2023 Open Enrollment
Employee Benefits
October 2022
Open Enrollment-Important Information

- Drexel will be hosting three in-person benefit fairs with our vendors at each of the locations below from 11:00am- 2:00pm:
  - 10/26: Daskalakis Athletic Center Lobby
  - 10/27: Academy of Natural Sciences
  - 11/1: Queen Lane

- Presentations will be shared from 12:00-1:00pm on the following topics:
  - 11/2: IBC/Optum Prescription Drug Coverage Overview
  - 11/8: Septa: Key Advantage Pilot Program

- All open enrollment information will be available online at https://drexel.edu/hr/benefits/open-enrollment
Open Enrollment – Important Information

- Open Enrollment Window: October 24<sup>th</sup> to November 15<sup>th</sup>
- Plan effective date: January 1<sup>st</sup>, 2023
- 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) and Flexible Spending Accounts (FSA) 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 2023.
- 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 2023 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 2023
  - If you are currently enrolled in coverage but would like to waive for 2023
- 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
I. 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
    - At this time, you can 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**
  - Review enrollment confirmation statement and print/email as appropriate
  - The site will automatically save a copy for your future reference
Express Enrollment Option

- Express Enrollment Option through My Drexel Benefits will allow faculty and professional staff to quickly elect benefits, saving you time!
  - **Note**: if you choose not to enroll in benefits, you will still need to waive coverage in the Express Enrollment module

- Express Enrollment will highlight benefits:
  - That require action to be taken such as making Health Savings Account/and or Flexible Spending Account Contributions
  - That will default from the prior plan year if no actions are taken
  - That are available to the employee, but they did not previously elect and may use to enroll this year
Eligibility Overview

- Drexel University Full-time and Part-time employees are eligible to participate in the benefits outlined in this presentation.

- You may also elect coverage for your eligible dependents with proof of dependency/marital/domestic partner status. Eligible dependents include:
  - Your legal spouse
  - Domestic Partner
  - 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
2023 Changes
What’s New for 2023?

- Medical and Prescription drug contributions are increasing by 1%. The Base and Preferred Dental plan contributions are increasing by 2.43%. There will be no changes in the DHMO Dental plan and Vision plan contributions.

- **Prescription Drug Coverage**: The Prescription drug benefit will be changing over to a new program that is managed by Independence Blue Cross and is integrated with OptumRx. Members and their dependents will receive one ID card for both Medical and Prescription drug coverage.

- New adoption benefit for 2023! All benefits-eligible employees will have access to a $5,000 adoption benefit to help offset adoption related costs. No action required during Open Enrollment to take advantage of this benefit.

- Enhancement to Telemedicine services offered through MDLive! For the 2023 plan year Teledermatology and Telebehavioral Health services will now be available through MDLive.

- SEPTA Key Advantage Program has been extended through 2023

- **Mass Mutual Whole Life**: Starting in January 2023, enrollment for this program is relocating to the Dragon Perks platform and premiums will move from payroll deductions to direct bill. Current participants will be contacted directly with additional information.
2023 Benefit Rates

- Monthly and bi-weekly rates are available in the Open Enrollment Guide, the My Drexel Benefits enrollment portal, and posted on the Drexel Open Enrollment website at drexel.edu/hr/benefits/open-enrollment.
Medical Provider Network

- All Drexel Medical Plans offer a three-tier network strategy

- Tier 1
  - Tower Health & University of Pennsylvania network providers
  - Going to a Tier 1 provider will result in the **lowest** out-of-pocket expenses

- Tier 2 (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

- Tier 3 (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

- 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:
  - DE: New Castle
  - MD: Cecil
  - NJ: Burlington, Camden, Gloucester, Hunter, Mercer, Salem, Warren
  - PA: Philadelphia, Bucks, Chester, Delaware, Lancaster, Montgomery, Northampton

- 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 a custom provider tool 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

<table>
<thead>
<tr>
<th></th>
<th>Keystone POS</th>
<th>Personal Choice PPO – Basic</th>
<th>Personal Choice PPO – High</th>
<th>CDHP Plan with HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Referral Needed</strong></td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Employer HSA</strong></td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>$500 / Family: $1,000</td>
</tr>
<tr>
<td><strong>Contribution</strong></td>
<td>$1,500</td>
<td>$3,000</td>
<td>$1,000</td>
<td>Individual: $500 / Family: $1,000</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Max</strong></td>
<td>$1,500</td>
<td>$3,000</td>
<td>$1,000</td>
<td>None</td>
</tr>
<tr>
<td><strong>Preventive</strong></td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Services</strong></td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>PCP Office Visit</strong></td>
<td>No Charge</td>
<td>$20 Copay</td>
<td>$15 Copay</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Telemedicine</strong></td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Specialist</strong></td>
<td>$10 Copay</td>
<td>$30 Copay</td>
<td>$10 Copay</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Visit</strong></td>
<td>$10 Copay</td>
<td>$30 Copay</td>
<td>$10 Copay</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Diagnostic</strong></td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>X-Ray/Imaging</strong></td>
<td>$10 Copay</td>
<td>$30 Copay</td>
<td>$10 Copay</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Outpatient</strong></td>
<td>No Charge</td>
<td>$20 Copay</td>
<td>$15 Copay</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Surgery</strong></td>
<td>$100 Copay</td>
<td>$100 Copay</td>
<td>Covered at INN Level</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$100 Copay</td>
<td>$100 Copay</td>
<td>Covered at INN Level</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Urgent Care</strong></td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Center</strong></td>
<td>No Charge</td>
<td>$35 Copay</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Outpatient</strong></td>
<td>Not Available</td>
<td>$20 copay</td>
<td>Plan pays 70%*</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Services for</strong></td>
<td>Not Available</td>
<td>Plan pays 70%*</td>
<td>Plan pays 70%*</td>
<td>Plan pays 80%*</td>
</tr>
<tr>
<td><strong>mental/behavioral</strong></td>
<td>Not Available</td>
<td>Plan pays 70%*</td>
<td>Plan pays 70%*</td>
<td>Plan pays 80%*</td>
</tr>
<tr>
<td><strong>substance abuse</strong></td>
<td>Not Available</td>
<td>Plan pays 70%*</td>
<td>Plan pays 70%*</td>
<td>Plan pays 80%*</td>
</tr>
<tr>
<td><strong>abuse</strong></td>
<td>Not Available</td>
<td>Plan pays 70%*</td>
<td>Plan pays 70%*</td>
<td>Plan pays 80%*</td>
</tr>
</tbody>
</table>

*After deductible
Telemedicine – MD Live

- **New for 2023!** Teledermatology and Telebehavioral Health services will be offered through MDLive
- 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
- 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**
New for 2023: Integrated Rx through IBX

- Effective January 1, 2023, all of Drexel's medical plans will be integrated with your Optum prescription drug coverage.
- You'll continue to get safe, affordable access to covered medications with the convenience of having one ID card and one website to access, with all your medical and pharmacy plan information.
- One ID Card: Members will receive one ID card in the mail prior to January 1st for both Medical and Prescription drug coverage.
  - Important: Make sure to present your new card when ordering or picking up your medication on or after January 1st, as your current RX card will be deactivated.
- Beginning January 1st, members can log in on ibx.com or through the mobile app to view medical and pharmacy claims, share/download ID cards, compare price drugs and get lower cost alternatives, submit mail order or refill requests and find in network doctors and pharmacies near them.
- *All your historical prior-authorizations, claims and mail order refill information will carry over from Optum.*
- *Drug Formulary:* Due to the prescription drug integration with IBX it is important to check the formulary to ensure your prescribed drug is still covered and at the same cost share as it may have changed. If applicable, formulary disruption letters will be mailed to your home in December.
  - Effective January 1, you will be able to see your formulary list and how much you will pay out-of-pocket for your medication. Log onto ibx.com or call the Pharmacy benefits number on the back of your ID member card.
Prescription Drug Plans – Integrated Rx through IBX

- **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

- **Specialty Drug Support**
  - IBC integrated with OptumRx specialty pharmacy program provides convenient delivery options and support for members with complex conditions, including cancer, hemophilia, hepatitis C, HIV/AIDS, rheumatoid arthritis, multiple sclerosis, and other inflammatory conditions.
  - *Members who are currently using a specialty drug with refills remaining, will not need to obtain a new prescription.*

- Members in the HSA qualified CDHP plan must satisfy the deductible before prescription drug copays apply

<table>
<thead>
<tr>
<th></th>
<th>Retail Prescription (up to a 30-day supply)</th>
<th>Mail Order Prescription (up to a 90-day supply)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>IN-Network</td>
<td>IN-Network</td>
</tr>
<tr>
<td>Generic</td>
<td>$10 copay</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>$30 copay</td>
<td>$60 copay</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>$50 copay</td>
<td>$100 copay</td>
</tr>
</tbody>
</table>
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
IV.

2023 Dental and Vision Plans
# Dental Plans – Cigna PPO

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

*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.

<table>
<thead>
<tr>
<th>Cigna DHMO (referred to on Cigna as the ‘K1-09’)</th>
<th>In-Network Patient Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office visit</td>
<td>No charge</td>
</tr>
<tr>
<td>Comprehensive Periodontal Evaluation</td>
<td>$33</td>
</tr>
<tr>
<td>X-ray (bitewing)</td>
<td>No charge</td>
</tr>
<tr>
<td>Fluoride application</td>
<td>$15</td>
</tr>
<tr>
<td>Crown</td>
<td>$410 - $460</td>
</tr>
<tr>
<td>Space Maintainer</td>
<td>$170</td>
</tr>
<tr>
<td>Inlay</td>
<td>$410</td>
</tr>
<tr>
<td>Onlay</td>
<td>$470</td>
</tr>
<tr>
<td>Implant</td>
<td>$750 - $790</td>
</tr>
</tbody>
</table>
Find a Dental Provider

**Step 1**

Go to [www.Cigna.com](http://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.

**Step 3**

- **SEARCH LOCATION:**
  - Enter geographic location you want to search in.
- **SELECT A PLAN:**
  - Select Dental Plan offered
  - Dental Plan Name = Cigna Dental PPO
- **LOOKING FOR:** (Name, keyword, etc.)
  - 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

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

- To locate participating providers or request a claim form, visit Davis Vision at [www.davisvision.com](http://www.davisvision.com) or call 1.800.999.5431
V.

2023 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

- Whole life is a permanent life insurance product. Unlike Term Life, which provides coverage for a specified period, Whole Life provides a lifetime of life insurance protection.

**Important updates for current Mass Mutual participants**

- Starting in January 2023, enrollment for this program is relocating to the Dragon Perks platform, and premium payments will move from payroll deductions to direct bill. Enrollment and cancellation will no longer be restricted to Open Enrollment and can be made anytime throughout this year.
- Current participants will receive a billing package from Mass Mutual that will be sent in January. This package will provide instructions on how to proceed with getting your payments set-up with Mass Mutual directly.
- 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 and submitting a cancellation form.

New Participant Enrollment Process: Starting in January 2023, if you wish to elect the MassMutual benefit, you can enroll through the Dragon Perks enrollment platform.

- 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.
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/](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

- Fertility benefits include 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)
  - **Important!** You and your spouse/partner must be enrolled in one of Drexel’s medical plans in order to access the Progyny fertility benefits.

- **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 fertility treatments
  - Members never have to make cost-based decisions within a treatment, and never run out of coverage
  - Smart Cycles are expressed as fractions so that members know their benefit balance without keeping track of multiple explanations of benefits.

- 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)

- **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.
  - You can speak with a Patient Care Advocate at 844.930.3313 for more information on adoption & fertility benefits offered to you!
New Adoption Benefit

- **New for 2023!** All benefits eligible employees will now have access to a $5,000 adoption benefit to help with the costs associated with adoption. No action required during OE to take advantage of this benefit.

- More information will be available starting in January 2023, including a virtual information session.
Dragon Perks

- The following Dragon Perks will be integrated in My Drexel Benefits enrollment portal process. **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
  - Geneworth Long Term Care
  - Mass Mutual Whole Life
Dragon Perks

- 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

<table>
<thead>
<tr>
<th>Product</th>
<th>Vendor</th>
<th>Where to Enroll?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Critical Illness w/ Cancer Benefit</td>
<td>Allstate</td>
<td>My Drexel Benefits Portal</td>
</tr>
<tr>
<td>Accident</td>
<td>Allstate</td>
<td>My Drexel Benefits Portal</td>
</tr>
<tr>
<td>Hospital Indemnity</td>
<td>Allstate</td>
<td>My Drexel Benefits Portal</td>
</tr>
<tr>
<td>Legal</td>
<td>Hyatt/MetLaw</td>
<td>My Drexel Benefits Portal</td>
</tr>
<tr>
<td>Whole Life (direct bill basis)</td>
<td>MassMutual</td>
<td>Dragon Perks Portal</td>
</tr>
<tr>
<td>Long Term Care (direct bill basis)</td>
<td>Geneworth Financial</td>
<td>Information found on Dragon Perks Portal, Enrollment completed through Geneworth</td>
</tr>
<tr>
<td>Identity Theft Protection</td>
<td>Lifelock</td>
<td>Dragon Perks Portal</td>
</tr>
<tr>
<td>Auto &amp; Home</td>
<td>Liberty Mutual</td>
<td>Dragon Perks Portal</td>
</tr>
<tr>
<td>Personal Loan Program</td>
<td>Kashable</td>
<td>Dragon Perks Portal</td>
</tr>
<tr>
<td>Pet Health</td>
<td>Nationwide</td>
<td>Dragon Perks Portal</td>
</tr>
<tr>
<td>Payroll Purchasing Program</td>
<td>Purchasing Power</td>
<td>Dragon Perks Portal</td>
</tr>
</tbody>
</table>
VII.

2023 Spending Accounts
Health Savings Accounts – WEX/Optum Bank

- **Limits** - the 2023 IRS maximum contribution that can be made to your HSA on a pre-tax basis is **$3,850** for individuals and **$7,750** 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

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>1/1 – 3/31</th>
<th>4/1 – 6/30</th>
<th>7/1- 9/30</th>
<th>10/1 – 12/31</th>
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</thead>
<tbody>
<tr>
<td><strong>Individual</strong></td>
<td>$500</td>
<td>$375</td>
<td>$250</td>
<td>$125</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$1,000</td>
<td>$750</td>
<td>$500</td>
<td>$250</td>
</tr>
</tbody>
</table>

- **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 – WEX

- 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 2023 annual maximum contribution to the Healthcare FSA is **$3,050**.
  - 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.
SEPTA Key Advantage Pilot Program

- The SEPTA Key Advantage Pilot program has been extended through 2023! Under this program, full-time and part-time employees can obtain a SEPTA Key Card at no cost and ride for free on all SEPTA transit services.

- The card is valid for travel on all SEPTA services, including Regional Rail, buses, subways, trolleys and the Norristown High Speed Line.
  - Once you enroll in this benefit and register your SEPTA Key Card, a free pass is automatically loaded to your card on a monthly basis.

- If you do not travel on SEPTA, you can still reduce your commuting costs by participating in the pre-tax commuter benefit.

- **Note**: there is a dedicated review session on November 8th to further outline this benefit.
Commuter and Transit – WEX

- Commuter and Transit
  - Employees with daily commutes involving mass transit and/or parking expenses can participate in the Transit and Parking Accounts
  - As of 2023, employees may contribute:
    - Up to $300 per month for transportation (mass transit, train, subway, bus fares) and
    - Up to $300 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

<table>
<thead>
<tr>
<th>Plan</th>
<th>Carrier/Vendor</th>
<th>Phone Number</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical/Rx</td>
<td>IBC/OptumRx</td>
<td>1.800.ASK.BLUE</td>
<td>ibx.com</td>
</tr>
<tr>
<td>Dental</td>
<td>Cigna</td>
<td>1.800.CIGNA24</td>
<td><a href="http://www.mycigna.com">www.mycigna.com</a></td>
</tr>
<tr>
<td>Vision</td>
<td>Davis Vision</td>
<td>1.800.999.5431</td>
<td><a href="http://www.davisvision.com">www.davisvision.com</a></td>
</tr>
<tr>
<td>Life and Disability</td>
<td>Lincoln Financial Group</td>
<td>Life: 1.888.786.2688</td>
<td><a href="http://www.LFG.com">www.LFG.com</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Disability: 1.888.786.2688</td>
<td></td>
</tr>
<tr>
<td>Whole Life</td>
<td>Mass Mutual</td>
<td>1.844.975.7522</td>
<td><a href="http://www.massmutual.com">www.massmutual.com</a></td>
</tr>
<tr>
<td>Dragon Perks: Voluntary Benefits</td>
<td>Corestream/DragonPerks</td>
<td>1.888.935.9595</td>
<td>Drexelvoluntarybenefits.com</td>
</tr>
<tr>
<td>Manage Benefits / FSA / HSA / Commuter Benefit</td>
<td>WEX (formerly Benefits Express)</td>
<td>1.844.690.3992</td>
<td>Email: <a href="mailto:help@mybenefitsexpress.com">help@mybenefitsexpress.com</a></td>
</tr>
<tr>
<td>Wellness</td>
<td>Health Advocate</td>
<td>1.866.695.8622</td>
<td>Members.healthadvocate.com</td>
</tr>
<tr>
<td>Employee Assistance P</td>
<td>SupportLinc</td>
<td>1.888.881.5462</td>
<td>Supportlinc.com</td>
</tr>
<tr>
<td>Fertility and Family Planning</td>
<td>Progyny</td>
<td>1.844.930.3313</td>
<td>progyny.com</td>
</tr>
<tr>
<td>Health Savings Account</td>
<td>Optum Bank</td>
<td>1.866.234.8913</td>
<td>Optumbank.com</td>
</tr>
</tbody>
</table>
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THANK YOU

Questions? Comments?