A resource to help you learn and enroll in employee health benefits in 2018

MAKE YOUR HEALTH AND TAX SAVINGS SELECTIONS FROM
November 6 through November 27, 2017
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Welcome to Open Enrollment for 2018

With a focus on learning what’s best for YOU!

It’s time to focus on your healthcare and tax savings plan benefits for the upcoming year. And the focus begins with YOU!

Your Washington University benefits are designed, managed and offered with you in mind. We’ve taken great care to provide the coverage and protection that fits your personal needs. And now is the time for you to make the best selections for 2018.

This guide, related materials and various web sites, give you the tools you need to make your selections. Take the time now to learn what is available and how best to use these benefits in the coming year. Then you will be ready to select the options that are best for you!
We are pleased to continue providing exceptional medical, vision and prescription drug coverage and three tax savings programs in 2018. Dental coverage continues with greater flexibility to cover family members who need it. You will learn more about these offerings in this guide.

What's the best choice for you? That will depend on many factors including your medical needs for next year and anticipated costs. We provide a number of tools to help you make the best decision for 2018, with some helpful hints on how best to utilize your plans in the coming year.
At a minimum, there are two main reasons why you should take the time now to learn more about your 2018 benefit options:

1. It’s a good idea to annually consider your healthcare options and whether the plan you have provides the best coverage for you and your family’s needs. You may also want to consider if any dependents should be enrolled or discontinued;

2. If you want to contribute to the Flexible Spending Plans and the Health Savings Account, you will need to indicate those contributions during enrollment — otherwise contributions to those plans and accounts will stop at the end of 2017. You can also make changes to your Retirement Medical Savings Account (RMSA).

Keep in mind that if you do not enroll or make a change, your current health and dental coverage will continue in 2018. However, if you cover dependents under your health/dental plan please remember to re-verify eligibility through your personal benefits page in HRMS.

Once you have completed your review of the material, you will be ready to enroll and make your final selections for 2018.

Here’s your chance to learn more about what’s best for you.
Highlights for the new year

Here are some of the changes and enhancements to plans for 2018. Review the details on these highlights on the following pages.

**Now You Can Choose Medical and Dental Coverage Separately**

Beginning January 1, 2018, the medical and dental plans can be elected separately, which provides flexibility to enroll in one or both plans, depending on your needs. With this change you can determine who you cover, besides yourself, under either plan and you will pay separately for health and dental. Whether you currently cover yourself only or include your dependents, coverage will remain the same unless you make a change during this open enrollment period. Go to page 22 for enrollment instructions.

**Medical Cost Increases**

As medical and prescription drug costs increase, we are making some modifications in costs to keep pace. These cost changes affect in-patient and out-patient hospital copays in the HMO and POS plans, out of pocket maximum in the HDHP, and the generic copay for a 30 day supply of prescription drugs. See page 10 for a benefits chart outlining the coverages and your costs for 2018.

**New Opportunity to Save on Prescription Drugs**

Our prescription drug plan will now include the use of variable co-pays for specialty drug purchases. This means you potentially could pay a different co-pay depending on the drug purchased, when buying a specialty drug. For many drugs, the co-pay will be eliminated if you enroll in the SaveonSP program provided. For more on this special program, its benefits and information on what drugs are covered, see page 16.

**Adoption Benefits**

NEW BENEFIT! We are excited to introduce a new benefit for 2018 — Adoption Benefits. With this program you can receive financial assistance for qualified adoption expenses. It is one of several Family-friendly benefits provided to you. For more on the policy and other Family-friendly programs, see page 6.

**A New Medical Program**

We are introducing a new medical management program, called Medical Necessity, through United Healthcare to help curb the costs of our health care expenses which in turn lowers your costs. You can read more about this new program on page 19.
**WUDirect Continues**

We continue to offer our WUDirect® program — which provides **priority appointments for the initial visit** to Washington University doctors and specialists at a reduced cost. For more on this program, see page 14.

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**Onsite Nurse Advocate Available**

The UnitedHealthcare onsite nurse advocate is available to help educate and direct you to resources to improve and manage your health. The nurse advocate has an office in the Center for Advanced Medicine. To learn more about the services provided, go to page 20.

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**UHC Connection and ID Cards**

For information on personal benefit utilization during the year, and for help locating providers, log into United Healthcare’s site www.myuhc.com. New ID cards from UHC with your name and your dependents will be mailed in December for those who enroll during the enrollment period. Your ConnectYourCare (CYC) card is valid for three years. If your card is expired, you will automatically receive a new card if you re-enroll in the flex spending or health savings account plan.

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**Meet ALEX**

ALEX, an interactive benefits education tool is available to assist you with deciding which benefit plans are best for you. We are pleased to again provide this popular tool for your use. For more on ALEX and how it works, see page 18.

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**Access WashU WebMD**

Now is also a great time to access the WashU WebMD portal to track and manage your personal health goals. For more on this service, go to wellnessconnection.wustl.edu/webmdportal.

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**Connect to Wellness**

Take some time to visit the wellness site and review all the activities underway and learn about what is coming. For more on our wellness program, go to wellnessconnection.wustl.edu.

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**Premiums, Surcharge, and Contribution Limits**

For updates on the salary threshold for determining health plan premiums, the spouse/domestic partner surcharge and the contribution limits for the health savings plan account, go to page 8.
Family-friendly benefits

At Washington University, we offer a number of Family-friendly benefits. Here’s more about what’s available in 2018

Adoption Benefits

NEW BENEFIT! Beginning in 2018, we are pleased to introduce an Adoption Benefit to eligible Washington University employees. This new benefit provides financial assistance for those adopting children up to $5,000. There is no cost to you for coverage, and the benefit is provided to all full-time faculty or staff, non-union employees.

Most expenses directly related to an adoption are reimbursable. These may include:
- Application fees
- Home study fees
- Agency and placement fees
- Legal and court fees
- Immigration, immunization and translation fees
- Transportation, meal and lodging fees
- Parent, child, and family adoption counseling

There are some restrictions with the new benefit: if an employee and a spouse/domestic partner are both employed by Washington University, only one employee can utilize the benefit; adopted children must be under age 18; expenses covered under a medical plan are not eligible for reimbursement; and an employee must be actively at work, or on an approved university leave, when adoption expenses are incurred.

For more information and to apply for reimbursement of expenses, contact the Benefits Department at hr-benefitsmail@wustl.edu. The reimbursement form can be found at https://hr.wustl.edu/benefits/.

Infertility Treatment

Last year we introduced infertility treatment care, and this important new benefit continues to be available to eligible Washington University employees. The treatment is offered exclusively through WUDirect and the Washington University Fertility and Reproductive Medicine Center. The benefit provides coverage with a lifetime maximum of $10,000.

Tap into Work-Life Solutions

Work-Life Solutions brings a number of resources to address a wide array of issues you may deal with in everyday life. Here are a few of the services provided:
- Confidential Emotional Support — trained clinicians to help with anxiety, depression, stress, grief, relationships and conflicts.
- Work-Life Resources — specialists who can help you find the resources you need for child and elder care, hiring mowers or home repair contractors, planning events and even pet care.
- Legal Guidance — attorneys to assist with issues on divorce, adoption, family law, wills, trusts and more.
- Financial Resources — experts to help with retirement planning, taxes, relocation, mortgages, insurance, budgeting, debt and bankruptcy.

To connect with a Guidance Consultant, call the toll free number — 844-365-4587 or visit the site online at www.guidanceresources.com. Use the Web ID: WASHU.
There are a number of other benefits that are there for you and your family. Some of these include:

- **Back-Up Care Advantage program** — supplemental care for a child or an elder when regular care is not available.
- **Washington University Family Center** — a child care facility that can provide services for up to 152 children each day.
- **Nursery School** — a pre-school facility for children up to age 5.
- **University City Children’s Center** — a day care for children from six weeks to age 6.
- **Infant Nursing Rooms** — located throughout Danforth, North, West and Medical School campuses for use by new mothers.

For information on these excellent programs, and others offered by the university, visit: [http://hr.wustl.edu/work_life/Pages/FamilyCare.aspx](http://hr.wustl.edu/work_life/Pages/FamilyCare.aspx).
2018 monthly health premiums and surcharge

The monthly premiums for the five Washington University health plan options include medical, prescription drug and basic vision coverage and are effective January 1, 2018 through December 31, 2018. This year dental coverage is separate from medical and has its own premiums.

Enroll in medical and dental plans separately

Beginning January 1, 2018, the medical and dental plans can be elected separately, which provides flexibility to enroll in one or both plans, depending on your needs. With this change you can determine who you cover, besides yourself, under either plan and you will pay separately for health and dental. Whether you currently cover yourself only or include your dependents, coverage will remain the same unless you make a change during this open enrollment period. Go to page 22 for enrollment instructions.

The vision Buy-Up Option is only available if you are enrolled in a health plan.

Employees Eligible for Full-time Health Premiums

Employees who work an average of 30 hours or more per week, as determined in accordance with the provisions of the Affordable Care Act, are eligible for full-time health premiums.

Spouse/Domestic Partner Health Premium Surcharge

In addition to monthly health premiums, an $80 monthly surcharge applies to employees eligible for full-time health premiums with an annual salary of $47,000 or more who elect to cover a spouse or domestic partner under their Washington University health plan, if the spouse/domestic partner:

- is employed outside of Washington University
- is eligible for health insurance through their own employer, and
- is eligible for full-time health premiums under their own employer’s plan.

The surcharge is deducted on a pre-tax basis for a spouse and on an after-tax basis for a domestic partner.
### MONTHLY FULL-TIME HEALTH INSURANCE PREMIUMS

<table>
<thead>
<tr>
<th>Plans:</th>
<th>Tier 1 — Annual Salary &lt;$47,000</th>
<th>Tier 2 — Annual Salary $47,000+</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Individual Only</td>
<td>Individual + Child/ren</td>
</tr>
<tr>
<td>HMO/EPO</td>
<td>$48.27</td>
<td>$230.68</td>
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<tr>
<td>POS</td>
<td>$71.39</td>
<td>$316.85</td>
</tr>
<tr>
<td>HDHP PPO</td>
<td>$15.57</td>
<td>$41.93</td>
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<tr>
<td>Excel PPO</td>
<td>$93.36</td>
<td>$349.28</td>
</tr>
<tr>
<td>Basic PPO</td>
<td>$29.82</td>
<td>$81.55</td>
</tr>
<tr>
<td>Dental</td>
<td>$2.00</td>
<td>$5.00</td>
</tr>
<tr>
<td>Vision Buy-Up</td>
<td>$5.76</td>
<td>$12.39</td>
</tr>
</tbody>
</table>

### MONTHLY PART-TIME HEALTH INSURANCE PREMIUMS

<table>
<thead>
<tr>
<th>Plans:</th>
<th>Individual Only</th>
<th>Individual + Child/ren</th>
<th>Individual + Spouse/Partner</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>HMO/EPO</td>
<td>$311.81</td>
<td>$679.33</td>
<td>$773.02</td>
<td>$1,099.77</td>
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<tr>
<td>POS</td>
<td>$411.43</td>
<td>$895.03</td>
<td>$1,018.06</td>
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<td>HDHP PPO</td>
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<td>$392.23</td>
<td>$448.40</td>
<td>$638.65</td>
</tr>
<tr>
<td>Excel PPO</td>
<td>$559.68</td>
<td>$1,180.27</td>
<td>$1,346.60</td>
<td>$1,929.07</td>
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<tr>
<td>Basic PPO</td>
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<td>$492.83</td>
<td>$566.69</td>
<td>$827.64</td>
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<tr>
<td>Dental</td>
<td>$5.00</td>
<td>$10.00</td>
<td>$10.00</td>
<td>$20.00</td>
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<tr>
<td>Vision Buy-Up</td>
<td>$5.76</td>
<td>$12.39</td>
<td>$11.54</td>
<td>$19.79</td>
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</table>
Health care plans — learn what’s best for you

Washington University provides a choice of health care plans; you choose the plan that meets your needs and those of your family.

<table>
<thead>
<tr>
<th>Annual Calendar Year Deductible</th>
<th>HMO/EPO</th>
<th>POS</th>
<th>HDHP PPO</th>
<th>Excel PPO</th>
<th>Basic PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual/Family</td>
<td>None/None</td>
<td>N/A</td>
<td>None</td>
<td>$300/$900</td>
<td>$1,500/$3,000</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum* Individual/Family</td>
<td>$1,500/$3,000</td>
<td>N/A</td>
<td>$1,500/$3,000</td>
<td>$3,300/$6,600</td>
<td>$3,000/$6,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Plan Provision</th>
<th>CO-PAYMENT/CO-INSURANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chiropractic/Spinal Manipulation</td>
<td>$50/ N/A</td>
</tr>
<tr>
<td></td>
<td>$50/30%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>20%/ N/A</td>
</tr>
<tr>
<td></td>
<td>20%/30%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td>Emergency Room Care</td>
<td>$150 (waived if admitted)</td>
</tr>
<tr>
<td></td>
<td>20% Covered as In-Network</td>
</tr>
<tr>
<td>Inpatient Hospital, Rehab, Skilled Nursing</td>
<td>$500/ N/A</td>
</tr>
<tr>
<td></td>
<td>$500/30%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td>Lab &amp; X-Ray Services</td>
<td>$0/ N/A</td>
</tr>
<tr>
<td>Preventive</td>
<td>$0/10%</td>
</tr>
<tr>
<td></td>
<td>$0/10%</td>
</tr>
<tr>
<td>Non-Preventive</td>
<td>$0/30%</td>
</tr>
<tr>
<td></td>
<td>$0/20%</td>
</tr>
<tr>
<td></td>
<td>40%/40%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td>Major Radiologic Diagnostic</td>
<td>20%/ N/A</td>
</tr>
<tr>
<td></td>
<td>20%/30%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td>Maternity</td>
<td>$0/ N/A</td>
</tr>
<tr>
<td>Prenatal office visit</td>
<td>$0/10%</td>
</tr>
<tr>
<td>Lab test/ultrasound</td>
<td>$0/30%</td>
</tr>
<tr>
<td></td>
<td>$0/20%</td>
</tr>
<tr>
<td></td>
<td>40%/40%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td>Inpatient Delivery</td>
<td>$500/ N/A</td>
</tr>
<tr>
<td></td>
<td>$500/30%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td></td>
<td>20%/40%</td>
</tr>
<tr>
<td>* Includes co-pays, deductibles, co-insurance.</td>
<td></td>
</tr>
</tbody>
</table>
## CO-PAYMENT/CO-INSURANCE

<table>
<thead>
<tr>
<th>Plan Provision</th>
<th>HMO/EPO</th>
<th>POS</th>
<th>HDHP PPO</th>
<th>Excel PPO</th>
<th>Basic PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mental Health &amp; Substance Use Disorders</td>
<td>$500</td>
<td>N/A</td>
<td>$500</td>
<td>30%</td>
<td>20%</td>
</tr>
<tr>
<td>In-Patient</td>
<td>WUDirect©: $25 Other: $50</td>
<td>WUDirect©: $25 Other: $50</td>
<td>WUDirect©: 10% Other: 20%</td>
<td>WUDirect©: 10% Other: 25%</td>
<td>WUDirect©: 10% Other: 25%</td>
</tr>
<tr>
<td>Out-Patient</td>
<td>WUDirect©: $25 Other: $50</td>
<td>N/A</td>
<td>WUDirect©: $25 Other: $50</td>
<td>WUDirect©: 10% Other: 20%</td>
<td>WUDirect©: 10% Other: 25%</td>
</tr>
<tr>
<td>ABA Therapy for Autism</td>
<td>WUDirect©: $25 Other: $25</td>
<td>N/A</td>
<td>WUDirect©: $25 Other: $25</td>
<td>WUDirect©: 10% Other: 20%</td>
<td>WUDirect©: 10% Other: 25%</td>
</tr>
<tr>
<td>Office Visit</td>
<td>WUDirect©: $15 Other: $25</td>
<td>N/A</td>
<td>WUDirect©: $15 Other: $25</td>
<td>WUDirect©: 10% Other: 20%</td>
<td>WUDirect©: 10% Other: 25%</td>
</tr>
<tr>
<td>Primary Care</td>
<td>WUDirect©: $25 Other: $50</td>
<td>N/A</td>
<td>WUDirect©: $25 Other: $50</td>
<td>WUDirect©: 10% Other: 20%</td>
<td>WUDirect©: 10% Other: 25%</td>
</tr>
<tr>
<td>Specialist</td>
<td>$0</td>
<td>N/A</td>
<td>$0</td>
<td>30%</td>
<td>0%</td>
</tr>
<tr>
<td>Preventive Exams</td>
<td>$0</td>
<td>N/A</td>
<td>$0</td>
<td>30%</td>
<td>0%</td>
</tr>
<tr>
<td>Surgery</td>
<td>$0</td>
<td>N/A</td>
<td>$0</td>
<td>30%</td>
<td>20%</td>
</tr>
<tr>
<td>In-Patient</td>
<td>$250</td>
<td>N/A</td>
<td>$250</td>
<td>30%</td>
<td>20%</td>
</tr>
<tr>
<td>Out-Patient</td>
<td>WUDirect©: $25 Other: $50</td>
<td>N/A</td>
<td>WUDirect©: $25 Other: $50</td>
<td>WUDirect©: 10% Other: 20%</td>
<td>WUDirect©: 10% Other: 25%</td>
</tr>
<tr>
<td>Therapy Services</td>
<td>WUDirect©: $25 Other: $50</td>
<td>N/A</td>
<td>WUDirect©: $25 Other: $50</td>
<td>WUDirect©: 10% Other: 20%</td>
<td>WUDirect©: 10% Other: 25%</td>
</tr>
<tr>
<td>PT/OT Speech</td>
<td>WUDirect©: $25 Other: $50</td>
<td>N/A</td>
<td>WUDirect©: $25 Other: $50</td>
<td>WUDirect©: 10% Other: 20%</td>
<td>WUDirect©: 10% Other: 25%</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$35</td>
<td>N/A</td>
<td>$35</td>
<td>30%</td>
<td>20%</td>
</tr>
</tbody>
</table>
Tax Savings accounts

Washington University offers three types of tax savings accounts: flexible spending accounts (FSAs), a health savings account (HSA), and a retirement medical savings account (RMSA). You can use these accounts to help reduce your tax expenses. Here’s more about the advantages of each and how they work.

**Flexible Spending Accounts (FSAs)**

Flexible spending accounts are a great way to pay for out-of-pocket health care and child care expenses on a pre-tax basis. You can contribute up to $2,650 in calendar year 2018 to the Health Care FSA to pay for eligible out-of-pocket health care expenses such as health, dental, prescription drug, or vision plan deductibles, co-pays and coinsurance, eyeglasses, contact lenses and hearing aids. The minimum annual contribution is $120. Enrollment in a WUSTL health or dental plan is not required to participate in the Health Care FSA.

You can contribute up to $5,000 per household in calendar year 2018 to the Dependent Care FSA to pay for eligible dependent care expenses such as licensed day-care, preschool or babysitting services. The minimum annual contribution is $120. To be eligible, services must be rendered for the sole purpose of allowing the parents to work or attend school full-time.

It’s important to note that you may not participate in the Health Care FSA if you contribute to the Health Savings Account. In addition, due to IRS regulations, money left in the account not used will be forfeited. For more on the rules around this “use it or lose it” provision, refer to your summary plan description.

Don’t forget to re-enroll, or enroll, in the FSA plans if you want to participate in 2018.

**Health Savings Account (HSA)**

If you are enrolled in the High Deductible Health Plan (HDHP), take charge of your current and future health care costs by opening a Health Savings Account (HSA). The HSA allows you to pay for out-of-pocket health care expenses on a pre-tax basis. HSA balances roll over from year to year and your earnings grow tax free. When you retire you may use the balance in your account to pay for out-of-pocket retiree health care expenses. The IRS regulates HSA plans; therefore, many of the plan design features are a result of those regulations.

Washington University will make a contribution of $400 annually to your HSA account if you are enrolled in individual coverage under the HDHP and you contribute a minimum annual amount based on your wages. The university will contribute $800 annually to your HSA account if you are enrolled in family coverage under the HDHP and you contribute a minimum annual amount based on your wages. The required minimum annual contribution is $200 if you earn less than the IRS stipulated Highly Compensated Employee Threshold (HCT) for 2018 (the HCT for 2017 is $120,000) or $400 if you earn at or more than the HCT for 2018.

The maximum annual election amount for 2018 is $3,450 for an individual and $6,900 for a family. The university contribution of $400 will reduce your maximum allowed contribution to $3,050 for an individual and the university contribution of $800 will reduce your maximum allowed contribution to $6,100 for a family. HSA participants who will be age 55 or older in calendar year 2018 may elect to make an additional “catch-up” contribution of up to $1,000.

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Remember to re-enroll, or enroll, in the HSA if you want to participate in 2018.

ConnectYourCare (CYC) will continue to be WUSTL’s FSA and HSA administrator for 2018. Register on www.connectyourcare.com for on-line access to your FSA/HSA account.

**Retirement Medical Savings Account (RMSA)**

The RMSA provides you the opportunity to save for the significant cost of retiree health care in a tax favored way while you are still working. Upon retirement at age 55 or older, you may use your accumulated RMSA funds to pay for retiree health plan premiums (including COBRA premiums), Medicare premiums, long-term care insurance premiums and other qualified out-of-pocket medical, dental, prescription drug and vision expenses and not be taxed.

You can elect the annual amount (minimum of $120) that you want to contribute to the RMSA. Your contributions are deducted from your paycheck throughout the year on an after-tax basis, and the investment earnings on those contributions grow tax-free.

If you are currently enrolled in the RMSA and want to continue your contribution at the same level for 2018, you don’t need to do anything. The contributions will automatically continue. However, if you want to change your contribution amount or begin contributions, you will need to enroll into the account.
WUDirect©

We are pleased to continue The WUDirect© program for health plan participants in 2018. This program has been highly valued by those faculty and staff and their family members who can be flexible in how they access care but may not meet the needs of everyone. Here are some key points to help you decide if it is right for you.

- If you have a serious or chronic condition you will have priority access for an initial appointment with Washington University’s network of 1,300 physicians.
- Although every effort is made to provide access to specific physicians and locations, you likely will be asked to take the first available physician and/or location to ensure your initial appointment is timely.
- You’ll pay less to access Washington University doctors when you use WUDirect.
  - The copay and co-insurance amounts associated with these provider visits have been discounted.
  - This means the WUDirect network providers are absorbing the additional costs.

The table on the following page shows your costs for services in WUDirect versus costs for doctors outside the program.

Visit https://wudirect.wustl.edu to locate WUDirect physicians and locations, and for appointment scheduling assistance. To access this website, enter #702111 as your health plan group number.
<table>
<thead>
<tr>
<th>Plan Provision</th>
<th>EXCEL/BASIC PPO</th>
<th>HMO/POS</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>WUDirect©</td>
<td>Other UHC</td>
<td>Other UHC</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>10% PCP/10% Specialist</td>
<td>20% PCP/25% Specialist</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>Bariatric Surgery</td>
<td>10% after deductible</td>
<td>40% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>Kidney Dialysis</td>
<td>no cost to member</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>Infertility</td>
<td>20% up to a $10,000 lifetime benefit</td>
<td>not covered</td>
<td>not covered</td>
</tr>
<tr>
<td>Hip &amp; Knee Replacement</td>
<td>10% after deductible</td>
<td>25% after deductible</td>
<td>40% after deductible</td>
</tr>
</tbody>
</table>

*Inpatient facility charges still apply.

### WUDirect© Rates

<table>
<thead>
<tr>
<th>Physician Office Services (non-preventive)</th>
<th>HMO/POS Plans Co-Pays</th>
<th>PPO Plans (except HDHP) Co-Insurance After Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Care Physician</td>
<td>WUDirect© provider — $15</td>
<td>WUDirect© provider — 10%</td>
</tr>
<tr>
<td></td>
<td>Other network provider — $25</td>
<td>Other network provider — 20%</td>
</tr>
<tr>
<td>Specialist</td>
<td>WUDirect© provider — $25</td>
<td>WUDirect© provider — 10%</td>
</tr>
<tr>
<td></td>
<td>Other network provider — $50</td>
<td>Other network provider — 25%</td>
</tr>
</tbody>
</table>
Prescription, vision and dental plans

Enrollment in any of the health plans automatically includes coverage under the prescription drug and vision plans for you and your covered dependents. Dental can be a separate selection beginning in 2018.

You can decide if you want dental coverage for yourself and any of your dependents separately from what you decide under the health plans. The following charts provide benefit coverage amounts for these plans.

**Use SaveonSP to eliminate your co-pay on specialty drugs**

In today’s health care market, prescription expenses continue to significantly outpace other increases. Part of the reason for the higher costs is the use of specialty drugs that provide unique treatments with remarkable results.

Washington University is pleased to announce a new program for 2018 that will allow you to obtain many specialty drugs with no co-pay. The new program, SaveonSP, works in conjunction with our current pharmacy provider, Express Scripts. **However, the zero co-pay is only available if you enroll in the program.** Otherwise your co-pay for certain specialty drugs could vary depending on the drug.

SaveonSP will send you a letter with information about how to enroll in this special program if you are eligible to take advantage of this program.
### EXPRESS SCRIPTS PRESCRIPTION DRUG PLAN

<table>
<thead>
<tr>
<th>Co-Payments/Co-insurance</th>
<th>All health plans except HDHP PPO</th>
<th>HDHP PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>30-Day Retail</td>
<td>90-Day Mail Order</td>
</tr>
<tr>
<td><strong>Tier One</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30-Day Retail</td>
<td>$12* blossom</td>
<td>$30*</td>
</tr>
<tr>
<td><strong>Tier Two</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25%</td>
<td>$40 min. – $80 max.</td>
<td>$100 min. – $200 max.</td>
</tr>
<tr>
<td><strong>Tier Three</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50%</td>
<td>$60 min. – $120 max.</td>
<td>$150 min. – $300 max.</td>
</tr>
<tr>
<td>Specialty Drugs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic — $12 per 30-day supply</td>
<td></td>
<td>Brand — $100 per 30-day supply</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>$2,500 Individual/$5,000 Family</td>
<td></td>
</tr>
</tbody>
</table>

*For generic drugs used to treat diabetes and heart disease drugs for high cholesterol and hypertension only, co-pay is $4 retail, $10 mail-order.

VSP providers can locate you in VSP’s system using your nine-digit VSP member ID, which is your six-digit WUSTL Key preceded by three zeros.

### VSP VISION SERVICE PLAN

<table>
<thead>
<tr>
<th>Co-Payment &amp; Discounts</th>
<th>Basic Coverage¹</th>
<th>Buy-Up Coverage²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-Payment &amp; Discounts</td>
<td>in-network</td>
<td>out-of-network</td>
</tr>
<tr>
<td>Routine Exam Per Calendar Year</td>
<td>$20 co-pay</td>
<td>Allowance up to $50</td>
</tr>
<tr>
<td>Prescription Eyeglasses Per Calendar Year</td>
<td>20% discount on lenses and frames/Allowance up to $50</td>
<td>Allowance up to $50</td>
</tr>
<tr>
<td>Contact Lenses Per Calendar Year</td>
<td>Allowance up to $50</td>
<td>Allowance up to $50</td>
</tr>
<tr>
<td>Contact Lens Exam &amp; Fitting</td>
<td>15% discount on exam fee</td>
<td>15% discount – Exam fee not to exceed $60</td>
</tr>
</tbody>
</table>

¹ Included with health plan.
² Not available to Euclid Power Plant bargaining unit employees.
ALEX helps you make an informed decision

ALEX is an interactive benefit education tool to help you make the best decision on which plan works for you and your family.

Reception to using ALEX was extremely positive last year. In fact, there have been over 9,000 employee visits to the site to use the new tool. As a result, ALEX is returning this year to help you with your decision-making process.

ALEX will ask you a few questions about your health care needs (your answers remain anonymous, of course), crunch some numbers, and recommend a plan that’s best for your personal needs. You also have the option to print your plan recommendation for future reference. It’s easy! Even if you are happy with your current plan, it’s worth it to use ALEX to conduct an annual assessment of your benefit needs.

Review your options before you enroll with ALEX at: https://www.myalex.com/wustl.
**Tools to help you**

**Get connected … to wellness**

Wellness Connection, our wellness program at Washington University, provides you with opportunities to focus on your personal wellness and find opportunities that fit your needs. Engage in health education programs, set goals for improving health decision-making, and track progress through your online hub, the WashU WebMD Portal.

Programs include activity challenges to promote more daily movement, seminars, wellness fairs that connect you with experts and resources, and screening events that ensure you ‘know your numbers’. And you can earn rewards for participating. Learn more at wellnessconnection.wustl.edu.

**myUHC and United Healthcare online resources**

Take advantage of the great tools through our medical carrier, United Healthcare. First you will want to register on www.myuhc.com with your UHC member number (or SSN) and WUSTL’s group number (#702111) for on-line access to your health plan benefits.

Through myUHC.com, you can:

- Locate network providers anywhere in the United States.
- Order additional ID cards and/or print a temporary ID card.
- Review and manage your claims.
- Learn about programs and discounts that are available to UHC participants.
- Use the treatment cost estimator to estimate or compare provider fees for medical services in your area.
- Set up and manage a personal health record for you and your family members.

In addition to this site, other United Healthcare resources include Health4Me Mobile App, Health Pregnancy Program, the Healthy Mind Healthy Body newsletter and access to virtual physician visits. To learn more, go to www.myuhc.com.

**Medical Necessity Program**

United Healthcare provides a Medical Necessity Program to Washington University. The program is provided at no cost to you, and is designed to ensure that treatment you have is truly needed. Such programs help you and the university avoid unnecessary treatment that can add complications and expense.

As long as you seek treatment from an in-network provider, the Medical Necessity Program is managed behind the scenes for you to ensure the treatment is needed. In some cases you may need to see another provider to get a second opinion. You will be notified if this step is necessary.

However, if you seek treatment from a non-network provider, you will need to initiate the process for authorization of treatment through the UHC program. To secure prior authorization from an out of network provider, please call the Customer Care number on your health plan ID card.

For more information about the Medical Necessity Program, how it works and procedures around securing authorization, click on the Frequently Asked Questions document at openenrollment.wustl.edu.
On-site Nurse Advocate

The United Healthcare Nurse Advocate is on-site to help you.

The nurse advocate, Teresa Fisher, RN, BSN, CCP, helps to educate and encourage healthy behaviors through a suite of health and wellness tools and resources. Teresa is available to meet with you to discuss lifestyle behaviors you want to improve — such as, weight loss, a healthy diet or fitness. She can also help you with prevention education and disease management support with conditions such as diabetes and high blood pressure.

All of your personal health information will be protected in accordance with federal laws. None of your personal information will be shared with your employer. Teresa is located at the Center for Advanced Medicine, 2nd Floor; 314-440-3882. Her email address is Teresa.Fisher@uhc.com.

Upcoming benefit learning sessions

Information Desks — Ask the Expert

In addition to this guide and online resources, we are organizing sessions for employees to meet health and wellness experts at information desks November 9, 13, 21 and 27.

Our team of experts will include:

- A representative from The Faculty Practice Plan to answer your WUDirect® inquiries
- Teresa Fisher, RN, BSN, CCP to discuss the on-site UHC nurse advocate program
- Emily Page, our employee wellness manager, to answer any wellness queries
- A benefits representative from our team to answer any questions about enrollment

LEARNING SESSIONS SCHEDULE

ASK THE EXPERTS:

November 9th: North Campus Café — 11:30 a.m. – 1:00 p.m.
November 13th: Mallinckrodt Main Lobby (Danforth Campus) — 11:00 a.m. – 1:00 p.m.
November 21st: West Campus Room 350 — 2:30 p.m. – 4:00 p.m.
November 27th: Farrell Learning and Teaching Center (FLTC) Atrium — 11:00 a.m. – 2:00 p.m.

TAX SAVINGS PLAN SESSIONS:

November 14th: Danforth Campus McDonnell Hall 162 — 12:00 – 1:00 p.m.
November 14th: North Campus Conference Room 1312 — 3:30 – 4:30 p.m.
November 15th: Medical School Campus Moore Auditorium — 12:00 – 1:00 p.m.
November 15th: Danforth Campus Brown Hall Room 118 — 3:30 – 4:30 p.m.
November 16th: Medical School Campus Moore Auditorium — 12:00 – 1:00 p.m.
November 16th: West Campus Room 350 — 3:30 – 4:30 p.m.
More plan information

ID Cards

New ID cards will **not be issued** by United Healthcare, Express Scripts or Advantica Dental unless you are newly enrolling or changing your coverage level. UHC ID cards list not only your name but also the names of your covered dependents. If you are newly enrolling or changing your coverage level, to avoid a delay in receiving your new ID cards, please verify that your home address is correct in HRMS.

Salary Threshold for Health Plan Premiums and Spouse Surcharge

If you make less than $47,000 you pay lower premiums than the standard plan rates and may add an eligible spouse/domestic partner for no additional charge. Employees who make $47,000 or more pay an additional $80.00 per month to cover a eligible spouse/domestic partner who meets certain criteria outlined on your dependent verification personal benefits page in HRMS.

Health Savings Account (HSA) Changes

The maximum annual contribution for family coverage (Individual + Spouse/ Partner, Individual + Child/ren, or Family) that you can make to the HSA will increase to $6,900. The maximum annual contribution for individual coverage will increase to $3,450. Participants who are age 55 or older may contribute up to an additional $1,000.

The University’s portion of the HSA contribution will remain at $800 for family coverage and $400 for individual coverage. Reminder: Bi-weekly paid employees will receive the University’s portion of the HSA contribution on the 2nd bi-weekly payroll in January. Monthly paid employees will receive the University’s portion of the HSA contribution on the January payroll.
Once you have reviewed this guide and walked through your benefits with ALEX and other resources, a link to HRMS Employee Self Service can be found at hr.wustl.edu. Online enrollment and dependent eligibility verification begins on November 6 and runs through November 27.

**To enroll or make changes to your benefits online through HRMS:**

1. Log in to your personalized benefits page in HRMS Employee Self Service using your WUSTL Key and password.
2. Select “Benefits”
3. Then, select “Open Enrollment,” and follow the instructions.

**Note:** You will only be presented with the benefit plan options that you are allowed to enroll in or change.

To assist you, open enrollment instructions and answers to frequently asked questions (FAQs) are available on the open enrollment page in HRMS Employee Self Service.

If you don’t have your WUSTL Key or password, please contact the Help Desk at 314-935-5707.

**Please note:** You may make changes to your open enrollment elections online until the November 27 deadline.

When you select “Finalize,” your changes are final and submitted to the Benefits Office. A confirmation statement of your enrollment will be available for you to print. **Please keep a copy of this statement for future reference to make sure all of your elections were entered correctly.**

You may make online changes to the following plans:

- Health
- Dental
- Vision Buy-Up Option
- Health Care Flexible Spending (FSA) / Child Care Flexible Spending (FSA) / Health Savings Account (HSA)
- Retirement Medical Savings Account (RMSA)

During the first week of December you will receive an email confirmation that your benefit elections have been finalized for the upcoming calendar year. A link to the Benefits Summary page in HRMS Employee Self Service will be included in the email so that you may review your benefit elections effective January 1, 2018.

While online enrollment is the preferred method for making your open enrollment changes and verifying dependent eligibility, paper enrollment is still an option. Open enrollment forms and the dependent verification affidavit may be obtained from the HR websites or by contacting your Benefits Office. Forms must be received by the Benefits Office no later than November 27, 2017.

**Dependent Eligibility Verification**

Washington University requires annual verification of dependent eligibility during open enrollment to ensure that health and/or dental benefits are being provided fairly and consistently to eligible dependents. If you are enrolled in a university health insurance or dental plan and are covering one or more dependents or will add a spouse, domestic partner, or child to your health or dental coverage during open enrollment, you should complete the dependent eligibility verification no later than November 27, 2017.
Learn more about Open Enrollment

For more information, visit openenrollment.wustl.edu beginning November 6.

Before you make your benefit selections, visit: https://www.myalex.com/wustl to walk through your benefits with ALEX, the virtual benefits counselor available 24/7. If you need more information, attend an “Ask the Expert” meeting. See page 20 for a schedule of upcoming meetings.

For more information from the Benefits Team, send us an email at: hr-benefitsmail@wustl.edu.

Vendor contacts:

- Advantica (dental)
  www.advanticabenefits.com
  800-501-3471

- ConnectYourCare (FSA/HSA)
  www.connectyourcare.com
  866-347-7276

- Express Scripts (ESI) (prescription drug)
  www.express-scripts.com/wustl
  877-880-1877

- TIAA (RMSA)
  www.tiaa.org
  877-554-1004

- United HealthCare (medical)
  www.myuhc.com
  800-382-2599

- VSP (vision)
  www.vsp.com
  800-877-7195
What to know before you enroll

- You may click the “I Have No Changes” button on your personalized benefit enrollment page in HRMS Employee Self Service to continue your Individual Only health and dental and/or RMSA election for 2018.

- Open enrollment elections must be finalized by midnight on Monday, November 27, 2017.

- Open Enrollment does not include the Life Insurance or 403(b) Retirement Savings Plans. You can make changes to those plans at any time.

- Since you now can elect medical and dental separately for you or your dependents, make sure you have the right dependents covered under each plan. You can add or remove dependents independently from each plan.

- Basic vision coverage through VSP is included automatically with enrollment in any Washington University health plan. You can, however, elect to purchase VSP’s Buy-Up coverage. If you elect the vision Buy-Up coverage, you must cover the same dependents under that option as are covered under your health plan.

- VSP providers can locate you in VSP’s system using your nine-digit VSP member ID, which is your six-digit employee ID preceded by three zeros.

- If you participated in the Healthcare FSA or the Health Savings Account (HSA) in 2017 and re-enroll for 2018, your CYC payment card will continue to be valid in 2018.

- Since the card is valid for three years, your 2018 election will be loaded onto your existing card. If your card is expired, you will automatically receive a new card if you re-enroll.

- If you are enrolled in the Healthcare FSA for 2017 and enroll in the HSA for 2018, you must have a $0 balance in your FSA as of December 31, 2017 or your HSA enrollment will be delayed until April 1, 2018.

- For your convenience, ConnectYourCare (Cyc), United Healthcare, Express Scripts, and WebMD offer apps available through your smartphone’s App Store so that you may access your information on the go.
Information about the Washington University plans

Eligibility for full-time health premiums

Under the Affordable Care Act (ACA), popularly called “Obamacare”, Washington University must offer medical coverage to “full-time” employees.

As defined by this law, if you work an average of 30 hours or more per week in the past year, you are considered “full-time” for this purpose. Human Resources will review your hours worked over the year to determine this for you.

IRS reporting requirements

Look for your 2017 Form 1095-C delivered to your home address in February from Washington University. This Form is required as part of your annual federal tax filing. Check your dependent information in HRMS now to ensure that names, social security numbers and other information listed there is accurate. This data will appear on your Form 1095-C and must be correct for 2017.
Uniform explanation of health care benefits

A standard Summary of Benefits and Coverage (SBC) is available for each of the five health plans offered by the University. Each SBC provides a uniform description of covered benefits, cost sharing provisions, coverage limitations and coverage examples that illustrate the cost of care for certain medical conditions.

The SBC’s are posted on the Health Plan Comparisons page of the HR/Benefits website at http://hr.wustl.edu. To request paper copies, please contact the Benefits office at 1-866-232-1482.

Health insurance marketplace coverage options

Individuals have an option to purchase private health insurance through the public Health Insurance Marketplace that was established in connection with health care reform. For more information on coverage options available through the Health Insurance Marketplace, please visit www.healthcare.gov. For comparison purposes, information on your health plan options through Washington University is contained in this Open Enrollment brochure, as well as on the Health Plan Comparisons page of the HR/Benefits website at http://hr.wustl.edu.

Regulatory benefit notices

The university is required to provide you with important information regarding eligibility and enrollment, benefit coverage, COBRA rights, HIPAA privacy rules, and whether the university’s prescription drug coverage qualifies as creditable coverage for Medicare. For full regulatory benefit notices, please visit http://hr.wustl.edu or call 1-866-232-1482 to request paper copies.

Continuation coverage rights under COBRA

This general notice informs group health plan participants of their right under federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), to COBRA continuation coverage — a temporary extension of group health plan coverage. COBRA continuation coverage is available to group health plan participants when they would otherwise lose their group health plan coverage.

HIPAA privacy notice

Washington University respects the confidentiality of your health information and recognizes that information about your health is personal. WUSTL’s Comprehensive Employee Welfare Benefit Plan, which encompasses its group health plans and health spending plans, Employee Assistance Program and Wellness Program, is required by law to protect your health information and to inform you of its legal duties and your rights regarding such information.

This notice explains how, when and why these plans typically use and disclose your health information and your privacy rights regarding such information.
HIPAA special enrollment rights

In accordance with the requirements of the Health Insurance Portability and Accountability Act ("HIPAA"), you have the right to enroll in a WUSTL group health plan under a “special enrollment” provision if you acquire a new dependent or if you decline coverage under WUSTL’s group health plans for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

Non-discrimination disclosure for health plans

Washington University complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-368-1019 (TTY: 1-800-735-2966)

遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人
1-800-368-1019 (TTY: 1-800-735-2966)

Newborns’ & Mothers’ Health Protection Act of 1996

Group health plans generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However the group health plan may pay for a shorter stay if the attending provider, after consultation with the mother, discharges the mother or newborn earlier. The group health plan may not require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours for a cesarean section).
Notice of creditable coverage

This notice, which applies to individuals who are entitled to Medicare benefits, provides information about the prescription drug coverage included with WUSTL’s health care benefits and the options that are available under Medicare’s prescription drug coverage.

This information is provided to assist such individuals in deciding whether or not to enroll in a Medicare prescription drug plan.

Premium assistance under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or the Children’s Health Insurance Program (CHIP) and you are eligible for WUSTL health insurance coverage, some states (including the State of Missouri) have premium assistance programs that can help pay for coverage, using funds from their Medicaid or CHIP programs.

Women’s Health and Cancer Rights Act of 1998

As required by the Women’s Health and Cancer Rights Act of 1998, WUSTL’s group health plans provide benefits for mastectomy, including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema).

If you receive benefits under your health plan in connection with a mastectomy, benefits are also provided for the following services, as you determine appropriate with your attending physician:

- All states of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

The amount you must pay for such services are the same as required for any other covered health services under your health plan.

This guide is a summary of the benefits of the Washington University health and dental plans and is not intended to replace the plan documents/summary plan descriptions (SPD) which are available on the HR website at http://hr.wustl.edu. For specific plan details and exclusions see the plan documents and SPDs.