These Frequently Asked Questions (FAQs) are arranged according to the following topics:

I. 2016 Open Enrollment
II. Medical Plans
III. HRA Medical Plan – Deductible Incentive
IV. Flexible Spending Accounts (FSA) Program

If you have additional questions not covered here, please contact Workforce Management by email at wfmo@tulane.edu or by phone at (504) 865-5280.

I. 2016 OPEN ENROLLMENT FAQs:

1. What is Open Enrollment?
Open Enrollment is the time each year when all benefits eligible employees can make changes to important benefits programs.

2. When is Open Enrollment?
Open Enrollment will start October 14, 2015 and end November 4, 2015.

3. What benefits can you change during the Open Enrollment period?
   • Medical, Dental and Vision insurance.
   • Health care flexible spending accounts, which reimburse medical expenses for you and your dependents.
   • Dependent day care flexible spending accounts, which reimburse day care service expenses for your dependents.
   • Supplemental Life Insurance for you, your spouse/same gender domestic partner or child. Accidental death & dismemberment (AD&D) insurance for you, your spouse/same gender domestic partner or child.

4. What benefits can you modify outside of the Open Enrollment period?
   • Beneficiaries: You can update your beneficiaries at any time
   • Retirement: Changes to your contribution percentage or chosen investment company can be made any time.

5. Is Open Enrollment required and/or mandatory?
No. You will not be required to select new benefits during Open Enrollment if you are happy with your medical, dental, vision and life insurance. These selections will roll over for 2016.

6. When will my changes take effect?
All benefits open enrollment elections will become effective January 1, 2016 for the 2016 calendar year.
7. **Will there be opportunities to learn more about the benefits plans?**
   Yes, we will be hosting a series of United Healthcare, Flexible Spending Account Information Sessions and Open Enrollment onsite sessions in the weeks prior and during this year’s open enrollment period. For locations, dates, and times click [HERE](#).

II. **MEDICAL PLANS FAQs:**

8. **What are the plan options that will be offered?**
   For 2016, you will continue to have two medical plan options with United Healthcare (UHC): a Health Reimbursement Account (HRA), and a Point of Service (POS) plan.

9. **Do we have an HSA (Health Savings Account)?**
   No, we only provide the HRA (Health Reimbursement Account) and the POS (Point of Service) plans.

10. **Will preventive care remain free under both plans?**
    Yes, preventive care will remain at no extra cost for either medical plan.

11. **Is there a separate prescription drug deductible?**
    Yes. Under both plans there is a $100 prescription drug deductible. Note: The deductible is per person, three per family must satisfy. Using an FSA (Flexible Spending Account) can help manage this cost.

12. **What is the difference between deductible and out-of-pocket maximum?**
    Deductible is the amount you owe and pay for covered health care services before your health insurance plan begins to pay. Out-of-pocket maximum is the total cost that would be incurred by the employee, including all deductibles, coinsurance, copays, etc.

13. **Do my deductible, coinsurance, and copayments apply to my out-of-pocket maximum?**
    Yes. Under the Federal Health Care Reform Act, all payments including deductibles, coinsurance and copayments must be applied to your annual out-of-pocket maximum.

14. **Any changes to doctors who are available to us?**
    No. Note: Changes may occur anytime during the year with any plan based on agreements between physician and healthcare provider.

15. **Do you need a referral from your primary physician to see a specialist?**
    No.

16. **What if my Primary Care Physician is a specialist? (i.e. Diabetic specialist as the Primary Care Physician) What would be the copay?**
    You would pay the Specialist level copay.

17. **Are psychologists always considered specialists?**
    Due to Mental Health Parity, psychologists fall under the Primary Care Physician copay.
18. Are physical therapists considered specialists?
Physical therapists would fall under the Primary Care Physician category.

19. Will the out-of-network benefit be posted online?
Yes.

20. There used to be minimal eye care with United Healthcare. Is this still in effect?
Yes.

III. HRA MEDICAL PLAN – DEDUCTIBLE FUNDING INCENTIVE FAQS:

21. What actions will I have to take to receive the HRA funding?
Employees in the HRA plan have an opportunity to reduce their 2016 deductible. There are two easy steps to qualify for the reduced deductible:

- Schedule and complete your free (no copay or coinsurance) preventive care exam with your medical provider. Make an appointment today. All preventive care exams given by a UHC provider from November 1, 2014 through October 31, 2015 will count toward the 2016 HRA incentive.
- Complete the online Health Assessment (Rally Health Survey) available through the United Healthcare website, myuhc.com. Having the results of your free preventive care exam will be helpful but is not required to complete the assessment. After you submit the health assessment, you'll receive a profile that will provide useful information to manage your personal health. None of this information is shared with Tulane.

If both of these steps are completed, Tulane will contribute $500 toward your $1,500 deductible if you have individual coverage or $1,000 toward your $3,000 deductible if you have family coverage (includes Employee + Spouse and Employee + Children tiers). As with the current plan, the HRA funding pays after you satisfy the initial deductible.

22. I’m a new hire or I recently became benefits eligible, what actions will I have to take to receive the HRA funding?
For benefits eligible new hires or for those who became newly eligible for benefits on or after September 1, 2015, there are two simple steps to qualify for the reduced deductible:

- After you have made your 2015 benefits elections, register with myuhc.com.
- Once you are registered, simply complete the online Health Assessment available on myuhc.com. After you submit the health assessment, you will receive a profile that will provide useful information to manage your personal health. None of this information is shared with Tulane.

If both of these steps are completed within your first 60 days of employment or becoming benefits eligible, Tulane will contribute $500 toward your $1,500 deductible if you have individual coverage or $1,000 toward your $3,000 deductible if you have family coverage.
(includes Employee + Spouse and Employee + Children tiers). Keep in mind, the HRA funding pays after you satisfy the initial deductible.

23. What if I received a Preventive Care visit recently from another insurance company?
   Unfortunately, United Healthcare (UHC) can only track an account for those Preventive Care visits that are conducted by a UHC network physician.

24. Will there be any additional financial incentives for participating in preventive or wellness activities?
   It is in the best interest of all for us to use the available preventative and wellness benefits as it will help to alleviate future medical benefit cost. For 2016, participating in preventative and/or wellness activities will be a requirement to receive the HRA deductible funding incentive.

25. Does the HRA funding apply to both medical plans?
   No. You must elect the HRA in order to be eligible for the deductible funding.

IV. FLEXIBLE SPENDING ACCOUNTS (FSA) PROGRAM FAQs:

26. Will Flexible Spending Accounts (FSAs) still be available?
   Yes, FSAs will still be available and are encouraged in order to help manage costs. If you are currently participating on Flexible Spending Accounts (FSA) and wish to continue for 2016 you must re-enroll during the open enrollment period.

27. Which types of Flexible Spending Accounts (FSA) are offered at Tulane?
   Healthcare and Dependent care flexible spending accounts.

28. What is a Health Care Flexible Spending Account?
   A Healthcare FSA (HCFSA) reimburses you for eligible, out-of-pocket medical, dental and vision expenses for you and your qualified dependents up to the amount of your annual contribution.

29. What is a Dependent Care flexible spending account?
   A Dependent Care FSA (DCFSA) reimburses you for qualified child and adult care incurred so that you (and if married, your spouse) can work. Note: expenses are not claimed on your income tax return, and you are not able to use DCFSA for any healthcare expenses.

30. What is the maximum amount you can contribute to an FSA?
   The maximum amount you can contribute is $2,550 per year to a Healthcare Flexible Spending Account and $5,000 per year to a Dependent Care Flexible Spending Account.

31. Is there a list of eligible healthcare spending?
   Yes, in addition to all medical, dental, vision, you can go to the www.fsastore.com. Pharmacy store websites will also inform you of what is covered.