



September 2016

## Take a Fresh Look

### This Year, You Must Participate In Open Enrollment

The University of Dayton is proud to offer you a comprehensive benefits package that promotes and supports your physical, emotional and financial well-being. Each year during open enrollment, you have the opportunity to choose your benefits for the next year. This year, we're expanding your options with a new healthcare plan — the Consumer Driven Health Plan (or CDHP) — in addition to the Core and Advantage plans.

### A New Choice for Healthcare Could Mean More Affordable Coverage

In many ways, the new CDHP is a lot like the Core and Advantage plans. It has the same network of doctors, specialists, facilities and hospitals; covers the same services; pays 100% for in-network preventive care; and provides protection from high healthcare expenses through the out-of-pocket maximum. What's different? The CDHP offers:

- Lower premiums than the other plans in exchange for a higher deductible. This means you pay less from your paycheck and more at the time you need care, until you reach your deductible.
- A different way to pay for care called coinsurance. Once you reach your deductible, you and the plan share the cost of in-network healthcare services and prescription drugs. You pay 20% of the cost, and the plan pays 80%.
- Up to \$500 (employee only coverage) or \$1,000 (employee + spouse, employee + children, family coverage) from the University in a tax-advantaged account. Plus, you have flexibility to use the funds when you need them — now or in future years, and freedom to take the funds with you wherever you go.

*Read the enclosed CDHP education guide for more information about this new plan.*

### Participation in 2017 Open Enrollment Is Required Visit Benefit Focus to Enroll

Because you have a new healthcare plan choice, all University of Dayton employees who wish to enroll in 2017 benefits — and those who wish to waive coverage — must participate in the upcoming open enrollment period: Monday, October 31 through Friday, November 18, 2016. Remember, paper forms are no longer an available enrollment method. You must enroll through the online Benefit Focus platform.

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## **Watch for More Information**

More information about your 2017 benefits, including videos that help to explain your new options, will be available on the HR website in late October so you can prepare for open enrollment. In addition to the new CDHP, you will learn about:

- Medical, dental and vision benefits available to University of Dayton employees
- A tobacco-free benefit to reduce your healthcare premium
- An increase for covering spouses who are eligible for healthcare coverage from their employer
- Earning premium discounts in 2017 through the Health Activity Tracker

The more you learn about your benefits, the easier it will be to make the right choice for you and your family. Make sure you understand your options, and be prepared to enroll Monday, October 31 through Friday, November 18, 2016.