



# 2023 Health Benefits Preview

Academic Senate  
September 21, 2022

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# BENEFIT ASSESSMENT AND CHANGES



Health Plans/HR review employee feedback, market research and university goals to assess benefit offerings and changes



Compare current benefit offerings with university peer groups and national plan benchmarks



Develop recommendations for plan design and benefit changes

Employee Benefits Advisory Committee and Senior Leadership vote and approve



Communication and feedback to Academic Senate and Staff Assembly

Implementation + Open Enrollment



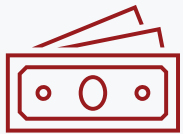
WHAT'S  
NEW FOR  
2023

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## **Medical premiums will be increasing by 3.6-8.3%, depending on the plan.**

- The increase is in range with national trends for medical and prescription insurance coverage at 7.8% for PPO and 7.0% for HMO plans.
- After the wellness incentive contribution amount is applied, the change on your premium may be lower, depending on the plan.



## **Salary Band Tiers for medical plans have been adjusted for 2023.**

- Medical plan rates are tiered so that the cost you pay for medical insurance is somewhat proportional to your pay rate.
- Most employees will benefit from the change as they would shift to a lower tier (pay less).







## **Employee Contribution will remain the same for all plans except for the USC EPO Plan.**

- The USC Trojan Care EPO Plan will increase by 1% (from 25% to 26%) for USC Trojan Care EPO plan for 2023 – meaning employees cost share will be 26% of total premiums and University will pick up the remaining 74%.

# 2023 PLAN BENEFIT ADDITIONS

New and expanded benefits to USC PPO, USC Trojan Care EPO and USC EPO Plus Plans only, excludes HMO Plans

-  **Hearing Aid Services** - Expanding benefit to include all plan members up to \$2,000 maximum benefit every 3 years.
-  **Fertility Benefits**- Benefit includes lifetime maximum benefit of \$10,000 for medical services (i.e., artificial insemination, IVF) and \$15,000 for fertility drugs.
-  **Transitional Services** - Expanded benefit to include facial feminization and masculinization surgery up to a lifetime maximum of \$20,000.
-  **Maternity Care Program** - HealthComp's Mommies 2-B (M2B) program provides a strong foundation of support for mothers and their babies at no member cost.



# MEDICAL PLANS OPTIONS (NO CHANGES)

## USC PPO

- Plan offers the most provider choice, but highest cost.
- Access to Keck Medicine of USC, Anthem Prudent Buyer/BlueCard nationwide + Program network providers internationally
- Offers coverage with non-network providers
- No authorization required to see a specialist

## Anthem HMO

- An HMO model plan for employees who reside in California
- This plan provides access to Anthem CaliforniaCare HMO provider network
- Requires referral from primary care physician to see a specialist
- No out-of-network coverage (except for emergencies)

## USC Trojan Care EPO

- An affordable plan designed for employees who reside in California
- Offers access to Keck Medicine of USC providers and other selected Anthem providers within six Southern California counties
- No authorization needed to see a specialist
- No out-of-network coverage (except for urgent care and emergencies)

## Kaiser HMO

- An HMO model plan for employees who reside in Southern California
- Requires referral from primary care physician to see a specialist
- No out-of-network coverage (except for emergencies)

## USC EPO Plus

- An affordable plan designed for employees residing in California who cover dependents that reside out of state or in Northern California
- Employees and their covered dependents residing in California have access to Keck Medicine of USC providers and other selected Anthem providers within six Southern California counties
- Only dependents who reside out of state or in Northern California also have access to select Anthem Prudent Buyer/BlueCard providers
- No out-of-network provider coverage (except for urgent care and emergencies)

# DENTAL AND VISION PLANS (NO CHANGES)

## No changes to plan options and premiums:

- Delta Dental
- United Concordia HMO Dental
- Vision Service plan

## Delta Dental Plan Implant benefit change for 2023:

- Changing \$1,500 lifetime maximum benefit to CALENDAR YEAR maximum. This will be separate from \$1,500 annual maximum dental benefit.





# HEALTHY CHOICE OFFERINGS (NO CHANGES)

## Healthy Choice Offerings for all Benefits Eligible:



### HEALTH ASSESSMENT INCENTIVE

Employees save up to \$480/year on medical premiums if they complete a health assessment and get a physical  
<https://employees.usc.edu/wellness-benefit/>



### TOBACCO CESSATION PROGRAM

Tobacco Cessation Program with Keck, USC Pharmacy and OT/PT  
<https://www.keckmedicine.org/usc-premier-care/>



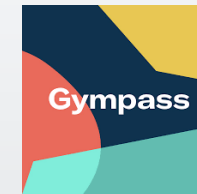
### FITNESS INCENTIVE

Employees get up to \$220 towards eligible fitness activity and/or device  
[www.wageworks.com](http://www.wageworks.com)



### FREE FLU SHOTS

Free flu shots in collaboration with USC Pharmacies  
<https://pharmacies.usc.edu/flu-vaccine/>



### GYM SUBSIDIES

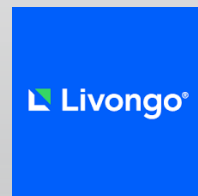
Employees and their dependents save up to 70% on gym and other fitness classes memberships with Gympass  
[gympass.com/us/usc-us](http://gympass.com/us/usc-us)

## USC PPO, USC Trojan Care EPO and USC EPO Plus Plan Offerings:



### POPULATION HEALTH

Plan Members get care management services and navigation using Keck Providers  
<https://www.keckmedicine.org/usc-premier-care/>



### DIABETES PROGRAM

Plan members get free diabetes supplies, medicines and coaching with Livongo  
<http://www.join.livongo.com/USCTROJANS/hi>



### PRIMARY CARE DOCTOR INCENTIVE

Plan Members get \$10 copay discount if they select a primary care doctor  
<https://hconline.healthcomp.com/usc>



### MENTAL HEALTH

Plan members get high quality, personalized care for mental and emotional health  
<https://usc.lyrahealth.com/>

# HEALTH ASSESSMENT INCENTIVE – REMINDER

## To earn 2023 monthly incentive for medical plan:

- Complete the online questionnaire (Vitality Health Review and In-person screening (Vitality Check) **before December 16, 2022** to save \$480 in 2023.
- Note: In-person health screening **must** be completed through primary care physician visit only

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

## SAVE UP TO \$480 ANNUALLY



Complete online  
questionnaire



Complete in-person  
health screening



Annually (Excluding  
Anthem MyChoice Plan)

# FREE FLU SHOTS THIS YEAR!

## USC Pharmacy

Event is Sept. 12, 2022 through Jan. 31,  
2022

Appointments are highly recommended but not  
required.

USC staff and faculty working remotely should contact  
their healthcare provider to arrange for the flu vaccine.

*Note: USC PPO, EPO, EPO Plus members can get their flu  
shots at any retail pharmacy, or with a primary care doctor  
at no cost.*

For more information visit: [Pharmacies.usc.edu/clinic](https://Pharmacies.usc.edu/clinic)

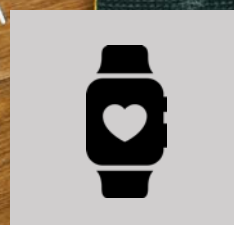
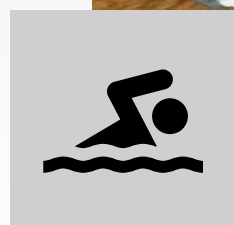
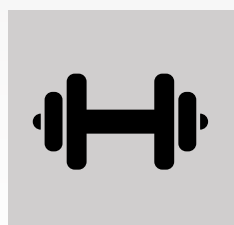
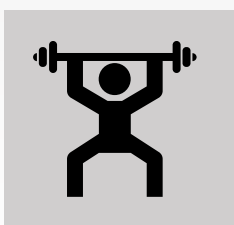


# FITNESS INCENTIVE REMINDER (NO CHANGES)

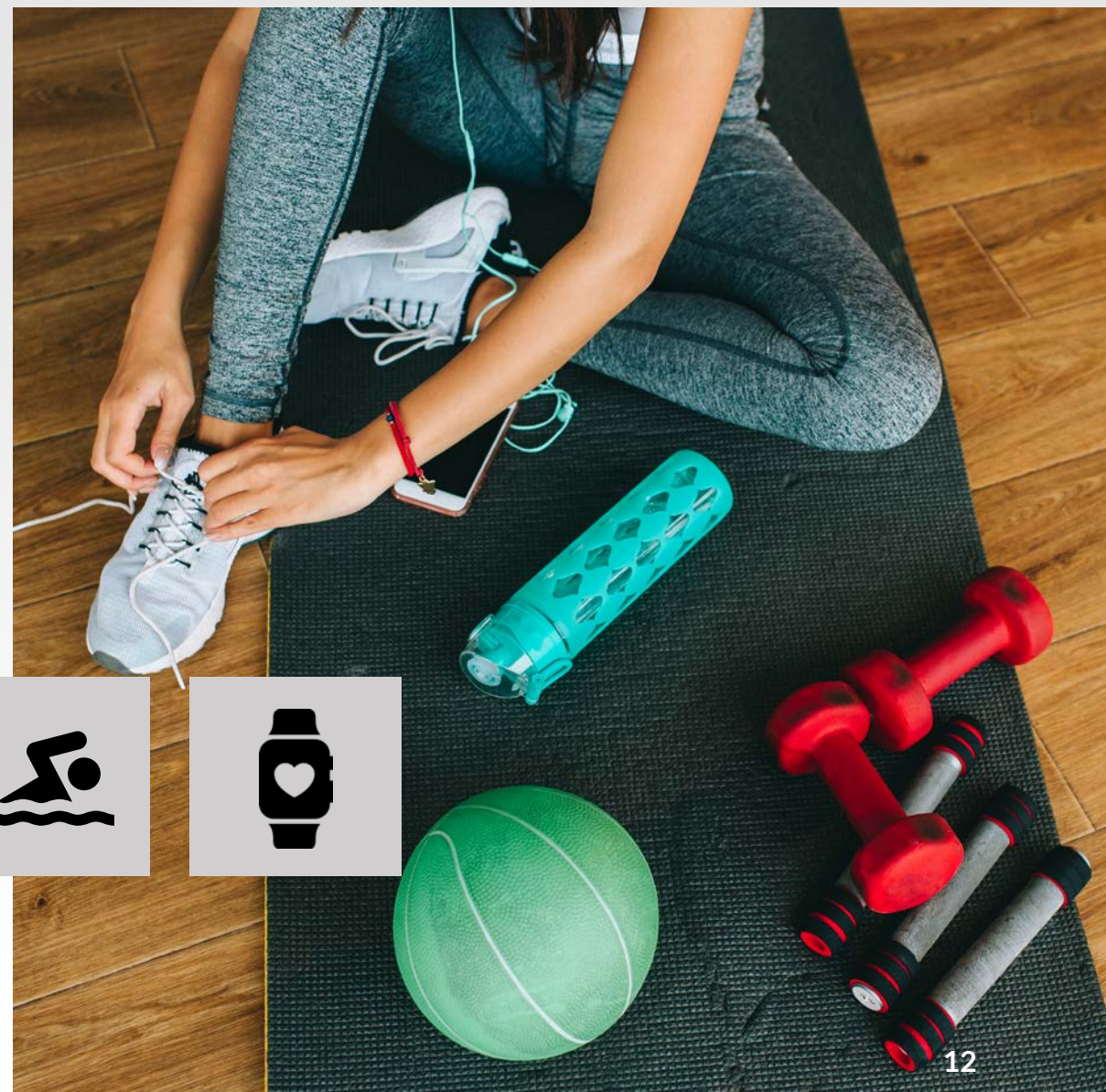
**A healthier  
lifestyle pays off**

**GET UP TO \$220  
REIMBURSEMENT FOR ELIGIBLE  
WELLNESS ACTIVITIES  
THROUGH WAGeworks.**

HealthEquity | WageWorks



**Learn more and join at:  
<https://www.wageworks.com/>**



# GET FIT – DISCOUNT MEMBERSHIP (NO CHANGES)

A single membership lets you access gyms and studios, live-streamed classes, personal training, wellness apps and an array of on-demand fitness content.



## CHOOSE YOUR PLAN UP TO 70% OFF!

PLAN	NORMAL PRICE PER MONTH	YOU PAY PER MONTH (PLUS TAX)
Starter	\$40	\$11.99
Basic	\$70	\$30.99
Bronze	\$100	\$55.99
Silver	\$150	\$89.99
Gold	\$250	\$159.99
Platinum	\$350	\$239.99
Diamond	\$450	\$279.99

No lock-ins. Cancel your membership right in your app.

# Gympass

For questions, visit [help.gympass.com](https://help.gympass.com) to find answers to FAQs or chat with a Gympass representative.

## THREE STEPS TO GET STARTED:

- REGISTER**  
**Create your free account**  
 Sign up with your primary work email address on the Gympass App or at [gympass.com/us/usc-us](https://gympass.com/us/usc-us). You will also need your 7-digit employee ID number.
- CHOOSE YOUR PLAN**  
**Find gyms and wellness partners**  
 Once activated, the gyms and partners available to you will be displayed when you are logged in.
- START USING GYMPASS**  
**Begin exploring the wellness options available** Access gyms and studios, sign up for a live class, download a wellness app, or book your first 1:1 virtual personal training session.



GYMS/STUDIOS



LIVE CLASSES



WELLNESS APPS



1:1 PERSONAL TRAINING

# DEPENDENT ELIGIBILITY VERIFICATION

**What and Why:** In order to maintain high quality benefits for our employees and their dependents, and to ensure fairness of the medical costs shared by all, we are initiating an effort for all employees with a dependent, enrolled in USC medical coverage, to be required to provide eligibility documentation for each dependent.

**Secova, Inc.** will be managing this verification process and has been administering dependent eligibility verifications for over 26 years with higher education institutions experience. Secova's knowledgeable professionals will offer employees confidential support and resources throughout the verification process.

**Open Enrollment:** Communication will be going out before this upcoming open enrollment season announcing the dependent eligibility audit. Open Enrollment is an opportunity for employees to voluntarily drop dependents who are not eligible for medical coverage for the new plan year.



## Verification Process and Timeline:

- Employees will be receiving a verification packet in the mail the week of Sept. 26, 2022 and will have 30 days to respond (*a date will be provided in the letter*).
- The verification packet will identify enrolled dependents and required documents for submission to Secova through online portal, U.S. Mail, email or fax.
- A receipt of documentation will be sent out after submission is completed. Secova has a 10-day review period before issuing a letter of determination of complete or incomplete status. Reminders and follow up emails/calls will also be conducted if needed by Secova.
- During the audit, if an employee is found to have an ineligible dependent or does not complete verification by the deadline, will result in dependent(s) being terminated from the medical plan and not eligible for COBRA.
- A final determination letter will be sent out by Nov. 16, 2022 and a final report of eligibility to USC on Nov. 30, 2022.
- Please refer to project timeline for more information in the appendix.



## HEALTH ASSESSMENT INCENTIVE PROGRAM

**December 16, 2022**

Complete both steps by this date to save \$480 in 2023.

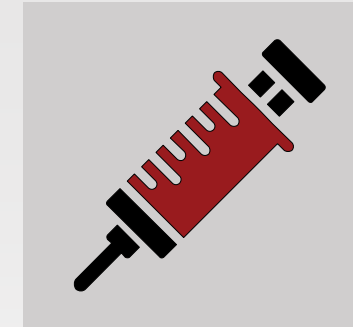
<https://employees.usc.edu/wellness-benefit/>



## OPEN ENROLLMENT

**October 24 – November 07, 2022**

More information coming soon on  
**10/10/22**



## FLU SHOTS

**September 12, 2022 – January 31, 2023**

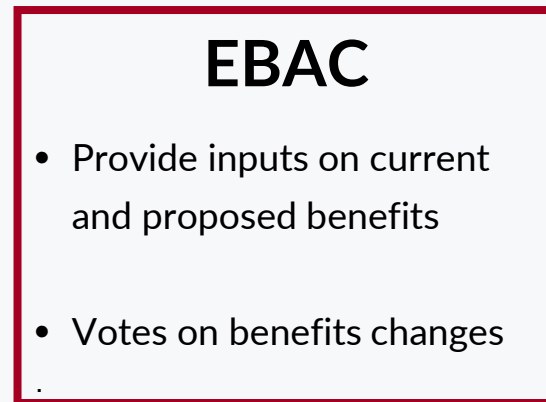
[Pharmacies.usc.edu/clinic](https://pharmacies.usc.edu/clinic)



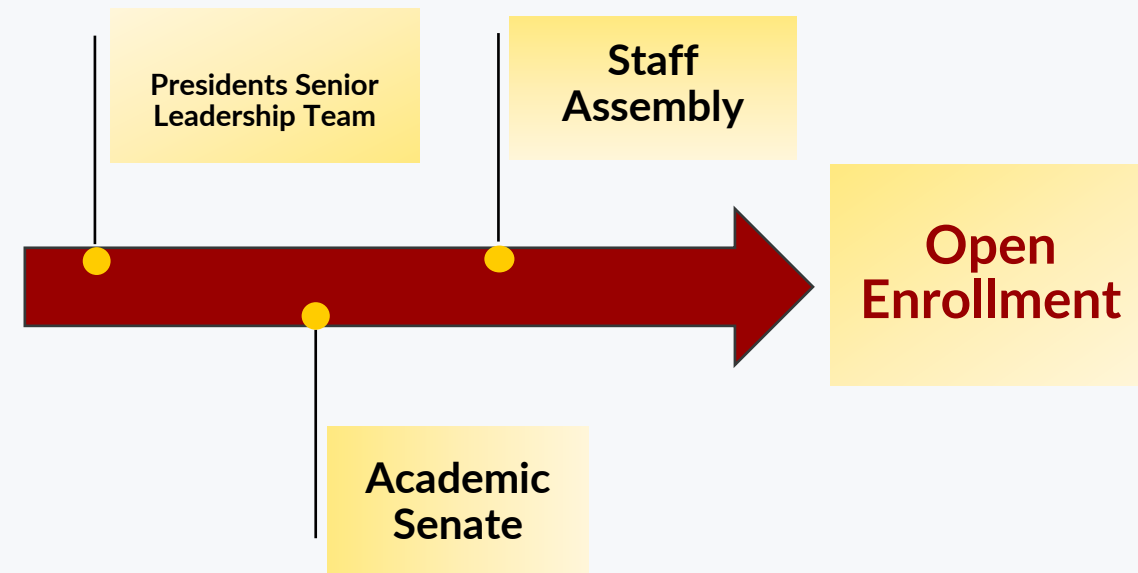
# APPENDIX

# HOW ARE HEALTH BENEFITS DECIDED?

## Benefits Planning



## Communication/feedback



- Members nominated by Academic Senate, Staff assembly, Provost and SVP, Administration.  
(3 members each from Academic Senate and Staff Assembly)
- Provides input on all policies and programs related to current and proposed benefits, including concerns from employees on benefit issues and administration.

## 2021-2022 EBAC Voting Members (as of June 2022):

### Faculty

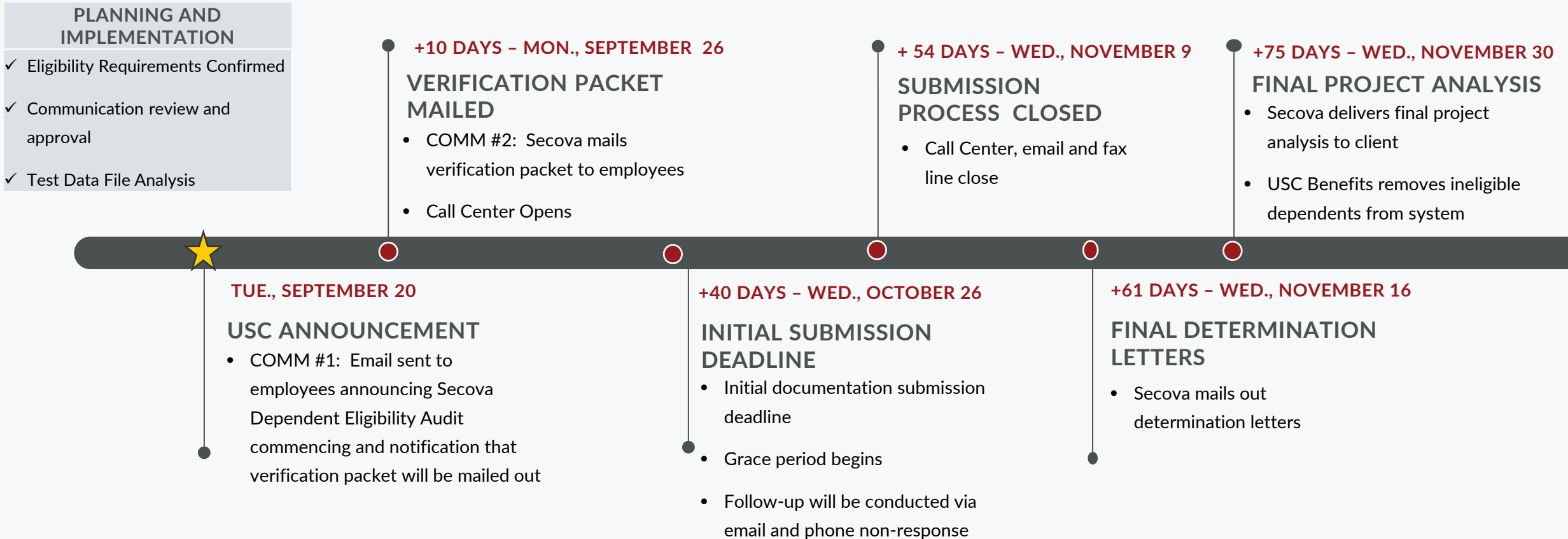
- **Patricia Riley, Ph.D.** Assoc. Professor of Communication, Annenberg (*EBAC Committee Chair*)
- **Tracy Tambascia, Ed.D.** Professor of Clinical Education, Rossier (*Academic Senate President*)
- **Paul Adler, Ph.D.** Professor of Management, Marshall (*Immediate Past President, Academic Senate*)
- **Jennifer Ailshire, Ph.D.** Assoc. Professor of Gerontology, Davis (*Asst. Dean of Intl Programs*)
- **Paula Cannon, Ph.D.** Distinguished Professor of Microbiology, Keck (*Special Advisor to the Provost*)
- **Jessica Cantiello, Ph.D.** Assoc. Professor, Dornsife
- **Jeffrey Chisum, Ph.D.** Professor, Dornsife
- **Jennifer Israel, M.D.** Clinical Assoc. Professor of Obstetrics & Gynecology, Keck (*Medical Director, Keck Ambulatory*)
- **Rima Jubran** Professor of Clinical Pediatrics, Keck/CHLA
- **Mona Patel, M.D.** Assoc. Professor Pediatrics, Keck/CHLA
- **Anjali Mahoney, M.D.** Clinical Assoc. Professor of Family Medicine, Keck (*Vice Chair for Clinical Affairs*)
- **Michael Nichol, Ph.D.** Professor of Policy and Pharmaceutical Economics, Price (*Assoc. Vice Provost of Online Education*)
- **Guilan Siassi, Ph.D.** Assoc. Professor of French, Dornsife
- **Ashley Uyeshiro Simon, OTD, OTR/L, MSCS** Assoc. Professor of Clinical, Chan Division of OT

### Staff

- **Kristi Culpepper** Assoc. Director, Undergraduate Admissions and Outreach, Marshall (*Staff Assembly President*)
- **Steve Adcock** Asst. Dean and Director, Finance and Human Resources, Marshall
- **Shannon Hinojosa** Contracts & Grants Manager, Rossier
- **Paul Craig** Chief Human Resources Officer, Keck
- **Richard Schroth** AC Technician Journeyman, FP&M

# DEPENDENT ELIGIBILITY AUDIT – PROJECT TIMELINE

All employees covering a dependent will be asked to submit proof of dependent’s eligibility. Below is a timeline starting from launch of first communication.



Open Enrollment for the 2023 calendar year concludes on November 7<sup>th</sup> 2022