- Question and Answer Period



Department Contacts

Medical, Dental, and Life Enrollment

- Ursula Hart – 577-2132 or ao1514@wayne.edu
- Deborah Foster – 577-3685 or ae7381@wayne.edu

403(b) Retirement and Tuition Assistance

- Sandra Guernsey (577-7830 or ay3184@wayne.edu)

Long Term Disability

- Charlene Allemon (577-6351 or bq1193@wayne.edu)

General Information

- Albert Bowman (577-6353 or abowman@wayne.edu)



Medical Insurance

- Comparison of Insurance Options
 - Health Maintenance Organizations (HMOs) **80%+**
 - Health Alliance Plan
 - Blue Care Network
 - Total Health Care
 - Preferred Provider Organizations (PPOs) **17%**
 - DMC Care
 - Community Blue
 - Traditional (Blue Cross Blue Shield) **3%**



HMO Example

IN NETWORK

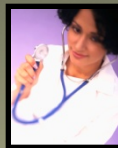
\$10 /\$20 co-pay/visit



PCP



Physical Therapist



Audiologist



Dermatologist

OUT OF NETWORK



*** Hap permit members to see a specialist within the Henry Ford Network without a referral.

... *Definition: An out-of-network provider is one which has not contracted with your insurance company for reimbursement at a negotiated rate. ...*

PPO Example

IN NETWORK
\$10/\$20 co-
pay



Any Participating
Doctor

**OUT OF
NETWORK**
DEDUCTIBLE
+
**BALANCE OF FEE
SCHEDULE**
+
**BALANCE
OF BILL**

*It **pays** to stay
in network!*

Changes to some Copay Plans

Non-Reps, AAUP-AFT, AFSCME, Grad Assistants and Stipends

Prescriptions

\$5 generic copay

\$20 preferred brand name copay

\$45 non-preferred brand name copay

+

Office Visits \$20 copay

Preventive Care \$0

Urgent Care Visits \$20 Copay

Emergency Room Visits \$100 Copay

Dental premiums for 12month employees:

Single \$0.78, Two Person \$1.57, family

\$2.86

Other Unions

- Prescriptions
- **\$5 generic copay**
- **\$10 preferred brand name copay**
- Office Visits **\$10 copay**
- Preventive Care **\$10**
- Urgent Care Visits **\$10 Copay**
- Emergency Room Visits **\$0 Copay**

- Dental premiums for 12month employees:
Fully Subsidized

Medical Insurance, *cont'd*



- Prescription Coverage
- Medical Plan Rates
 - Benefits Start Date
 - Payroll Deductions
- Cash In Lieu
- Open Enrollment
 - Late October/Early November
 - Effective January 1



Bi-Weekly Payroll Schedule

Pay Period Number	Pay Date	Day	Insurance Medical
15	7-17-13	W	Aug
16	7-31-13	W	Aug
17	8-14-13	W	No Deduct Pay
18	8-28-13	W	Sept
19	9-11-13	W	Sept
20	9-25-13	W	Oct
21	10-09-13	W	Oct
22	10-23-13	W	Nov
23	11-06-13	W	Nov
24	11-20-13	W	Dec

Pre-Tax Deductions

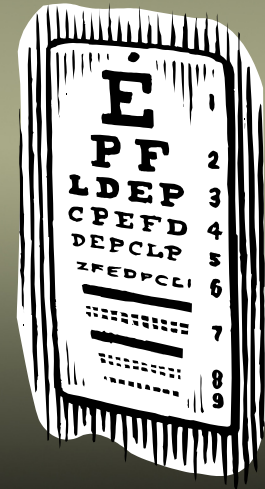
- Based on Section 125
 - Refers to Internal Revenue Code Section 125
- Pre-tax Deductions & Waiver.
- Qualified Family Status Changes



Vision Insurance

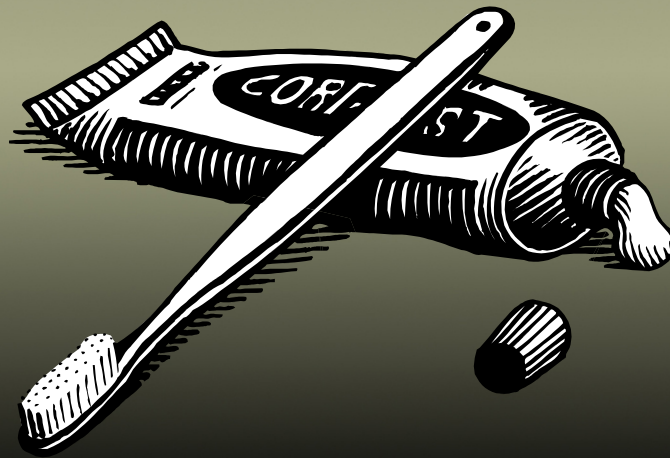
- Bundled With Medical*
 - Any dependents with medical also receive vision...With **Basic** or **Enhanced** options
- Voluntary Vision (No Medical)*
 - Those not in medical can opt into vision

**For eligible employee groups*



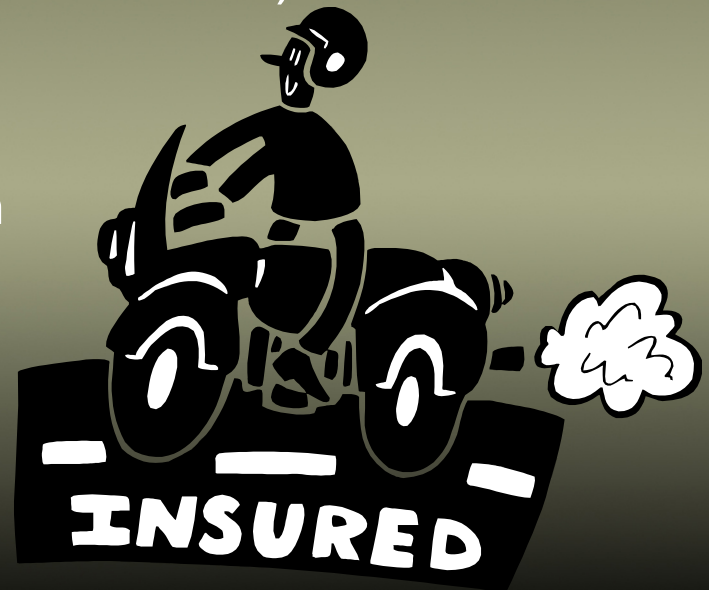
Dental Insurance

- Delta Dental
 - \$1,500 annual maximum per person, per year
 - \$50 deductible, max three person



Life Insurance

- Group Life and Accidental Death & Dismemberment (AD&D)
 - Basic Life Insurance **No Cost!**
 - Optional Supplemental Coverage available at (1x/2x/3x/4x plus Dependent Coverage for Subscribers) See rates
 - Added value
 - Travel Assist
 - Will preparation



Long Term Disability (LTD) **No Cost!**

- 50% time (or greater) + 1 year eligible service
- 66^{2/3}% of your last day of work salary
 - Max \$7,000/month
- Waiver of Waiting Period Information
- 403(b) and LTD



WSU Retirement Savings Plan

- 403(b) Plan Features
 - Investment Providers
 - TIAA-CREF
 - Fidelity
 - Immediate eligibility for University matching contributions
 - \$2 for \$1 WSU match up to a maximum of 10%
 - Vesting – 2 Year Cliff Vest
- 457(b) Plan Option



Tuition Assistance

- Employee Tuition Assistance
 - Credit Hour Limits
 - Grade Requirements
- Reduced Tuition for Spouse/Dependents
 - School/College Limitations
 - Age Limitations
 - Grade Requirements
- Form Requirements

No Cost!



Flexible Spending Accounts

- Flexible Spending Accounts
 - Types & Maximum Contributions
 - Medical Expenses (**health care related expenses**)
 - Dependent Care (**non tuition - babysitting related expenses**)
 - Stipulations
 - Minimum: \$130/Med. or \$208/Dep. Care per category
 - Maximum: \$2,500/Med or \$5000/Dep per category



Group Home & Auto Insurance

- Group Home & Auto
 - Offering group discounts on home and auto insurance with a variety of payment options, including payroll deduction.
- 1-800-524-9400
 - Client #110402
- <http://www.libertymutual.com/lm/wsua>



Employee Self-Service

- An Invaluable Resource!
 - <http://www.hr.wayne.edu/tcw>
 - Online for your convenience 24 hours per day, 7 days per week!
- Review and print your current benefits statement online via Pipeline
 - <http://pipeline.wayne.edu>
 - Log into Pipeline directly or follow the link from our website.

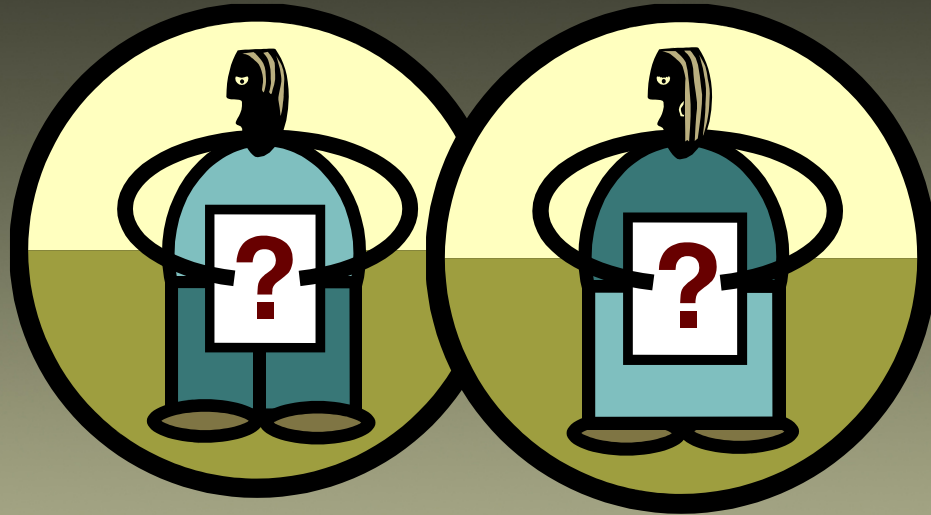


Perks!

- SMART “Get a Job, Get a Ride”
 - 30 Day Bus Pass
- Car Rental Discounts
 - Hertz
- Automobile Discounts
 - GM Supplier Discount
 - Ford’s “X-Plan” Pricing
 - DaimlerChrysler – 1% Below Invoice



Question & Answer Period



WELCOME

to

WAYNE!