



## OPEN ENROLLMENT CHANGES FOR 2021





## PRESENTATION AGENDA

01

Summary of Changes

02

New Programs

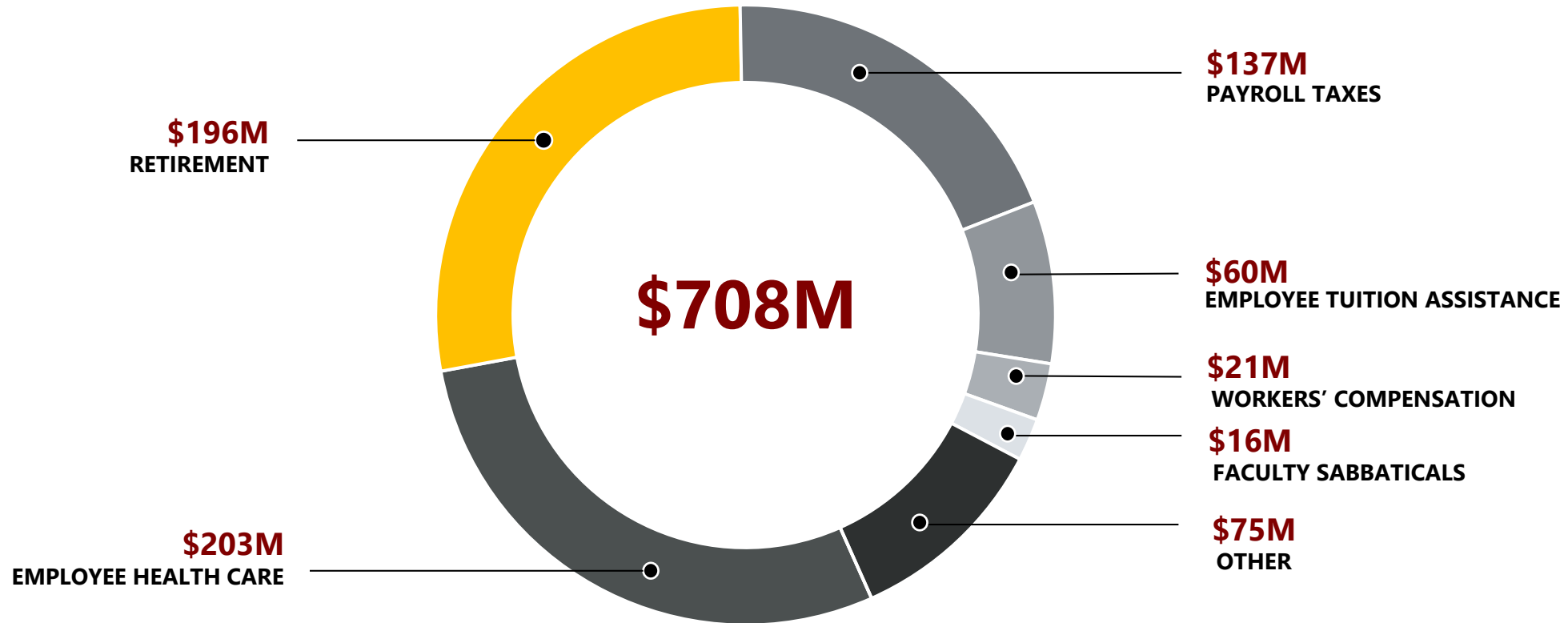
03

Rates & Change Details

04

Available Resources

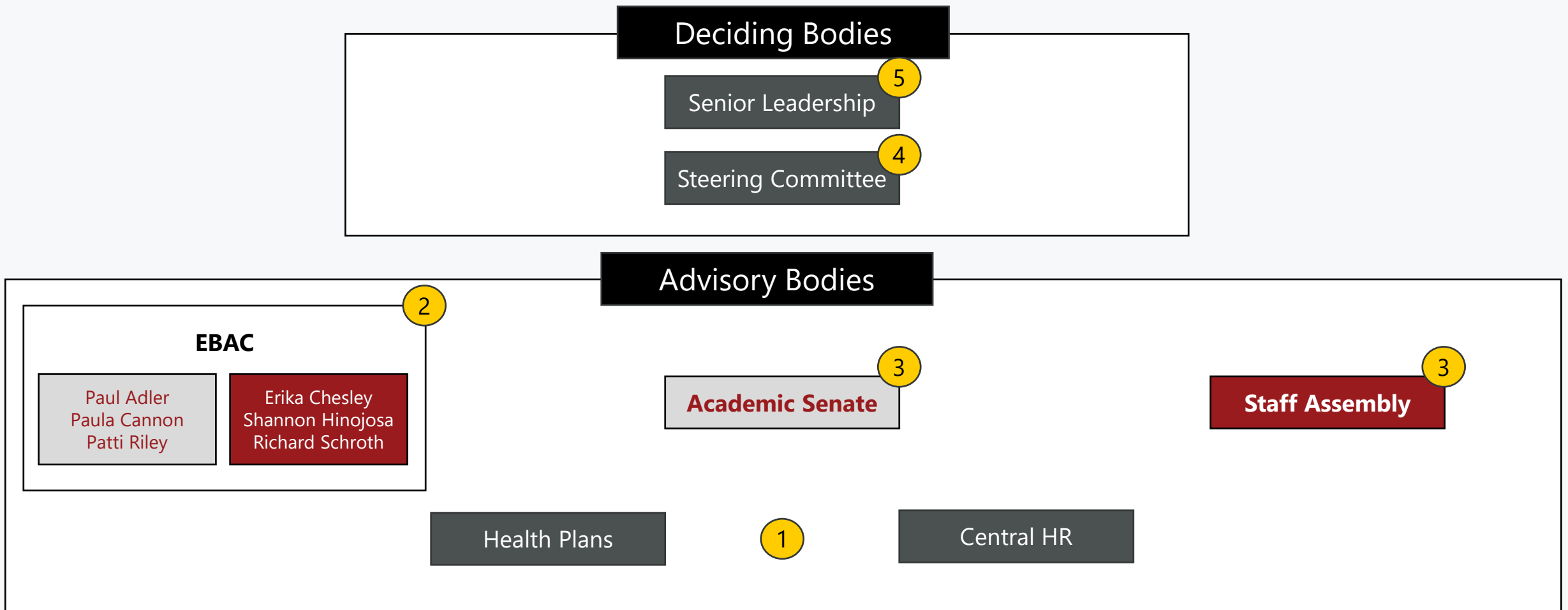
# FRINGE BENEFITS FY19 ACTUAL



University only. Does not include employee contributions for retirement or healthcare.

# BENEFIT CHANGES: GOVERNANCE STRUCTURE

USC has a tiered process to engage staff and faculty with representation early in the annual plan design process



# 2021 SUMMARY OF BENEFIT CHANGES

## WHAT IS NEW / CHANGING

- ☐ Vitality - New Health Assessment Portal
- ☐ USC PPO – Deductible & Office Visit Copay
- ☐ Navitus replacing MedImpact – Rx PBM
- ☐ USC EPO: NEW Plus Plan & change in member contribution
- ☐ Medical Plan Premiums
- ☐ Tobacco-Free Incentive Phased Out
- ☐ Free Flu Shot at UPC/HSC
- ☐ Dependent Eligibility Audit

## WHAT IS REMAINING

- ☐ Health Assessment Incentive - \$480 annually
- ☐ Fitness Incentive – \$220 annually
- ☐ Dental and Vision – Plan benefits & Employee Contributions
- ☐ Gympass
- ☐ PPO/EPO Plans – \$10 copay discount on PCP office visit with designated PCP
- ☐ \$100 Spousal Surcharge – Medical Plans

# 2021 USC EPO PLUS PLAN

- **Background:** EPO provides access to Keck Medicine of USC and other selected Anthem providers within the six counties of Southern California (termed the “local area”)
- **Objective:** Enable employees to cover eligible dependents living outside of the “local area” by paying an additional premium
- EPO Plus offers coverage to eligible dependents (only) with a home address outside the “local area”
- Employee and any dependents residing in the “local area” follow EPO eligibility rules, which exclude Cedars-Sinai and UCLA providers.
- The EPO Plus will access the nationwide Anthem Prudent Buyer / BlueCard provider network

## USC EPO PLUS PLAN

A high quality, affordable plan designed for employees residing in California who cover dependents that reside out of state or in Northern California.

The Plan offers access to Keck Medicine of USC and other selected Anthem providers within six counties of Southern California. Plus, dependents who reside out of state or in Northern California will also have access to select Anthem Prudent Buyer/BlueCard providers.

No out-of-network provider coverage (except for urgent care and emergencies).

You have access to Lyra Health for mental/emotional care and the Livongo diabetes program.

Learn more at [employees.usc.edu/epoplus](https://employees.usc.edu/epoplus).



ELIGIBLE DEPENDENT  
PROVIDER ACCESS AREA

Participate in health assessment incentive and save \$480 annually on your medical plan premiums. Get started at [employees.usc.edu/wellness-benefit](https://employees.usc.edu/wellness-benefit).

### EARN UP TO \$480 ANNUALLY



Complete online  
questionnaire



Complete in-person  
health screening

### PLAN SERVICE PROVIDERS



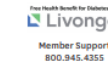
[anthem.com/ca](https://anthem.com/ca)  
800.227.3771



[hconline.healthcomp.com/uscprovidersearch.aspx](https://hconline.healthcomp.com/uscprovidersearch.aspx)  
855.727.5267



[livehealthonline.com](https://livehealthonline.com)  
888.548.3432



Free Health Benefit for Diabetes  
Member Support  
800.945.4355



[lyrahealth.com](https://lyrahealth.com)  
844.485.7094



COMING 1/1/21

### OTHER BENEFITS AVAILABLE TO YOU



[deltadental.com](https://deltadental.com)  
888.335.8227



[gympass.com](https://gympass.com)  
866.642.7917



[ucl.com](https://ucl.com)  
800.937.6432



[vsp.com](https://vsp.com)  
800.877.7195

### 2021 - MONTHLY EMPLOYEE CONTRIBUTION

	without incentive	with incentive
<b>EMPLOYEE</b>		
Salary \$53,000 or less	N/A	N/A
\$53,000.01-\$104,000	N/A	N/A
\$104,000.01-\$156,000	N/A	N/A
\$156,000.01-\$250,000	N/A	N/A
More than \$250,000	N/A	N/A

<b>EMPLOYEE + ADULT*</b>		
Salary \$53,000 or less	\$462	\$422
\$53,000.01-\$104,000	\$465	\$425
\$104,000.01-\$156,000	\$475	\$435
\$156,000.01-\$250,000	\$482	\$442
More than \$250,000	\$489	\$449

<b>EMPLOYEE + CHILD(REN)</b>		
Salary \$53,000 or less	\$369	\$329
\$53,000.01-\$104,000	\$372	\$332
\$104,000.01-\$156,000	\$380	\$340
\$156,000.01-\$250,000	\$385	\$345
More than \$250,000	\$390	\$350

<b>EMPLOYEE + ADULT + CHILD(REN)*</b>		
Salary \$53,000 or less	\$603	\$563
\$53,000.01-\$104,000	\$607	\$567
\$104,000.01-\$156,000	\$620	\$580
\$156,000.01-\$250,000	\$629	\$589
More than \$250,000	\$638	\$598

\*Spousal Surcharge may apply

### MEDICAL COVERAGE

Primary care physician (PCP) required?	No, but you can save by designating one
Out-of-network coverage?	Urgent care and emergency only
Preventive care cost	\$0
Primary care visit cost	\$20 copay (\$10 copay with designated PCP)
Deductible (individual/family)	\$100/\$300
Out-of-pocket maximum (individual/family)	\$1,000/\$3,000

### RETAIL PRESCRIPTION DRUG COVERAGE (30 DAY SUPPLY)

Generic	\$5 copay
Brand (no generic available)	\$25 copay
Brand (generic available)	\$70 copay
Specialty drug	\$125 copay

## 2021 MEDICAL PREMIUM INCREASES

- ✓ 2021 industry-wide cost increases for PPO plans is +6.8%  
Increases for HMO plans is 6.3%.
- ✓ Rate increases affect the overall cost of coverage. The member and the university share in this cost based on the contribution rate for each plan (varies from 20 - 37%)
- ✓ The PPO plan rate increase is 2% lower than last year, despite reductions in enrollment. Cost reduction actions taken in the last 12 months are starting to show results
- ✓ Now that the EPO plan has a 'critical mass' of participation, the member cost share will be adjusted from 20% to 23%.
- ✓ Favorable HMO claims experience resulted in lower than average rate increases.

PLAN	2021 AVERAGE RATE ADJUSTMENT
PPO	6.0%
EPO	0.0%
KAISER HMO	3.8%
ANTHEM HMO	-0.5%

---

# 2021 OTHER CHANGES

## TOBACCO-FREE INCENTIVE PHASED OUT



Portion of incentive funds being directed to reduce monthly employee medical plan contribution and to create smoking cessation program - coming in late Spring 2021.



## FLU SHOT EVENTS

Available at USC Pharmacies (UPC/HSC) only to Employees required to work on Campus.

## DEPENDENT ELIGIBILITY AUDIT

- Health care rates continue to rise – both the university's portion and the employee portion. An audit to check we are only covering eligible dependents makes sense.
- Secova will be conducting audit over the next few months.
- All employees covering a dependent will be asked to submit proof of dependent's eligibility (e.g., marriage certificate)
- An appeal process will be available to address documentation issues
- Project will end in February. Ineligible dependents will be dropped from USC's coverage and may miss other open enrollment options if they act too late.
- Open enrollment is a good "no questions asked" opportunity to remove any dependents who may have become ineligible




# 2021 VITALITY


## New Health Assessment Portal

Participate in health assessment incentive and save \$480 annually on your medical plan premiums. Get started at [employees.usc.edu/wellness-benefit](https://employees.usc.edu/wellness-benefit).

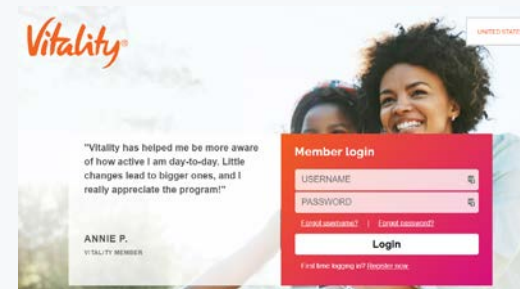
**EARN UP TO \$480 ANNUALLY**



Complete online questionnaire



Complete in-person health screening



- Two Steps: Vitality Health Assessment Questionnaire and Lab screening.
- For lab work\*, schedule appointment with LabCorp, or
- See your primary care doctor for check-up and lab work (**previous labs retro to March 2020 accepted**).
  - Take Vitality Check Form for doctor to sign.
- **Both steps must be completed by 12/31/20 to start receiving \$40 monthly credit in January 2021 pay check. No retro credits.**
- Program Period – 9/8/20 – 8/31/21.



USC University of  
Southern California

### HEALTH ASSESSMENT INCENTIVE

**Gain a healthy new perspective and qualify for up to a \$480 incentive on your medical plan. Just two easy steps.**

USC is here to support you on your journey to better health. Whether you want to eat healthier foods, boost your activity, or manage your stress—we are committed to helping you build healthy habits by offering programs and resources designed to help you reach your health goals.



**A NEW TOOL AND WELLNESS PARTNER FOR 2021**

Learn about our new wellness partner, Vitality – and start your health assessment process – by visiting the Employee Gateway at <https://employees.usc.edu/wellness-benefit>. You'll find the registration link at the bottom of that page – click on the words **Vitality wellness site** – **USC single sign-on**. The Vitality platform is designed to inspire healthy changes and guide you to resources for better health. As you become a frequent user, be on the lookout for wellness opportunities throughout the year.

**IMPORTANT DATES:**

**2021 Program Period:**  
September 1, 2020 through August 31, 2021

For credits to begin January 2021, employees will need to complete steps by 12/31/2020.

If both the Vitality Health Review questionnaire and the Vitality Check in-person screening are completed within the program year, you will receive a \$40/month reduction in your medical plan contributions.

**NOTE:** No retroactive credits provided for periods missed. This credit is not available for covered dependents.

**FAQ**

**What's in my feedback report?**  
The feedback report combines your responses and results to return an overall "wellness score" and brief summary of what that means along with your response, risk factors, and suggestions for ways to improve and maintain your health. The report also includes links to more information and resources, plus a printable lab report and doctor discussion guide.

**Is my privacy protected?**  
Your privacy is protected—always. Combined results from all participating employees provide USC with "big picture" trends to create benefits to help all employees improve and maintain their health. No one at USC who is not involved in your clinical care sees any of your individual results. Your individual results will not affect your eligibility for health care coverage or the amount you pay for your coverage (other than the \$40/month credit for completing the two steps outlined in the gold box at left).

Know your health and save up to \$480! The Health Assessment Incentive process remains the same.

**STEP ONE:** The quick, confidential Vitality Health Review online questionnaire helps you and your doctor identify lifestyle and health habits you can address to improve or maintain your health; it contains questions covering health history, habits, diet, exercise, stress, and mood. You can complete it anywhere with internet access in about 20 minutes (you can also save your answers and log back in to finish later).

**STEP TWO:** Get your Vitality Check lab work done with your doctor, or select a LabCorp location. Tests include: Body mass index, cholesterol, triglycerides, blood sugar, blood pressure, and waist to hip ratio measurement. While not absolutely necessary, accuracy of your blood sugar results is increased if you fast (water only) for 12 hours before your screening.

**THE CONFIDENTIAL RESULTS**—your "health numbers"—will then be sent to Vitality to populate your personal feedback report, which you can share with your doctor and use to help improve and maintain your health.

For Vitality website support, contact Vitality Customer Service at (877) 224-7117 or [wellness@powerofvitality.com](mailto:wellness@powerofvitality.com)

Powered by Vitality



**\*Due to COVID no on-campus screening for this plan year**

# 2021 AVAILABLE RESOURCES

## 2021 | Comparing Your Health Plan Options

	USC TROJAN CARE EPO	USC EPO PLUS	USC PPO		
	EPO Network	EPO Plus Network*	Tier 1: Keck Medicine Boyer	Tier 2: Anthem Prudent Boyer	Tier 3: Out-of-Network
<b>BENEFIT</b>					
Is a referral required to see a specialist?	No	No	No	No	No
<b>MEDICAL DEDUCTIBLES</b>					
Individual	\$100	\$100	\$125	\$275	\$600
Family (2+ members)	\$300	\$300	\$375	\$825	\$1,800
Tier 1-2 deductibles cross accumulate (count toward one another)					
<b>MEDICAL OUT-OF-POCKET MAXIMUM</b>					
Employee only	\$1,000**	\$1,000**	\$1,500**	\$2,500**	\$12,500***
Employee plus adult	\$2,000**	\$2,000**	\$3,000**	\$5,000**	\$25,500***
Employee plus child	\$3,000**	\$3,000**	\$4,500**	\$7,500**	\$37,500***
Employee plus family	\$3,000**	\$3,000**	\$4,500**	\$7,500**	\$37,500***

**USC PPO PLAN**

This plan offers the most provider choice, but highest cost.

**TIER 1:** Back Medicine of USC providers

**TIER 2:** Anthem Blue Cross Prudent Boyer/Boyer providers (Anthem and Anthem Prudent)

**TIER 3:** Out of network (Non-Keck Medicine of USC)

You have access to Keck Medicine of USC medical services, Keck Medicine of USC and the Keck Medicine of USC medical services.

Learn more at [employees.usc.edu/plan](https://employees.usc.edu/plan)

**PROVIDER NETWORK**

**TIER 1:** Back Medicine of USC

**TIER 2:** Anthem Blue Cross Prudent Boyer/Boyer providers (Anthem and Anthem Prudent)

**TIER 3:** Out of network (Non-Keck Medicine of USC)

You have access to Keck Medicine of USC medical services, Keck Medicine of USC and the Keck Medicine of USC medical services.

Learn more at [employees.usc.edu/plan](https://employees.usc.edu/plan)

**EARN UP TO \$480 ANNUALLY**

Participate in health assessment incentive and save \$480 annually on your medical plan premium. See details at [employees.usc.edu/plan](https://employees.usc.edu/plan)

**MONTHLY MEDICAL PLAN COSTS | If you make \$53,000 or less annually**

Plan Type	Insured	2020	2021 without incentive	2021 with incentive
USC Trojan Care EPO	Employee	\$142	\$142	\$102
	Employee + Adult*	\$297	\$297	\$233
	Employee + Child(ren)	\$345	\$345	\$277
	Employee + Adult + Child(ren)*	\$378	\$403	\$313
USC EPO Plus Plan	Employee	N/A	N/A	N/A
	Employee + Adult*	N/A	\$440	\$440
	Employee + Child(ren)	N/A	\$489	\$489
	Employee + Adult + Child(ren)*	N/A	\$529	\$529
USC PPO	Employee	\$264	\$266	\$226
	Employee + Adult*	\$573	\$593	\$513
	Employee + Child(ren)	\$483	\$474	\$434
	Employee + Adult + Child(ren)*	\$745	\$775	\$715
Anthem HMO	Employee	\$126	\$96	\$16
	Employee + Adult*	\$353	\$354	\$314
	Employee + Child(ren)	\$313	\$314	\$274
	Employee + Adult + Child(ren)*	\$463	\$469	\$429
Kaiser HMO	Employee	\$176	\$179	\$159
	Employee + Adult*	\$394	\$395	\$355
	Employee + Child(ren)	\$330	\$331	\$291
	Employee + Adult + Child(ren)*	\$537	\$543	\$503

<https://openenrollment.usc.edu/printable-summaries-and-factsheets/>

[openenrollment.usc.edu](https://openenrollment.usc.edu)

USC University of Southern California

Language: English Plan Year: 2021

**Welcome to the Health Plans Comparison Tool.**  
Before we show you your healthcare options, please complete the questionnaire.

Show me my coverage options

**Who is being covered?**

You + Family

**Employee Information**

Are you a union employee?

No

**What range does your salary fall in?**

Select Salary Range

**Extra Savings and Charges**

Is your spouse eligible for healthcare coverage under his / her employer, and you want to add him/her to your medical plan?

No

Are you willing to complete a health assessment?

Yes

**USC Trojan Care EPO**

Estimated Premium  
\$283.00 / monthly  
\$141.50 / biweekly

In-Network Deductible

Individual  
\$100

You + Spouse  
\$300

Out-of-Pocket Maximum

Individual  
\$1000

You + Spouse  
\$2000

**USC EPO Plus**

Estimated Premium  
\$422.00 / monthly  
\$211.00 / biweekly

In-Network Deductible

Individual  
\$100

You + Spouse  
\$300

Out-of-Pocket Maximum

Individual  
\$1000

You + Spouse  
\$2000

**USC PPO**

Estimated Premium  
\$553.00 / monthly  
\$276.50 / biweekly

In-Network Deductible

Individual  
\$100

You + Spouse  
\$300

Out-of-Pocket Maximum

Individual  
\$1000

You + Spouse  
\$2000

**Anthem HMO**

Estimated Premium  
\$314.00 / monthly  
\$157.00 / biweekly

In-Network Deductible

Individual  
\$0

You + Spouse  
\$0

Out-of-Pocket Maximum

Individual  
\$1500

You + Spouse  
\$3000

<https://usc-plancompare.healthcomp.com/2021/welcome>