



2022 Open Enrollment Employee Benefits

October 2021

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■ Open Enrollment – Important Information

- Open Enrollment Window: October 20th to November 9th
- Plan effective date: January 1st, 2022
- Passive Enrollment – Drexel will be holding a **PASSIVE** Open Enrollment this year, which means you will not be required to re-enroll to maintain coverage
 - The only exception to this is the Health Savings Account (HSA), Flexible Spending Accounts (FSA), and Transit/Commuter Account which are always required to be **ACTIVE ENROLLMENTS**. If you are currently enrolling in any of these accounts, you are still required to re-enroll for 2022.
- Medical Insurance Wavier
 - If you do not wish to elect Drexel medical coverage, **you must actively waive every year.**
 - If no action is taken, you will be automatically enrolled in a Drexel Point of Service plan (PPO Basic if you are out of the area) as employee-only coverage, deductions will come out of your 2022 pay, and you will not receive the waiver credit
- During Open Enrollment, you are able to make the following changes:
 - Change your plan election (this applies for all benefits, including medical, dental, vision, HSA, FSA, etc.)
 - Change your coverage tier (i.e. Employee, Employee + Spouse, Employee + Child(ren), or Family coverage)
 - Add/remove dependents
 - If you are not currently enrolled and would like to enroll for 2022
 - If you are currently enrolled in coverage but would like to waive for 2022
- Once you have made your elections, you will not be able to change them until the next Open Enrollment period, unless you experience a qualified change in status

Enrollment and Eligibility



How to Enroll

- Faculty and staff should enroll for benefits via the **My Drexel Benefits** portal
- Step 1: Log in to DrexelOne
 - Go to the Employee tab under My Benefits
 - Select the *My Drexel Benefits* link
- Step 2: Once you log in, you will be taken to the Home page where you can click the orange Enroll Now button



- Step 3: Getting Started and Updating Dependents
 - Before you get started, you will need to answer a few simple questions to determine eligibility
 - At this time you will be able to add or remove dependent information
 - As you proceed through enrollment, the coverage levels offered are then based on the number and type of dependents
- Step 4: Making your Choices and Updating Beneficiaries
- Step 5: Enrollment Confirmation
 - The last page in the enrollment is your confirmation statement, which you can print or email
 - The site will automatically save a copy for your future reference



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■ Eligibility Overview

- Drexel University Full-time and Part-time employees are eligible to participate in the benefits outlined in this presentation
 - Interns, seasonal and occasional employees are not eligible to participate in the Plans
- You may also elect coverage for your eligible dependents with proof of dependency/marital status. Eligible dependents include:
 - Your legal spouse
 - Dependent children up to age 26. Examples include:
 - Natural child
 - Legally adopted children
 - Stepchild
 - A child living with you for whom you are appointed the legal guardian by court and for whom you are financially responsible



2022 Changes



■ What's New for 2022?

- Quick and easy Express Enrollment Option through MyDrexel Benefits
- Updated Wellness Incentive Program that focuses around preventive care and new ways to earn your wellness credits
 - **Note:** You do not need to be enrolled in Drexel Benefits to participate!
- Drexel will be offering fertility benefits through Progyny, a leading fertility benefits solution
 - **Note:** You/your dependents must be enrolled in Drexel's medical benefits to participate
- New ID Cards! Independence Blue Cross will be issuing new ID for Faculty and Professional Staff enrolled in one of the medical plans
- Dragon Perks- rebranding of the voluntary benefits program!
 - Enhanced Benefit Offerings for Allstate Accident, Critical Illness and Hospital Indemnity lines of coverage
 - Enrollment in the Allstate Critical Illness, Accident, Hospital Indemnity and MetLife Legal Plans will be integrated into the My Drexel Benefits enrollment portal.
 - **Note:** these benefits require annual enrollment whereas the other voluntary benefits (such as Kashable, home/auto/pet insurance, etc.) can be enrolled in at any time throughout the year
- All other plan offerings will remain the same in 2022 (Medical, Pharmacy, Dental Vision, Life, Disability)
- As a reminder, faculty and professional staff will have access to SupportLinc, Drexel's Employee Assistance Program!
 - **Note:** You do you need not be enrolled in one of the medical plans to utilize this service.



2022 Medical/Rx Plan Designs



■ Medical Provider Network

- All of the Drexel Medical Plans offer a three tier network strategy
- Tier 1
 - University of Pennsylvania & Select Tower Health Providers
 - Going to a Tier 1 provider will result in the lowest out-of-pocket expenses
- In-Network
 - This refers to the Independence Blue Cross (IBC) Provider Network excluding Tower Health and University of Pennsylvania
 - IBC has negotiated competitive rates with these providers and therefore those negotiated rates are passed on to Drexel members
- Out-of-Network
 - These providers do not have a direct contractual relationship with IBC
 - Going to an Out-of-Network provider will result in the highest out-of-pocket payments for members
 - Out-of-Network providers do not have to accept the payment received and may “balance bill” members
 - This can result in significant out-of-pocket expenses

Remote Work and Health Plans

- Due to the pandemic, the University has made a number of positions remote. When considering a health plan for this upcoming open enrollment ensure you are selecting a plan that allows for coverage in your residential area
- Drexel's Point of Service plans (Keystone and AmeriHealth) are zip code driven and only available to certain counties in or around the Greater Philadelphia area
- The following states/counties would be eligible for the Keystone POS plan:
 - Philadelphia
 - Bucks
 - Montgomery
 - Camden
 - Delaware
- The following states/counties would be eligible for the AmeriHealth POS plan:
 - DE: Kent; Sussex
 - MD: Caroline, Harford, Kent, Wicomico, Worcester
 - NJ: Atlantic, Bergen, Cape May, Cumberland, Essex, Hudson, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union
- ***For those that travel extensively, live or have recently moved, or cover dependents in other areas of the country the Keystone Point of Service/Amerihealth plan has limited out of network availability and may not fit your needs***
- ***What plans may be right for those outside of the Greater Philadelphia region?***
 - The Personal Choice PPO plans, Basic and High Options, along with the Consumer Directed Health Plan have access to in-network coverage anywhere in the United States for providers who participate in the BlueCard PPO Network

Tier 1 Provider Finder

- Independence Blue Cross has built a custom provider for Drexel Faculty and Professional Staff to locate Tier 1 Providers
- To access the Independence Blue Cross provider finder:
 - <https://www.ibx.com/>
 - Find a Doctor (top right hand corner)
 - Click Learn More under Doctors, hospitals, medical equipment, and specialty services...
 - Click All Plans under Your Plan:
 - Company Specific Networks
 - Drexel Preferred POS (for those enrolled in the Keystone POS plan)
 - Drexel Preferred PPO (for those enrolled in the Basic, High and CDHP)
- To access the AmeriHealth provider finder:
 - <https://www.amerihealth.com>
 - Find a Doctor (middle of the page)
 - Click Learn More under Doctors, hospitals, medical equipment, and specialty services...
 - Click All Plans under Your Plan:
 - Company Specific Networks
 - Drexel Preferred POS (for those enrolled in the AmeriHealth plan)

Medical Plans – Independence Blue Cross

Keystone POS

Personal Choice PPO – Basic

Personal Choice PPO – High

CDHP Plan with HSA

	Tier 1	In-Network	Out-of-Network	Tier 1	In-Network	Out-of-Network	Tier 1	In-Network	Out-of-Network	Tier 1	In-Network	Out-of-Network
Referral Needed	Yes			No			No			No		
Employer HSA Contribution	N/A			N/A			N/A			Individual: \$500 / Family: \$1,000		
Deductible**	None	None	\$500 \$1,500	None	\$300 \$600	\$1,000 \$2,000	None	None	\$500 \$1,000	\$1,500 \$3,000	\$2,000 \$4,000	\$5,000 \$10,000
Out-of-Pocket Maximum	\$1,500 \$3,000	\$2,000 \$4,000	\$3,000 \$9,000	\$1,000 \$2,000	\$2,000 \$4,000	\$3,000 \$6,000	\$1,000 \$2,000	\$2,000 \$4,000	\$3,000 \$6,000	\$6,450 \$12,900	\$6,450 \$12,900	\$10,000 \$20,000
Preventive Services	No Charge	No Charge	Plan pays 70%	No Charge	No Charge	Plan pays 70%	No Charge	No Charge	Plan pays 80%	No Charge	No Charge	Plan pays 70%*
PCP Office Visit	No Charge	\$20 Copay	Plan pays 70%	No Charge	\$20 Copay	Plan pays 70%	No Charge	\$15 Copay	Plan pays 80%	No Charge*	Plan pays 80%*	Plan pays 50%*
Telemedicine	No Charge	No Charge	Not Covered	No Charge	No Charge	Not Covered	No Charge	No Charge	Not covered	No Charge*	No Charge*	Not Covered
Specialist Office Visit	\$10 Copay	\$40 Copay	Plan pays 70%	\$10 Copay	\$30 Copay	Plan pays 70%	\$10 Copay	\$25 Copay	Plan pays 80%	No Charge*	Plan pays 80%*	Plan pays 50%*
Diagnostic X-Ray/Imaging	No Charge	\$80 Copay	Plan pays 70%	No Charge	Plan pays 90%	Plan pays 70%	No Charge	No Charge	Plan pays 80%	No Charge*	Plan pays 80%*	Plan pays 50%*
Inpatient Hospital	No Charge	No Charge	Plan pays 70%	No Charge	Plan pays 90%	Plan pays 70%	No Charge	No Charge	Plan pays 80%	No Charge*	Plan pays 80%*	Plan pays 50%*
Outpatient Surgery	No Charge	\$40 Copay	Plan pays 70%	No Charge	Plan pays 90%	Plan pays 70%	No Charge	No Charge	Plan pays 80%	No Charge*	Plan pays 80%*	Plan pays 50%*
Emergency Room	\$100 Copay	\$100 Copay	Covered at INN Level	\$100 Copay	\$100 Copay	Covered at INN Level	\$100 Copay	\$100 Copay	Covered at INN Level	No Charge*	Plan pays 80%*	Plan pays 50%*
Urgent Care Center	No Charge	\$35 Copay	Plan pays 70%	No Charge	\$35 Copay	Plan pays 70%	No Charge	\$35 Copay	Plan pays 80%	No Charge*	Plan pays 80%*	Plan pays 50%*

*After deductible

■ Telemedicine – MD Live

- MD Live is a national network of U.S. board-certified doctors available 24/7/265 to diagnose, treat, and prescribe medication
- Contact MD Live for non-emergency medical conditions such as:
 - Allergies
 - Asthma
 - Acne
 - Pink eye
 - Ear infections
 - Sinus issues
 - Respiratory infections
 - Urinary tract infections
 - Cold and flu symptoms
- MD Live is available at no cost to members enrolled in the Keystone POS, or either of the Personal Choice PPO plans
- For those enrolled in the CDHP, there will be a \$56 copay per consultation
 - This is an IRS mandate and necessary so that the plan can maintain it's qualified plan status
- Contact MD Live at 1.877.764.6605, or visit MDLive.com/ibx
- ***Please note you must be enrolled in Drexel's Medical Benefits in order to utilize Telemedicine***

■ Prescription Drug Plans – OptumRx

- Mail Order Program
 - Using the mail order program for maintenance medications will save you money
 - You can receive up to a 90 day supply (3 months) for the cost of two retail copays
- Download the OptumRx App to manage your medication(s) on the go
 - Use the drug pricing tool on the OptumRx App or on optumrx.com to see how much your medication will cost
 - Choose the way you prefer to receive your medications
- Members in the HSA qualified CDHP plan must satisfy the deductible before prescription drug copays apply

	Retail Prescription (up to a 30-day supply)	Mail Order Prescription (up to a 90-day supply)
	IN-Network	IN-Network
Generic	\$10 copay	\$20 copay
Preferred Brand	\$30 copay	\$60 copay
Non-Preferred Brand	\$50 copay	\$100 copay

Rx Cost Savings Tips

- Research the best cost for you
 - Promotions at retail chains with pharmacies (like Shoprite, Target and Walmart) can save you money when you fill your generic prescription
- Ask your pharmacist for the full cost of the medication you are receiving
 - This will help you understand the benefit the prescription plan is providing, and help you consider lower cost alternatives
- Use the Mail-Order Program
 - If you have a maintenance medication filled through the mail-order service, you get one month of prescriptions for free
 - Receiving a 90 day supply of your medication will only cost 2 retail copays
 - The convenience of your medications being delivered directly to your home
- GoodRx
 - Shop for lower cost pharmacies using <https://connerstrong.goodrx.com> or download GoodRx in the app store
 - GoodRx allows you search for your prescription drug in your zip code to determine which pharmacy has the drug at the best price

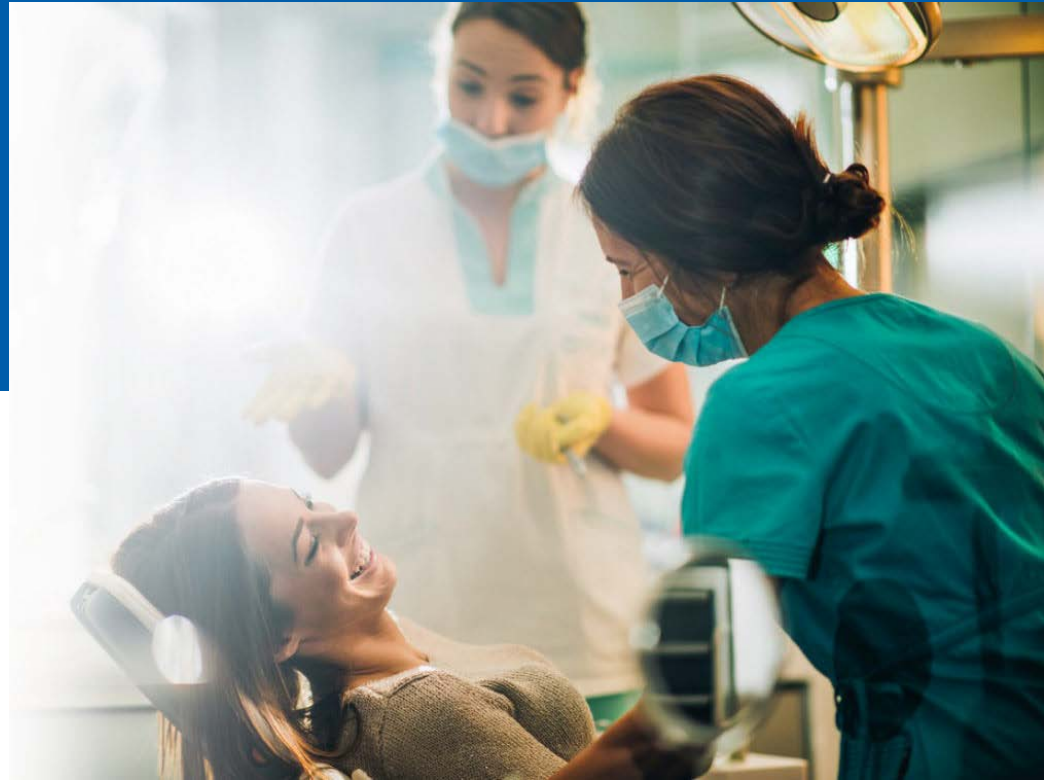
Monthly Employee Contributions: Medical and Prescription Drug

Full-time	POS	PPO Basic	PPO High	CDHP
Employee	\$117.26	\$261.42	\$426.74	\$41.44
Employee & Child	\$265.45	\$794.79	\$1,066.02	\$123.41
Employee & Children	\$362.87	\$1,220.31	\$1,521.64	\$190.73
Employee & Spouse	\$390.73	\$1,234.54	\$1,602.14	\$182.64
Employee & Family	\$527.59	\$1,581.92	\$2,128.21	\$253.48

Part-time	POS	PPO Basic	PPO High	CDHP
Employee	\$175.89	\$392.13	\$640.11	\$62.15
Employee & Child	\$398.17	\$1,192.19	\$1,543.14	\$185.13
Employee & Children	\$544.31	\$1,780.08	\$2,027.30	\$286.10
Employee & Spouse	\$586.10	\$1,851.81	\$2,308.89	\$273.96
Employee & Family	\$791.40	\$2,372.89	\$3,070.67	\$380.22

IV.

2022 Dental and Vision Plans



Dental Plans – Cigna PPO

	Base Plan	Preferred Plan
	DPPO Advantage Network	DPPO Advantage Network
Annual Plan Deductible	\$50 individual \$150 family	\$50 individual \$150 family
Calendar Year Maximum	\$1,000* Year 2: \$1,100 Year 3: \$1,200 Year 4: \$1,300	\$2,000* Year 2: \$2,100 Year 3: \$2,200 Year 4: \$2,300
Preventive and Diagnostic Services Exams, cleanings, x-rays, sealants	Plan pays 100%	Plan pays 100%
Basic Services Fillings, root canals, oral surgery	Plan pays 50% after deductible	Plan pays 90% after deductible
Major Services Crowns, inlays, onlays, casts, bridges, dentures, implants	Plan pays 50% after deductible	Plan pays 60% after deductible
Orthodontia Benefits Child & Adult Orthodontia	Not Covered	Plan pays 50%, NO Deductible
Orthodontia Lifetime Maximum (Per Patient)	Not Covered	\$1,000

*Progressive Maximum Benefit Year 2: \$100 increasing contingent upon receiving Preventive Services in Plan Year 1
 Progressive Maximum Benefit Year 3: \$100 increase contingent upon receiving Preventive Services in Plan Years 1 & 2
 Progressive Maximum Benefit Year 4: \$100 increase contingent upon receiving Preventive Services in Plan years 1, 2, & 3

Dental Plan – Cigna DHMO

- Procedures listed on the Patient Charge Schedule are subject to the plan limitations and exclusions described in your plan book/certificate of coverage
- All patient charges must correspond to the Patient Charge Schedule in effect on the date the procedure is initiated
- Participants in this plan must select a plan requires you to select a general dentist for routine, preventive, diagnostic and emergency care
- Below is a sample of the Patient Charge Schedule
 - See the Patient Charge Schedule for a full list of all services

Cigna DHMO (referred to on Cigna as the 'K1-09')	In-Network Patient Charge
Office visit	\$0.00
Comprehensive Periodontal Evaluation	\$33.00
X-ray (bitewing)	\$0.00
Fluoride application	\$15.00
Crown	\$410.00 - \$460.00
Space Maintainer	\$170.00
Inlay	\$410.00
Onlay	\$470.00
Implant	\$750.00 - \$790.00

■ Monthly Employee Contributions: Dental

Full-Time	PPO Base	PPO Preferred	DHMO
Employee	\$9.94	\$15.19	\$5.22
Employee + 1 or more Dependents	\$29.31	\$49.66	\$13.17

Part-Time	PPO Base	PPO Preferred	DHMO
Employee	\$14.90	\$22.79	\$7.83
Employee + 1 or more Dependents	\$43.97	\$74.48	\$19.75

Find a Dental Provider

Step 1

Go to www.Cigna.com, click on FIND A DOCTOR at the top of the screen. Then select the orange box that reads “if your insurance plan is offered through work or school...”



Step 2

Click on the “Dentist” box.

Find a...



Step 3

SEARCH LOCATION: <input type="text"/> Use my current location	SELECT A PLAN: PICK Medical: No Plan Selected Dental: No Plan Selected	LOOKING FOR: (Name, keyword, etc.) A-Z <input type="text"/> SEARCH
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Enter geographic location you want to search in.

Select Dental Plan offered
Dental Plan Name = Cigna
Dental PPO

Enter a Dentist name. Click
SEARCH to see your
results

Note: the Value Plan uses “Advantage “ Dentists and the Value Plus Plan uses both “Advantage” and “DPPO” Dentists

Vision Plan – Davis Vision

	In-Network	Out-of-Network
Exam	No Charge	\$40 Reimbursement
Frames	<p>Davis Collection Fashion: No charge Davis Collection Designer: \$15 Davis Collection: Premier: \$40</p> <p>Non-Davis Collection: Up to \$130 allowance (20% discount off overage)</p> <p>Visionworks frames: Up to \$150 allowance (20% discount off overage)</p>	Non-Davis Collection: \$50 Reimbursement
Lenses Single Bifocal Trifocal Lenticular	No Charge	\$40 Reimbursement \$50 Reimbursement \$80 Reimbursement \$100 Reimbursement
Contact Lenses	<p>Davis Collection: No Charge</p> <p>Non-Davis Collection: Contacts: Up to \$130 allowance</p> <p>Evaluation: Up to \$60 allowance (plus 15% discount off overage)</p>	\$80 Reimbursement
Frequency	Once per calendar year	Once per calendar year

- To locate participating providers or request a claim form, visit Davis Vision at www.davisvision.com or call 1.800.999.5431

■ Monthly Employee Contributions: Vision

Full-Time	Vision Plan
Employee	\$2.17
Employee + 1 or more dependent	\$4.99

Part-Time	Vision Plan
Employee	\$3.25
Employee + 1 or more dependent	\$7.49

V.

2022 Life and Disability Plans



Life, Accident, and Disability – Lincoln Financial Group

- Drexel University provides all benefit eligible employees with the below Life and Disability coverages
- Basic Term Life and Accidental Death & Dismemberment Insurance
 - 2 times Basic Annual Earnings to a maximum of \$500,000
 - Employees have the option to cap their Basic Term Life Insurance to \$50,000 to avoid imputing income
- Long Term Disability (LTD) Insurance
 - The Drexel LTD plan will provide 60% of your pre-disability income up to a monthly maximum of \$20,000
 - To qualify for LTD, you must be unable to complete the tasks of your normal occupation for at least 90 days
 - LTD will terminate when you are able to return to work, or at your Social Security Normal Retirement Age (SSNRA) whichever is first.

Life, Accident, and Disability – Lincoln Financial Group

- Drexel provides the following programs on a voluntary basis to all benefit eligible employees
- Supplemental Life Insurance
 - Employees can purchase up to 4x their annual salary to a maximum of \$2,500,000
 - Spouses can elect up to \$150,000 in increments of \$10,000
 - Children (aged 15 days to age 26) can elect up either \$5,000 or \$10,000
- Short Term Disability
 - Standard Plan
 - The STD Standard Plan covers 60% of weekly earnings up to a maximum of \$2,700 per week
 - The plan duration is 90 days (those that continue to be disabled would transition to LTD at that time)
 - Employees must be unable to work for 30 calendar days before the benefit begins – this is referred to as the elimination period
 - Enhanced Plan
 - The Enhanced Plan offers the same benefit as the Standard Plan, however the elimination period is reduced from 30 days to 14 days
 - This reduces the amount of PTO time that is needed before the benefit begins

Optional Life Insurance – Guaranteed Issue Limits

■ Employees

- Plan Benefit Maximum: \$2,500,000
- Guaranteed Issue limit: \$1,000,000
 - Elections above this limit will require Evidence of Insurability
- Any increases of more than one level above the current benefit level will be subject to Evidence of Insurability
 - i.e. if an employee is currently enrolled in Optional Life Insurance for 1x annual salary and they choose to elect 2x annual salary – this would not require Evidence of Insurability
 - However, if this 1 additional level increase puts the employee over \$1,000,000, then Evidence of Insurability would be required
 - If this employee chose to elect 3x salary, then this would require Evidence of Insurability
- Any increases elected during Annual Enrollment will be subject to Evidence of Insurability if an Employee has previously been denied coverage
- The Non-Medical Maximum will apply to any changes made during the Annual Enrollment Period

■ Spouse/Domestic Partner

- Plan Benefit Maximum: \$150,000
- Guaranteed Issue limit: \$30,000
- Any election will be subject to Evidence of Insurability
- Any first time election or increase elected during Annual Enrollment will be subject to Evidence of Insurability if an Employee has previously been denied coverage

Whole Life – Mass Mutual

- In addition to the Term Life option available through Lincoln Financial Group, Drexel University also offers Voluntary Whole Life Insurance through Mass Mutual
 - **Note:** there is a dedicated review session on October 28th to further outline this benefit
- Whole life is a permanent life insurance product. Unlike Term Life insurance, which provides coverage for a specified period, Whole Life insurance provides a lifetime of life insurance protection
- In order to enroll in Whole Life, you will need to complete the process on the My Drexel Benefits enrollment portal
- If you choose to enroll in this benefit, you will be asked to answer three general questions that will determine your eligibility for the Whole Life product. These questions are specific to:
 - Tobacco use
 - Actively at work status
 - Treatment or diagnosis for specified conditions (within the last two years)
- Once you have provided responses to the required questions and reviewed the necessary disclosures, you can choose from a wide range of coverage options
- ***Important:*** if you purchased a policy in the past and wish to increase your coverage amount, your 2022 whole life election will be “stacked” on top of your current certificate. Your whole life payroll deduction will be an aggregate of all your purchased certificates
 - Example: Paula the Professor enrolled in a \$10,000 policy for 2021 at age 39 that costs \$12.14 per month. Paula, who is now 40, wants to increase her coverage for 2022, so she adds a new \$20,000 policy, giving her \$30,000 in total whole life coverage. This new policy costs \$15.75, so the combined payroll deduction for the two “stacked” policies is \$27.89
- ***Important:*** if you currently have a Whole Life policy and wish to cancel this coverage, you can do so at any time by calling Mass Mutual at (844) 975-7522

Whole Life – Mass Mutual

- Benefit Coverage Considerations:
 - Minimum: \$10,000
 - Maximum: \$250,000
 - Guaranteed Issue limit: \$100,000
- In addition to a Death Benefit, Whole Life also offers a number of additional features, such as:
 - Level Premium: premiums will never increase
 - Premium is set based on your age at the time of purchase
 - Cash-Value Accumulation: A portion of the premiums are set aside and invested
 - Tax-deferred cash value that is built within the certificate that will never decline in value due to changes in market conditions
 - Dividend eligible (beginning on the second anniversary). The dividends allow you to:
 - Purchase additional coverage
 - Provide a cash payout
 - Accumulate over time
 - Expected dividend: 4% (not guaranteed)
 - Portable – this allows you to take the policy with you if you ever leave the University
 - Chronic Care Benefit – helps cover extra expenses associated with a chronic illness
 - The payment of the Chronic Care Benefit will reduce the group whole life certificate's death benefit and any cash value
 - The certificate's premium payments will then be based on the reduced amount of insurance and the rates in effect for the policy

VI

Other Benefit Resources



Employee Assistance Program – SupportLinc

- Employees and their family members have access to the Employee Assistance Program, or EAP through SupportLinc
 - *Note: You do not need to be enrolled in Drexel's medical benefits to utilize the EAP Program*
- The program offers unlimited, 24/7 access to licensed professional counselors to help with personal, family and work/life issues
- In-person and virtual counseling for short-term issues are available for up to ***six sessions per person, per issue, per year.***
- Covered Services
 - Short- Term Counseling
 - Dependent/Elder Care Referrals
 - Retirement Coach
 - Concierge Expert Referrals
 - Financial/Legal Services
 - Legal Services
 - EAP Navigator
- How to Access Services
 - Contacting a SupportLinc representative at 888.881.5462
 - Logging into <https://www.supportlinc.com/>
 - Username: Drexel
 - Downloading the Mobile App in the Apple or Google Play store
 - Contacting the HR Service Center at 215.895.2580 or hr@drexel.edu

■ Progyny-Fertility Benefits

- The Progyny benefit includes comprehensive treatment coverage leveraging the latest technologies and treatments, access to high-quality care through a premier network of fertility specialists, and personalized emotional support and guidance for every path to parenthood from dedicated Patient Care Advocates (PCAs).
- Largest network of highly qualified fertility specialists in the nation, including the following in the greater Philadelphia region:
 - Penn Fertility
 - Main Line Fertility
 - Shady Grove Fertility
 - Reproductive Medicine Associates (RMA)
- *How the benefit works*
 - Smart Cycles simplify the member's fertility journey. Each Smart Cycle is a bundle of all services (appointments, tests, diagnostics, labs, surgery, anesthesia, etc.) used for the most prevalent fertility treatments
 - Members never have to make cost based decisions within a treatment, and never run out of coverage in the middle of a treatment.
 - Smart Cycles are expressed as fractions so that members know their benefit balance without keeping track of multiple explanations of benefits.
- ***Important! You and your spouse/partner must be enrolled in one of Drexel's medical plans in order to access the Progyny benefits***

■ Progyny-Fertility Benefits

- Your Progyny fertility benefit has been specifically designed to give you the best chance of fulfilling your dreams of family. It bundles all the individual services, tests, and treatments you may need into a Progyny Smart Cycle, ensuring you'll never run out of coverage mid-treatment. Progyny removes barriers to care so you and your doctor can create the customized treatment plan that is best for you, based on clinical criteria, not costs
- Drexel's Progyny Coverage includes 1 Smart Cycle* and ProgynyRx integrated fertility medication coverage

Common ways to use a Smart Cycle:



- Who do I contact?
 - Progyny offers Drexel faculty and professional staff a personalized high-touch, end-to-end concierge support through Patient Care Advocates and in-house clinical staff. Advocates and professional staff can provide emotional support as well as clinical guidance.
 - Starting October 20, 2021, you can contact Progyny at 844.930.3313 for more information and to speak with a Patient Care Advocate.

*You have access to an additional Smart Cycle if your first is not successful.

■ Dragon Perks (formerly Corestream)

- 2022 Plan Enhancements:
 - Accident - similar plan design with better pricing
 - Critical Illness
 - Pre-existing conditions clause will be waived
 - Higher payout for Alzheimer's and Parkinson's disease diagnoses
 - Rates reduced for those in the higher age brackets
 - Hospital Indemnity - pre-existing conditions will be waived
- *New Location!* The following Dragon Perks will be integrated in My Drexel Benefits enrollment portal process this year. **You can only elect these benefits during Open Enrollment**
 - Allstate Accident
 - Allstate Critical Illness
 - Allstate Hospital Indemnity
 - MetLife Legal Plans
- You have the flexibility to select Drexel's other voluntary benefits at any point in time throughout the plan year. These benefits can be reviewed by clicking on the Toolbox in My Benefit Express (located on the right side of the landing page). These benefits include:
 - Home/auto/pet insurance
 - Identity theft insurance
 - Personal loans through Kashable



■ Dragon Perks (formerly Corestream) – cont'd

- To access the benefits that require an election during annual enrollment:
 - On the My Drexel Benefits site, visit DrexelOne and select Employee Tab
 - Under the My Benefits heading → click My Drexel Benefits, this will lead you to your enrollment portal → **click on “Enroll Now” located on top banner**, enter the enrollment and follow the prompts to make your elections
- To access the benefits that can be elected year-round:
 - On the My Drexel Benefits site, visit DrexelOne and select Employee Tab
 - Under the My Benefits heading → click My Drexel Benefits, this will lead you to your enrollment portal → click **Dragon Perks heading under “Your Toolbox”**, then click “Learn More”. This will send you to your Dragon Perks Portal

Product	Vendor	Where to Enroll?
Critical Illness w/ Cancer Benefit	Allstate	My Drexel Benefits Portal
Accident	Allstate	My Drexel Benefits Portal
Hospital Indemnity	Allstate	My Drexel Benefits Portal
Legal	Hyatt/MetLaw	My Drexel Benefits Portal
Identity Theft Protection	Lifelock	Dragon Perks Portal
Auto & Home	Liberty Mutual	Dragon Perks Portal
Personal Loan Program	Kashable	Dragon Perks Portal
Pet Health	Nationwide	Dragon Perks Portal
Payroll Purchasing Program	Purchasing Power	Dragon Perks Portal

VII.

2022 Spending Accounts



■ Health Savings Accounts – Benefits Express

- Limits - the 2022 IRS maximum contribution that can be made to your HSA on a pre-tax basis is **\$3,650** for individuals and **\$7,300** for families
 - Participants age 55 or over can contribute an additional **\$1,000**
- The Health Savings Account is only available to members in the Consumer Directed Health Plan
- Drexel contributes makes an annual HSA contribution on a prorated basis

Hire Date	1/1 – 3/31	4/1 – 6/30	7/1- 9/30	10/1 – 12/31
Individual	\$500	\$375	\$250	\$125
Family	\$1,000	\$750	\$500	\$250

- Triple tax benefits - contributions are pre-tax, interest is tax-free, and you can make tax-free withdrawals for qualified medical expenses
- Convenient - the HSA program issues a debit card to pay for prescription medications, doctor fees, etc. at the point of sale
- Rollover - if you have money left in your HSA at the end of the year, it will automatically rollover to the following year
- Retirement - HSAs act as a vehicle to save for medical expenses in retirement

Flexible Spending Accounts – Benefits Express

- The Consolidated Appropriations Act and the American Rescue Plan Act was passed, allowing employers to make temporary changes to the rules governing health care and dependent care flexible spending accounts (FSA)
- *Drexel adopted the following enhancements that will continue into 2022:*
 - Extended deadline for submitting 2020 and 2021 FSA expenses to March 31, 2022
 - All unused healthcare FSA balances will automatically rollover from 2021 into 2022. There is no limit to the rollover amount, and you are not required to take any action
- Healthcare FSA
 - A Flexible Spending Account (FSA) allows you to set aside money, on a pre-tax basis, for eligible out-of-pocket medical, dental, vision and dependent care expenses
 - The 2022 annual maximum contribution to the Healthcare FSA is **\$2,750**
 - You can use the FSA to pay for deductibles, copays, coinsurance & other eligible expenses not covered by the medical, dental or vision plans
 - *Employees who elect the CDHP with HSA cannot participate in the Health Care FSA, however you can choose to participate in the Limited Purpose FSA*
 - A Limited Purpose FSA allows you to use pay for Dental and Vision expenses only
- Dependent Care FSA
 - The annual maximum contribution to the Dependent FSA is **\$5,000** per year (\$2,500 if married filing separately)
 - A dependent care FSA is used to reimburse eligible expenses related to the care of your dependents (both children and adults)
 - Qualified expenses include before/after school programs, nursery, day care (child and adult), preschool, camp, etc.

■ Commuter and Transit – Benefits Express

- Commuter and Transit
 - Employees with daily commutes involving mass transit and/or parking expenses can participate in the Transit and Parking Accounts
 - As of 2022, employees may contribute:
 - Up to \$270 per month for transportation (mass transit, train, subway, bus fares) and
 - Up to \$270 per month for parking expenses incurred at or near your work location or near a location from which you commute using mass transit
- Any account balance at the end of the plan year will remain in your account and will be available for your use in the next plan year

VIII.

Benefit Resources



■ Important Contacts

- Each of Drexel's carriers have customer service representatives available to help answer your benefits related questions

Plan	Carrier/Vendor	Phone Number	Website
Medical	Independence Blue Cross	1.800.ASK.BLUE	lbx.com
Prescription Drug	OptumRx	1.855.796.3480	Optumrx.com
Dental	Cigna	1.800.CIGNA24	www.mycigna.com
Vision	Davis Vision	1.800.999.5431	www.davisvision.com
Life and Disability	Lincoln Financial Group	Life: 1.888.786.2688 Disability: 1.888.786.2688	www.LFG.com
Whole Life	Mass Mutual	1.844.975.7522	www.massmutual.com
Dragon Perks: Voluntary Benefits	Corestream/DragonPerks	1.888.935.9595	Drexelvoluntarybenefits.com
Manage Benefits / FSA / HSA / Commuter Benefit	Benefits Express	1.844.690.3992	Email: help@mybenefitsexpress.com
Wellness	Health Advocate	1.866.695.8622	Members.healthadvocate.com
EAP	SupportLinc	1.888.881.5462	Supportlinc.com
Fertility and Family Planning	Progyny	1.844.930.3313	progyny.com
Health Savings Account	Optum Bank	1.866.234.8913	Optumbank.com

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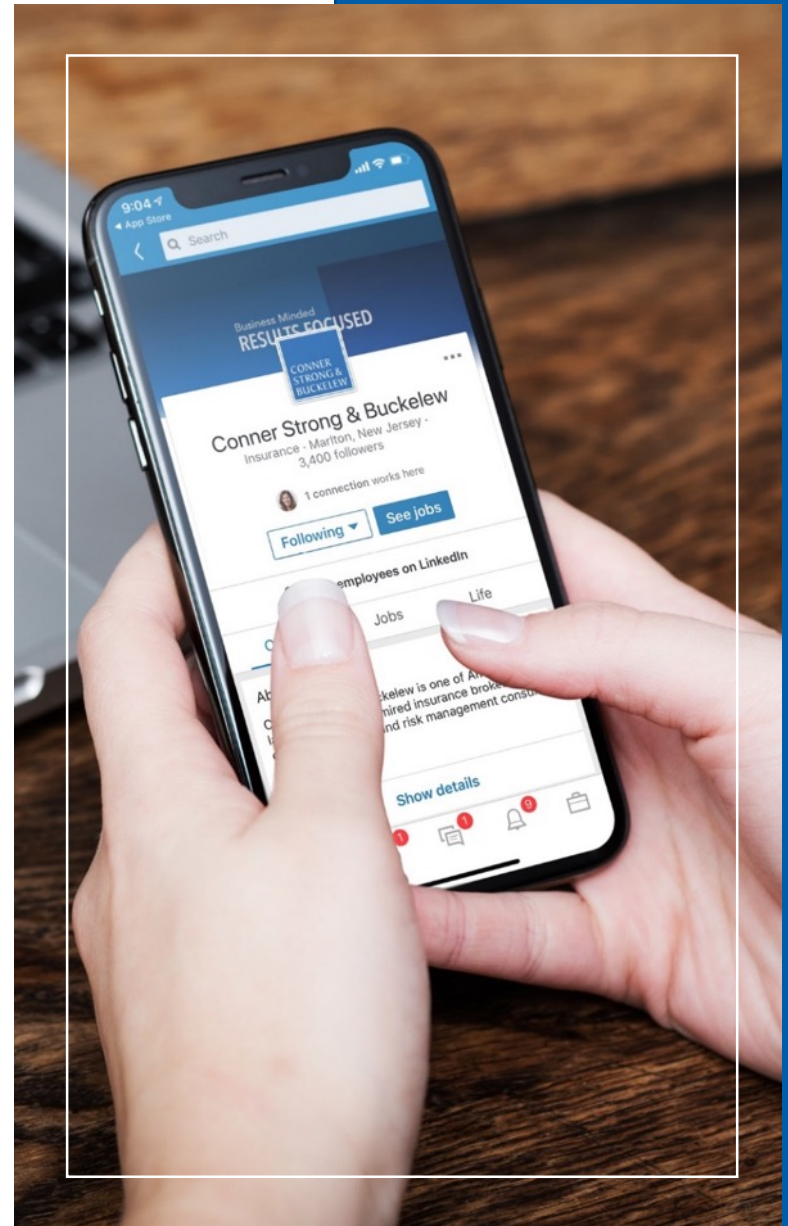
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THANK YOU

Questions? Comments?

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