



2019 MICHIGAN TECH OPEN ENROLLMENT GUIDE

HERE'S WHATS NEW FOR 2019

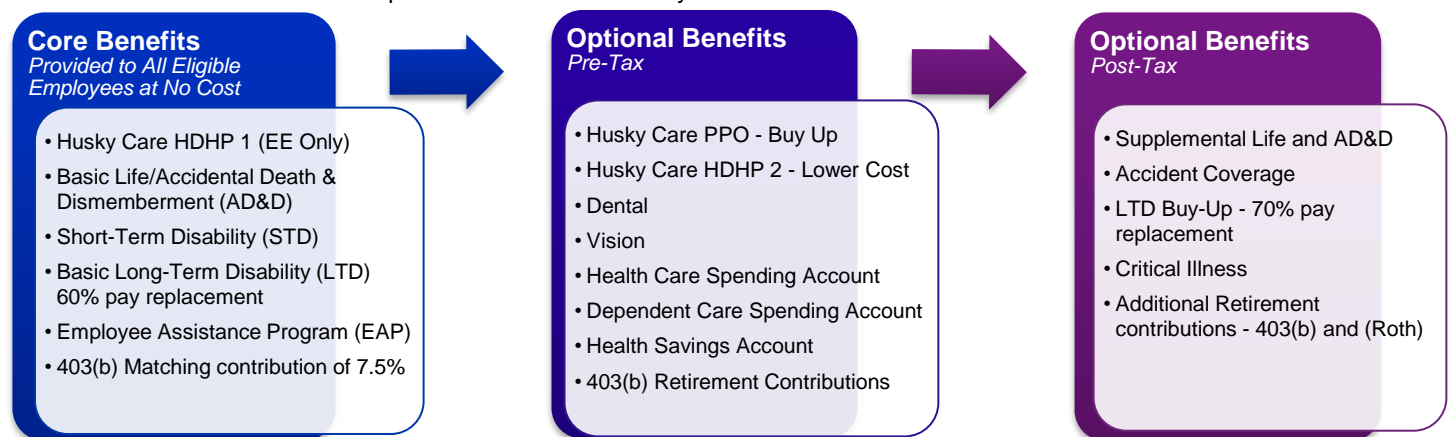
NEW HUSKY FLEXIBLE BENEFIT PLAN

Michigan Tech is introducing the new Husky Flexible Benefit Plan for 2019. The new plan will offer additional choice and flexibility to faculty and staff while also repackaging how Michigan Tech will offer benefits. The University will provide all eligible faculty and staff with Core Benefits, at no cost to employees with the option to elect optional benefits with University provided benefit dollars. Any unused remaining benefit dollars will be paid to the employee in after tax dollars.

What is not changing for 2019 – Michigan Tech will continue to offer the same Medical, Dental, Vision, Voluntary Life, AD&D and LTD plans with the same vendors. In addition, there are **three new benefits being added for 2019**.

- Husky Care HDHP 2 - New (Details on page 5)
- Voluntary Critical Illness – employee paid (Details on page 11)
- Voluntary Accident Coverage – employee paid (Details on page 13)

Below is an overview of Core and Optional benefits in the Husky Flexible Benefit Plan.



MICHIGAN TECH MONTHLY PROVIDED BENEFIT DOLLARS

Michigan Tech will provide all eligible employees with Core benefits. Employees who enroll in Medical coverage, will receive University provided benefit dollars, based on the plan selected, to apply towards the cost of Medical coverage. Additionally, employees will receive University provided benefit dollars, to be used for optional benefits, based on your medical plan selection. Employees who waive medical will only receive the Core Benefits and University provided optional benefit dollars. The actual amount will vary slightly based on an individual's salary due to the cost of the core benefits. Tech will also provide benefit dollars to eligible dependents who are enrolled in one of Tech's Medical Plans. Below are the **Monthly amounts provided by Michigan Tech**.

Monthly Employee Benefits Provided by The University Core Non-Medical Benefits – Paid for by The University (STD, LTD, Life/AD&D, EAP and **403(b) Match)	Approximately \$40* – varies slightly based on salary (**403(b) Match not included in the amount noted above)			
Medical Plan Options	PPO	HDHP-Plan 1	HDHP-Plan 2	Waive
Medical Cost Paid by the University Amount varies based on plan selected	\$395	\$395	\$360	\$0
Core Non-Medical Benefits – Paid for by the University (amount varies based on salary)	*\$40	*\$40	*\$40	*\$40
Optional benefit dollars Paid by the University Used to purchase Optional Benefits	\$65	\$65	\$105	\$65
Total Monthly Employee Benefits Provided by the University (Core, Medical and Optional benefit dollars)	\$500	\$500	\$500	\$100
Monthly Dependent Benefits Provided by the University	PPO	HDHP-Plan 1	HDHP-Plan 2	Waive
Medical Cost Paid by the University Amount varies based on plan selected	\$395	\$395	\$360	\$0
Optional benefit dollars Paid by the University Used to purchase Optional Benefits	\$0	\$0	\$35	\$0
Total Monthly Dependent Medical Benefit Cost and Optional benefit dollars Provided by The University for each covered Dependent	\$395	\$395	\$395	\$0

ENROLLMENT INFORMATION

DO I NEED TO ENROLL?

This year, the enrollment process is **mandatory**. Your current coverage **will not** automatically roll over. If you do not enroll, you will default to Core benefits for yourself only. **CORE BENEFITS include** – Husky Care HDHP 1, Short Term Disability, Long Term Disability, Life and AD&D. During open enrollment you will have the opportunity to:

- Enroll or change Medical, Dental, or Vision coverage for next year.
- Contribute to or change contributions to a Health Savings Account or the Health Care Flexible Spending Account or Dependent Care Account.
- Enroll or Change your optional employee life insurance, spouse and/or dependent life insurance, accidental death and dismemberment (AD&D) insurance, long-term disability buy-up coverage, or enroll in the new Critical Illness or Accident coverage.
- Contribute to or change contributions to Retirement Accounts

WHEN CAN I ENROLL?

As a benefits-eligible employee, you have the opportunity to enroll during our open enrollment period. Open Enrollment is November 5 – 30 with your benefit choices being effective January 1, 2019.

WHO CAN I COVER?

Dependents	Eligibility Definition
Spouse	An individual to whom you are legally married.
Child	Your child that is under 26 years of age including: <ul style="list-style-type: none"> • Your biological children; • Your stepchildren; • The children of your Designated Eligible Dependent that reside in your household; • Your legally adopted children; • Your foster children, including any children placed with you for adoption; • Any children for whom you are responsible under court order; • Your grandchildren in your court-ordered custody; and • Any other child who lives with you in a parent-child relationship, or whose parent is your child and is covered as a dependent under the plan.
Dependent Child with Disability	Any dependent child that otherwise meets the criteria of “child” and is disabled if: <ul style="list-style-type: none"> • He or she is not able to earn his or her own living because of a disability which started prior to the date he or she reaches the maximum age for dependent children under your plan; and • He or she depends chiefly on you for support and maintenance.
Designated Eligible Individual (DEI)	A Michigan Tech employee who does not already enroll a spouse for the health plans may enroll one individual for health coverage but only if ALL the following eligible criteria are met: <ul style="list-style-type: none"> • The employee is eligible for Michigan Tech’s health plan options; • The DEI, at the time of proposed enrollment, resides in the same residence as the employee and has done so for the previous 18 continuous months, other than as a tenant; • The DEI is not a “dependent” of the employee as defined by the IRS. Please note that the following individuals do not meet the eligibility criteria for a DEI: <ul style="list-style-type: none"> ○ Spouse ○ Children and their descendants (children, grandchildren) ○ Parents and Parent’s descendants (siblings, nieces, nephews) ○ Grandparents and their descendants (aunts, uncles, cousins) ○ Renters, boarders, tenants

To enroll a new dependent on your health plan, please contact the Benefits Office to submit required dependent documentation.

WHAT IF THINGS CHANGE DURING THE YEAR?

You can't change your coverage during the plan year unless you have a qualified family status change. If you do have a status change, you must notify the Benefits Office within 30 days of the event. Notification should be made through Employee Self Service or by completing a Health Enrollment Change Form with supporting documentation sent to the Benefits Office. When adding a dependent documentation will be required.

Qualified family status events include, but are not limited to:

- Marriage or divorce
- Birth or legal adoption of a child
- Legal guardianship
- Child turns age 26
- Death of your spouse or a dependent child
- Loss/gain of insurance coverage by your spouse's employer

Failure to notify the Benefits Office within 30 days of any family status change may result in the following

- Additional dependents to your plan will become eligible on the day your enrollment is received
- You will be held responsible for any claims paid for an ineligible dependent
- Premiums paid for an ineligible dependent will not be refunded

ONLINE ENROLLMENT

Employees will enroll in their benefits via Tech's Benefit Portal, MyMichiganTech. MyMichiganTech Open Enrollment is an online benefits administration platform for medical, dental, vision, and other benefits. MyMichiganTech is replacing OE on Banweb starting with the 2019 Plan Year Open Enrollment.

Open Enrollment **will begin on November 5 and will end on November 30**. All eligible employees are required to enroll. Be sure to consider your options carefully as you make your coverage elections.

ENROLLMENT SUPPORT

Should you have questions on the benefit plans or the enrollment process, there is a call center to answer your questions. The call center may be reached at (855) 874-0198 between 9:00 a.m. and 6:00 p.m. Eastern Time Monday-Friday and will be open from November 12 through November 30. The Call center schedule is as follows:

Employees with Last Names A-J to call-In November 13-16

Employees with Last Names K-Q to call-In November 19-21

Employees with Last Names R-Z to call-In November 26-28

Open to ALL to call-In November 29-30

Onsite counselors will also be available on campus from November 12 through November 16. Employees may schedule an appointment or stop in to the Enrollment Café for assistance. To schedule an appointment, visit www.benefitsgo.com/MichiganTech.



MEDICAL INSURANCE

Each person's health care needs are different. That's why Michigan Tech offers three options so that you can choose the coverage level best-suited to your personal situation. The Medical Benefits are administered by Blue Cross and Blue Shield of Michigan and Prescription Drug benefits are administered by Express Scripts. The current PPO and HDHP 1 plan designs have not changed.

Key Features	This Chart Reflects Employee Costs					
	Husky Care PPO		Husky Care HDHP 1		Husky Care HDHP 2	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Calendar Year Deductible	\$2,000 Per Person	\$4,000 Per Person	\$1,750 EE Only	\$3,500 EE Only	\$5,000 Per Person	\$10,000 Per Person
	\$4,000 Family Max	\$8,000 Family Max	\$3,500 Family	\$7,000 Family	\$10,000 Family Max	\$20,000 Family Max
Out-of-Pocket Maximum <i>(Includes Deductible, Copays and Coinsurance)</i>	\$3,000 Per Person	\$8,000 Per Person	\$3,000 EE Only	\$6,000 EE Only	\$5,000 Per Person	\$10,000 Per Person
	\$6,000 Family Max	\$16,000 Family Max	\$6,000 Family	\$12,000 Family	\$10,000 Family Max	\$20,000 Family Max
Preventative Care						
One Exam Per Calendar Year	0%	Not Covered	0%	Not covered	0%	Not Covered
Physician Services						
Office visit	35%	35% after deductible	35% after deductible	35% after deductible	0% after deductible	0% after deductible
Online Visit	35%	Not Covered	35% after deductible	Not Covered	0% after deductible	Not Covered
Hospital Services						
Inpatient	35% after deductible	35% after deductible	10% after deductible	30% after deductible	0% after deductible	0% after deductible
Emergency Care						
Emergency Room Visit	\$75 copay		10% after deductible		0% after deductible	
Urgent Care Center Visit	\$50 copay	35% after deductible	10% after deductible	30% after deductible	0% after deductible	
Lab and X-ray Services						
	35%	35% after deductible	10% after deductible	30% after deductible	0% after deductible	0% after deductible
Mental Health						
Mental Health Office Visit	35%	35% after deductible	35% after deductible	35% after deductible	0% after deductible	0% after deductible
Mental Health Inpatient Services	35% after deductible	35% after deductible	10% after deductible	30% after deductible	0% after deductible	0% after deductible
Therapy Services						
Physical, Occupational and Speech Therapy – limited to combined 60 visits per year	35%	35% after deductible	35% after deductible	35% after deductible	0% after deductible	0% after deductible
Chiropractic Services – limit 24 per year	35%	35% after deductible	35% after deductible	40% after deductible	0% after deductible	0% after deductible
Massage Therapy	35%	35%	35% after deductible	35% after deductible	0% after deductible	0% after deductible
Prescription Drugs						
Retail (30-day supply)						
Generic	10% (\$5 Min/ \$20 Max)		10% after deductible		0% after deductible	
Brand	25% (\$10 Min/ \$40 Max)		10% after deductible		0% after deductible	
Mail-Order (90-day supply)	2x copay		10% after deductible		0% after deductible	
Monthly Employee Cost						
Employee	\$100		\$0		\$0	
Per Dependent	\$100		\$0		\$0	

Note: Usual, Customary, and Reasonable charges apply for all out-of-network benefits.

DENTAL AND VISION BENEFITS

DENTAL

Michigan Tech offers a choice of two dental plans administered by Delta Dental. The dental plans feature a PPO and Premier network of dentists who have agreed to provide services at a discounted price. For additional information on network providers, please use Delta's website.

Benefits This chart represents employee cost	Husky Dental 1			Husky Dental 2		
	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Nonparticipating Dentist	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Nonparticipating Dentist
Diagnostic and Preventive						
Diagnostic and Preventive Services – exams, cleanings, fluoride, and space maintainers	0%	0%	0%	0%	0%	0%
Emergency Palliative Treatment – to relieve pain	0%	0%	0%	0%	0%	0%
Sealants – to prevent decay of permanent teeth	0%	0%	0%	0%	0%	0%
Brush Biopsy – to detect oral cancer	0%	0%	0%	0%	0%	0%
Radiographs - x-rays	0%	0%	0%	0%	0%	0%
Basic Services						
Minor Restorative Services – fillings and crown repair	20%	20%	20%	50%	50%	50%
Endodontic Services – root canals	20%	20%	20%	50%	50%	50%
Periodontic Services – to treat gum disease	20%	20%	20%	50%	50%	50%
Oral Surgery Services – extractions and dental surgery	20%	20%	20%	50%	50%	50%
Adjustments and Repairs – to bridges, implants, and dentures	20%	20%	20%	50%	50%	50%
Relines and Repairs – to bridges, implants, and dentures	N/A	20%	20%	50%	50%	50%
Major Services						
Major Restorative Services – crowns	50%	50%	50%	50%	50%	50%
Relines and Rebase – to dentures	50%	50%	50%	50%	50%	50%
Prosthodontic Services – bridges, implants, and dentures	50%	50%	50%	50%	50%	50%
Periodontal Osseous Surgery	50%	50%	50%	No coverage	No coverage	No coverage
Orthodontic Services – Life Time Max \$1,500						
Orthodontic Services – braces	50%	50%	50%	No coverage	No coverage	No coverage
Orthodontic Age Limit	Up to age 20	Up to age 20	Up to age 20	No coverage	No coverage	No coverage
Annual Maximum for Preventative, Basic and Major Services	\$1,500			\$1,500		
Monthly Cost Per Person - Employee & Dependents	\$28			\$25		

VISION

Vision benefits are administered by Davis Vision

In-Network Benefits	This Chart Reflects Employee Costs
Office Visit – Once per calendar year	\$10 copay
Lenses or Contacts – Once every calendar year	Davis Vision's collection- Covered in full
Frames – Once every 2 calendar years	Davis Vision's collection- Covered in full; \$200 Allowance if not Davis Vision Frames
Safety Glasses – Employee Only	Covered in full every 2 calendar years from any Fashion, Designer or Premier frame from the Davis Vision Safety Collection
Monthly Cost Per Person – Employee & Dependents	\$9.43

HEALTH SAVINGS ACCOUNT

Your HDHP plan options give you access to a Health Savings Account (HSA) administered by Health Equity.

The HSA allows you to set aside money on a pre-tax basis to pay for qualified health care expenses, like your medical, dental, and vision deductibles, coinsurance and copays. You can decide whether to enroll in an HSA and how much (if any) pre-tax money you want to contribute when you enroll. You can change the amount you contribute at any time throughout the year.

WHAT ARE THE ADVANTAGES OF AN HSA?

There are a number of advantages to setting aside a little money in an HSA.

- **It's tax-free when it goes in.** You can put money into your HSA on a pre-tax basis through convenient payroll deductions. Not only do you save money on qualified health care expenses, but also your taxable income is lowered.
- **It's tax-free as it grows.** When you spend your HSA funds on qualified health care expenses, you don't pay any taxes. That means you're saving money on your qualified medical, dental, and vision expenses.
- **It's tax-free when you spend it.** When you spend your HSA funds on qualified health care expenses, you don't pay any taxes. That means you're saving money on your qualified medical, dental, and vision expenses.
- **It's always your money.** You can carry over your unused HSA balance from year to year. Just like a bank account, you own your HSA, so it's yours to keep and use even if you change medical plans, leave the University, or retire.

ARE YOU ELIGIBLE FOR AN HSA?

To be eligible to contribute to an HSA, you must enroll/be enrolled in what's called a "High-Deductible Health Plan (HDHP)". If you're covered by another medical plan in addition to your own health plan, it also must be an HDHP. For example, if you're also enrolled in your spouse's coverage, that plan must be an HDHP too.

You can't contribute to an HSA if:

- You're enrolled in another medical plan that is not a qualified High Deductible Health Plan
- You're enrolled in a veteran's medical plan
- You're claimed as a dependent on someone else's federal tax return
- Your spouse participates in a general-purpose health care Flexible Spending Account (FSA)
- You're enrolled in Medicare

Although you can enroll your children up to age 26 in your medical coverage, you can't use money from your HSA to pay their health care expenses unless you can claim them as dependents on your federal income taxes.

You can't have an HSA and use a general-purpose health care flexible spending account (FSA) for medical expenses at the same time. If you currently have money in a Health Care FSA, use it before you begin contributing to your HSA. This includes any "grace period" that applies during a new plan year (generally before April 1). Your HSA can be used for eligible medical, dental, and vision expenses.

HOW MUCH CAN YOU CONTRIBUTE TO AN HSA?

The IRS sets the total annual HSA contribution limit. In 2019, the maximum contribution amount is **\$3,500** if you cover only yourself, and **\$7,000** if you cover family members.

HSA catch-up contributions: If you'll be age 55 or older during 2019, you can make up to \$1,000 in extra contributions to your HSA during the year.

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) enable you to put aside money for important expenses and help you reduce your income taxes at the same time. Michigan Tech offers two types of Flexible Spending Accounts – a Health Care Flexible Spending Account and a Dependent Care Flexible Spending Account. These accounts allow you to set aside pre-tax dollars to pay for certain out-of-pocket health care or dependent care expenses.

FSA accounts are governed by the Internal Revenue Service (IRS).

HOW FLEXIBLE SPENDING ACCOUNTS WORK

1. Each year during the open enrollment period, you decide how much to set aside for health care and/or dependent care expenses.
2. Your contributions are deducted from your paycheck on a before-tax basis in equal installments throughout the calendar year.
3. As you incur health care or dependent care expenses throughout the year, you must submit a claim form for reimbursement. Your claim will be processed and you will be reimbursed from your account.

Please note that these accounts are separate – you may choose to participate in one, both, or neither. You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa.

You must actively re-enroll in either FSA plan each year. You are not automatically re-enrolled.

PLAN	ANNUAL MAXIMUM CONTRIBUTION	EXAMPLES OF COVERED EXPENSES
Health Care Flexible Spending Account	\$2,650	Co-pays, deductibles, coinsurance, dental and vision
Dependent Care Flexible Spending Account	\$5,000	Day care, elder care expenses

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program provides you and your family with access to several services. Eligible faculty and staff and their spouses and dependents, have access to up to eight free counseling sessions per person from Northstar EAP. Their services can help manage issues that may be impacting your personal and work life. Northstar EAP's areas of expertise include stress, depression, family and marital issues, work relationships, alcohol and substance abuse and grief. Confidentiality is maintained in accordance with privacy laws and professional ethical standards. The University will not be notified when services are requested or used. To set up an appointment, call 906-225-3145 or schedule an appointment online at www.northstareap.com/



DISABILITY COVERAGE

If you are out of work for an extended period of time due to a non-occupational disabling injury or illness, disability coverage is designed to replace a portion of your income, and help you maintain your lifestyle.

SHORT-TERM DISABILITY COVERAGE – CORE BENEFIT

Short term disability replaces a portion of your income if an injury or illness forces you out of work for an extended period of time. Michigan Tech provides basic short-term disability coverage at no cost to you and enrollment is available to you after you are out of work for 14 days due to either an injury or illness and declared disabled for up to 26 weeks. Employees will submit claim forms to receive the benefit.

Eligibility: You are eligible for coverage if you are an active employee working a minimum of 30 hours per week.

Weekly Benefit Amount: If you meet the definition of disability, you would be eligible to receive a weekly benefit equal to 70% of your weekly earnings to a maximum of \$3,000 per week. The payment amount will be taxable.

LONG-TERM DISABILITY COVERAGE – CORE BENEFIT

Michigan Tech also provides long-term disability to eligible employees at no cost. Long Term Disability provides the security of a continuous income in the event you are disabled for an extended period of time. LTD benefits are payable after 180 days of disability.

Eligibility: You are eligible for coverage if you are an active employee working a minimum of 30 hours per week.

Monthly Benefit Amount: If you meet the definition of disability, you would be eligible to receive a benefit equal to 60% of your monthly earnings to a maximum of \$5,000 per month. The payment amount will be taxable.

VOLUNTARY LONG-TERM DISABILITY BUY-UP

Depending on your household budget, you may need additional disability coverage. To help you increase your disability protection, Michigan Tech allows eligible employees to purchase additional Long-Term Disability coverage at an affordable cost.

Eligibility: You are eligible for coverage if you are an active employee working a minimum of 30 hours per week.

Monthly Benefit Amount: If you meet the definition of disability, you would be eligible to receive a benefit equal to 70% of your monthly earnings to a maximum of \$10,000 per month.

Cost of Coverage: *Details can be found on the enrollment system, as these rates vary by pay.*

Changes to Coverage: Each year, or when you have a change in status, you will have the opportunity to change your long-term disability coverage. Any increase in coverage will be subject to the pre-existing condition exclusion.



LIFE INSURANCE

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT – CORE BENEFIT

Michigan Tech provides eligible employees with basic term life and accidental death & dismemberment coverage at no cost to you and enrollment is automatic.

- **BASIC TERM LIFE:** The benefit is equal to \$5,000.
- **ACCIDENTAL DEATH & DISMEMBERMENT:** If you are seriously injured or lose your life in an accident, you will be eligible for an additional \$5,000 in the event of an accident.

VOLUNTARY LIFE

You may also choose to purchase supplemental life insurance and AD&D coverage in addition to the University paid benefit. You pay the total cost of this benefit. Additional Life maximum is the lesser of 3 times earnings or \$500,000. To add or increase coverage, you will be required to provide evidence of insurance and be approved to increase your coverage amount.

Below are the options for Employee Voluntary Life Coverage

EMPLOYEE	Coverage Amount
<input type="radio"/> Option A	\$5,000
<input type="radio"/> Option B	\$45,000
<input type="radio"/> Option C	1 X annual earnings minus \$5,000
<input type="radio"/> Option D	2 X annual earning minus \$5,000
<input type="radio"/> Option E	3 X annual earnings minus \$5,000

All amounts are rounded to the next higher multiple of \$1,000, if not already an exact multiple.

Life Monthly Rate: \$.18 per \$1,000 of life insurance benefit

AD&D Monthly Rate: \$.02 per \$1,000 of AD&D benefit

VOLUNTARY SPOUSE AND DEPENDENT LIFE

You may also purchase Life and AD&D coverage for your spouse and dependent children (up to age 19, or to 25 if they are full time student). Disabled children over the maximum age may be eligible for benefits, please see Human Resources for details. To purchase dependent life coverage, you must enroll in Voluntary Life coverage. To add or increase coverage, you will be required to provide evidence of insurance and be approved to increase your coverage amount.

Options	Coverage Amount	Monthly Rate
<input type="radio"/> Option 1	\$3,000 Spouse and \$2,000 Child	\$.69
<input type="radio"/> Option 2	\$6,000 Spouse and \$4,000 Child	\$1.69
<input type="radio"/> Option 3	\$25,000 Spouse and \$10,000 Child	\$7.95

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

You may purchase AD&D coverage for you, your spouse and eligible dependents.

Options	Coverage Amount	Monthly Rate
Employee	Increments of \$5,000 not to exceed \$250,000	\$.025 per \$1,000
Option 1 Family Coverage	An amount equal to 40% for Spouse and 10% for each child	\$.033 per \$1,000
Option 2 Family Coverage	An amount equal to 50% for Spouse and 15% for each child	\$.033 per \$1,000

VOLUNTARY BENEFITS

CRITICAL ILLNESS INSURANCE

Critical illness insurance is designed to protect your income and personal assets when your out-of-pocket expenses increase as a result of an illness. Health insurance is not always enough to cover all of the unforeseen expenses associated with a serious medical condition like a heart attack or cancer. Critical illness insurance pays a lump sum cash benefit when a covered condition is diagnosed. The benefit can be used in any way you choose, and benefits are paid in addition to any other insurance coverage you may have.

Enrollment information

- Enrollment is necessary.
- Premium contributions are necessary.
- Faculty and staff must elect coverage in order to elect spouse or child coverage.
- Spouse cannot receive coverage as both a faculty and staff and a dependent; a child cannot be covered by more than one parent.
- Children are eligible from live birth to age 26.

Additional features and options

No health questions. All coverage is guaranteed issue during annual enrollment periods, when initially eligible, and after a family status change. Electing or increasing coverage at other times will require proof of good health.

Take your coverage with you. If you leave your employer and you are still eligible for critical illness insurance benefits, you can continue coverage up to age 70 by paying premiums directly to Securian Financial (subject to the policy's terms).

Recurrence. Provides more than one benefit payment for the same covered condition, after a benefit separation period of 12 months. Eligible conditions include: full benefit cancer, heart attack, stroke and major organ failure. Recurrence benefits pay 100% of the coverage amount.

Multiple payout. Provides more than one benefit payment for a separate covered condition, 30 days after the previous benefit was paid.

Health and wellness benefit. \$50 included for employees and spouses for up to 32 specific wellness screenings, including annual physical exam. Benefit is paid regardless of the result of any screening. Maximum of one health and wellness benefit payment per insured per year, with no limit to the number of years an insured can receive a health and wellness benefit.

Critical illness covered conditions

The following conditions are covered at 100% of the coverage amount, unless noted. All covered conditions must meet all policy requirements.

- Full Benefit Cancer
- Heart Attack
- Stroke
- Major Organ Failure
- Kidney Failure
- Partial Benefit Cancer (25%)
- Coronary Artery Disease Needing Surgery (25%)
- ALS
- Alzheimer's Disease
- Benign Brain Tumor
- Blindness
- Coma
- Loss of Hearing
- Loss of Speech
- Multiple Sclerosis
- Occupational HIV
- Parkinson's Disease
- Paralysis

Child Conditions:

- Cystic Fibrosis
- Cerebral Palsy
- Muscular Dystrophy

See exclusions and limitations. Product features and availability may vary by state.

Critical illness coverage details

Faculty and staff coverage:

\$10,000 or \$20,000

Spouse coverage:

50% of faculty and staff benefit

Child coverage:

25% of faculty and staff benefit

Critical Illness Rates

Non-nicotine monthly premium per employee						Nicotine ⁵ monthly premium per employee			
\$10,000 Benefit	Age	F&S	F&S + SP	F&S + CH	F&S + FAM	F&S	F&S + SP	F&S + CH	F&S + FAM
	Under 25	\$4.22	\$7.45	\$5.04	\$8.46	\$4.26	\$7.61	\$5.08	\$8.62
25-29	\$4.82	\$8.25	\$5.64	\$9.26	\$5.37	\$9.10	\$6.19	\$10.11	
30-34	\$5.93	\$9.98	\$6.75	\$10.99	\$7.44	\$12.31	\$8.26	\$13.33	
35-39	\$8.23	\$13.45	\$9.06	\$14.47	\$12.00	\$19.23	\$12.82	\$20.24	
40-44	\$11.87	\$18.95	\$12.69	\$19.96	\$20.00	\$31.25	\$20.82	\$32.27	
45-49	\$16.63	\$26.35	\$17.46	\$27.36	\$30.63	\$47.63	\$31.45	\$48.64	
50-54	\$23.95	\$37.74	\$24.77	\$38.75	\$45.64	\$71.34	\$46.46	\$72.35	
55-59	\$33.50	\$52.70	\$34.33	\$53.71	\$65.77	\$103.11	\$66.59	\$104.12	
60-64	\$48.79	\$74.77	\$49.61	\$75.78	\$100.32	\$152.36	\$101.14	\$153.37	
65 & over	\$89.99	\$129.49	\$90.81	\$130.51	\$186.16	\$264.44	\$186.98	\$265.45	
\$20,000 Benefit	Age	F&S	F&S + SP	F&S + CH	F&S + FAM	F&S	F&S + SP	F&S + CH	F&S + FAM
	Under 25	\$6.39	\$10.82	\$8.04	\$12.84	\$6.47	\$11.13	\$8.12	\$13.16
25-29	\$7.60	\$12.42	\$9.25	\$14.44	\$8.70	\$14.12	\$10.35	\$16.15	
30-34	\$9.82	\$15.87	\$11.46	\$17.90	\$12.84	\$20.55	\$14.49	\$22.58	
35-39	\$14.43	\$22.83	\$16.08	\$24.85	\$21.95	\$34.38	\$23.60	\$36.41	
40-44	\$21.70	\$33.82	\$23.34	\$35.85	\$37.96	\$58.43	\$39.60	\$60.45	
45-49	\$31.23	\$48.61	\$32.87	\$50.64	\$59.22	\$91.18	\$60.86	\$93.21	
50-54	\$45.86	\$71.40	\$47.51	\$73.43	\$89.24	\$138.60	\$90.88	\$140.63	
55-59	\$64.97	\$101.31	\$66.61	\$103.34	\$129.50	\$202.13	\$131.15	\$204.16	
60-64	\$95.54	\$145.45	\$97.18	\$147.48	\$198.59	\$300.64	\$200.24	\$302.67	
65 & over	\$177.94	\$254.91	\$179.59	\$256.94	\$370.27	\$524.80	\$371.92	\$526.82	

⁵ Tobacco use is defined by the use of tobacco products (including cigarettes, e-cigarettes, pipes, cigars, snuff or chewing tobacco) in the last 12 months, prior to coverage effective date.

Rates are subject to change and increase with age.

How it works

Here's an example of how Securian Financial's critical illness insurance works.*



The critical illness insurance policy provided Jill the following benefits:

Benefit	
Heart attack @ 100%	\$10,000
Total	\$10,000

Actual experience and benefit payouts may vary from this example.

ACCIDENT INSURANCE

We all know an accident can happen at any time, but what you may not think about are all the costs that come along with an accident. Group accident insurance can help cover those costs so your personal finances don't take a big hit.

If you experience an accidental injury covered in the policy, you can get a payout to use any way you wish to cover deductibles, out of pocket medical costs or everyday living expenses.

Benefit amounts are based on the type of injury and treatment needed. No matter how great your medical plan is, you will have to share the costs of medical care and rehabilitation that follow an accident. Accident insurance is designed to help you pay for out-of-pocket expenses that insurance doesn't cover, like copays and deductibles, but the benefit payout can be used however you'd like.

Enrollment information

- Enrollment is necessary.
- Premium contributions are necessary.
- Faculty and staff must elect coverage in order to elect spouse or child coverage
- Spouse cannot receive coverage as both a faculty and staff and as a dependent; a child cannot be covered by more than one parent
- Children are eligible from live birth to age 26
 - Child organized sports injury: Children are eligible from live birth to age 18

Additional features and options

No health questions. All coverage is guaranteed all the time.

Take your coverage with you. If you leave your employer and you are still eligible for accident insurance benefits, you can continue coverage for up to age 70 by paying premiums directly to Securian Financial (subject to policy's terms).

Multiple payout. More than one benefit payment may be payable for a single covered accident.

Benefit amount. Dependents receive the same benefit amounts as employees.

Accident Insurance Rates

Coverage type	Monthly premium per employee
	Plan
Faculty and staff only	\$11.09
Faculty and staff and spouse	\$22.21
Faculty and staff and child	\$29.03
Faculty and staff and family	\$42.18

Accident Insurance Benefits

This is an outline of the covered benefits available. The amount paid will depend on the number of benefits you qualify for, the care you receive, and the terms and conditions of the policy. The policy/certificate of coverage has exclusions and limitations which may affect any benefits payable.

Injuries	
Benefit	Plan
Child organized sports injury	\$100
Concussion	\$150
Dislocation (surgical)	
Hip/Thigh	\$5,000
Foot	\$2,000
Ankle	\$2,000
Knee	\$2,500
Hand	\$1,000
Wrist	\$1,500
Lower jaw	\$1,000
Shoulder	\$1,000
Collarbone	\$1,000
Ribs	\$1,000
Finger	\$250
Toe	\$250
Elbow	\$1,000
Non-surgical	75% of surgical benefit
Partial dislocation	25% of non-surgical benefit
Fracture (surgical)	
Hip/Thigh	\$5,000
Vertebral body	\$2,500
Vertebral processes	\$1,000
Pelvis	\$3,750
Sternum	\$3,750
Coccyx	\$500
Skull – non-depressed	\$5,000
Skull – depressed	\$7,500
Lower leg	\$2,500
Foot	\$1,250
Ankle	\$1,250
Kneecap	\$1,250
Upper arm	\$1,750
Facial (not lower jaw)	\$1,750
Forearm	\$1,250
Hand (not fingers) or wrist	\$1,250
Lower jaw	\$1,250
Shoulder blade	\$2,500
Collarbone	\$750
Ribs	\$1,250
Finger	\$250
Toe	\$250
Nose	\$250
Non-surgical	75% of surgical benefit
Chip fracture	25% of non-surgical benefit
Gunshot wound	\$200

Injuries	
Benefit	Plan
Lacerations	
With stitches or staples	\$300
Without stitches or staples	\$75
Paralysis	
Quadriplegia	\$40,000
Paraplegia	\$20,000
Hemiplegia	\$20,000
Uniplegia	\$10,000

Emergency care	
Benefit	Plan
Ambulance	
Ground or water	\$400
Air	\$2,000
Blood, plasma or platelets transfusion	\$225
Emergency dental	\$225
Crown	
Extraction	\$75
Emergency room treatment	\$200
Initial physician's office visit	\$100

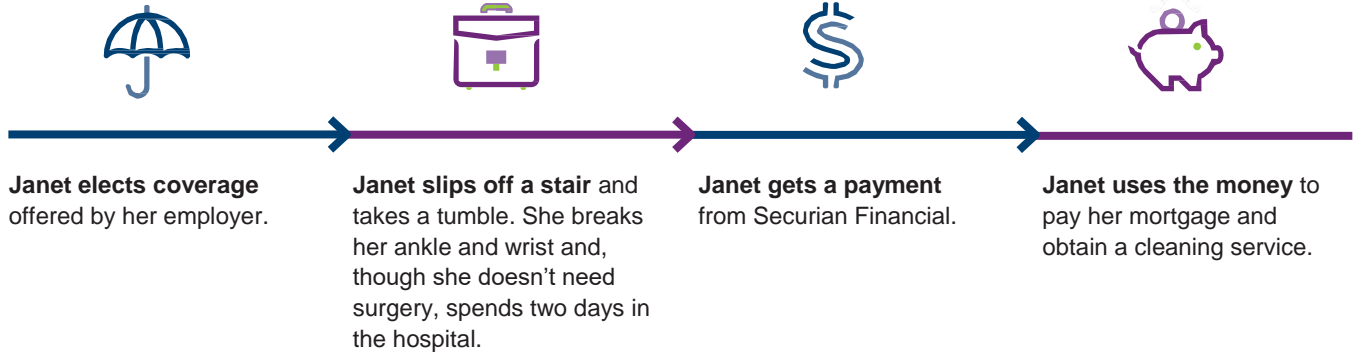
Follow-up care	
Benefit	Plan
Adaptive home and vehicle	\$500
Appliances	\$150
Follow-up physician's office visit	\$75
Rehabilitative therapy	\$350
Outpatient	
Transportation	\$300

Hospital care		
Benefit	Plan	
Diagnostic testing	\$75	
Hospital stay	Non-ICU	ICU
Initial benefit	\$750	\$750
Daily benefit	\$225	\$400

Support care	
Benefit	Plan
Adult companion lodging	\$75 per day
Family care	\$20 per day

How it works

Here's an example of how Securian Financial's accident insurance works based on the employee enrolling in the high plan.*



The accident insurance policy provided Janet the following benefits:

Benefit	Accident insurance payment
Broken ankle	\$937.50
Broken wrist	\$937.50
Emergency room treatment	\$200.00
Ambulance	\$400.00
Hospital stay (2 days)	\$1,200.00
Total	\$3,675.00

* Actual experience and benefit payouts may vary from this example.

ENROLLMENT PROCESS

ONLINE ENROLLMENT

Employees will enroll in their benefits via Tech's Benefit Portal, MyMichiganTech. MyMichiganTech Open Enrollment is an online benefits administration platform for medical, dental, vision, and other benefits. MyMichiganTech is replacing open enrollment on Banweb starting with the 2019 Plan Year open enrollment.

Open enrollment will begin on November 5 and will end on November 30. All eligible employees are required to enroll. Be sure to consider your options carefully as you make your coverage elections.

Prior to Completing your Online Enrollment – Review your Current Coverage information.

Employees will be asked to enroll in all benefits. Your current elections will auto populate when you sign in to the MyMichiganTech open enrollment platform. You will be able to confirm your current elections or change your benefit elections at that time. Detailed instructions on how to navigate through open enrollment on MyMichiganTech can be found at www.mtu.edu/hr under the Open Enrollment 2019 tab.

Online Enrollment Instructions

To log on- Employees will use their ISO USER ID and Password information

RESOURCE LIST

FOR QUESTIONS ABOUT	CONTACT	CALL	VISIT/EMAIL
Medical	BCBS of Michigan	(877) 760-8575	www.bcbsm.com
Prescription Drugs	Express Scripts	(855) 612-3121	www.express-scripts.com
Dental	Delta Dental	(800) 524-0149	www.deltadentalmi.com
Vision	Davis Vision	(877) 923-2847	www.davisvision.com
Life Insurance	Michigan Tech Benefits Office	(906) 487-2517	benefits@mtu.edu
Short Term Disability	Michigan Tech Benefits Office	(906) 487-2517	benefits@mtu.edu
Long Term Disability	Michigan Tech Benefits Office	(906) 487-2517	benefits@mtu.edu
Flexible Spending Accounts	Michigan Tech Benefits Office	(906) 487-2517	benefits@mtu.edu
EAP	Northstar EAP	(906) 225-3145	www.northstareap.com
HSA	Health Equity	(866) 346-5800	www.healthequity.com
Voluntary Critical Illness	Securian	(866) 293-6047	www.securian.com
Voluntary Accident	Securian	(866) 293-6047	www.securian.com
Retirement - Fidelity	Fidelity	(800) 835-5097	www.fidelity.com
Retirement - TIAA	TIAA	(800) 842-2252	www.tiaa-cref.org/mtu
Michigan Tech Benefits	Michigan Tech Benefits Office	(906) 487-2517	benefits@mtu.edu
Open Enrollment Call Center	Open Enrollment Call Center	(855) 874-0198	Dates: From Nov. 5 to Nov. 30



NOTE: This statement is intended to summarize the benefits you receive from Michigan Technological University. The actual determination of your benefit is based solely on the plan document provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Human Resources department.

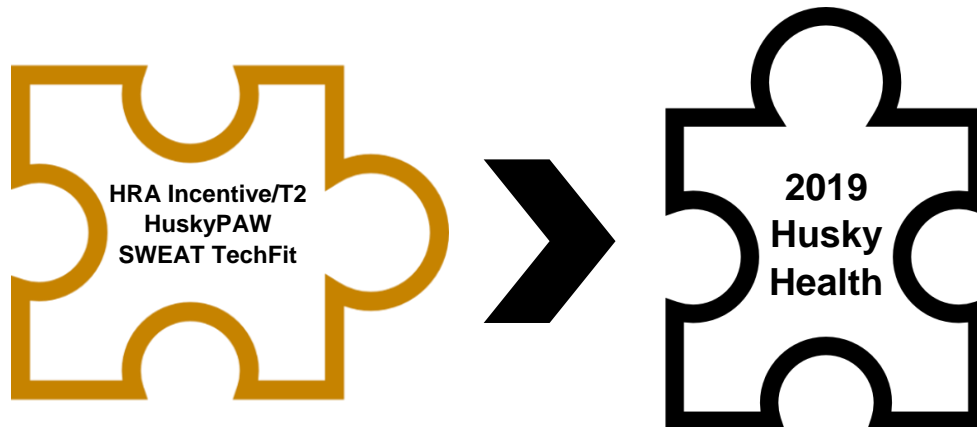
APPENDIX



INTRODUCING NEW HUSKY HEALTH FOR 2019

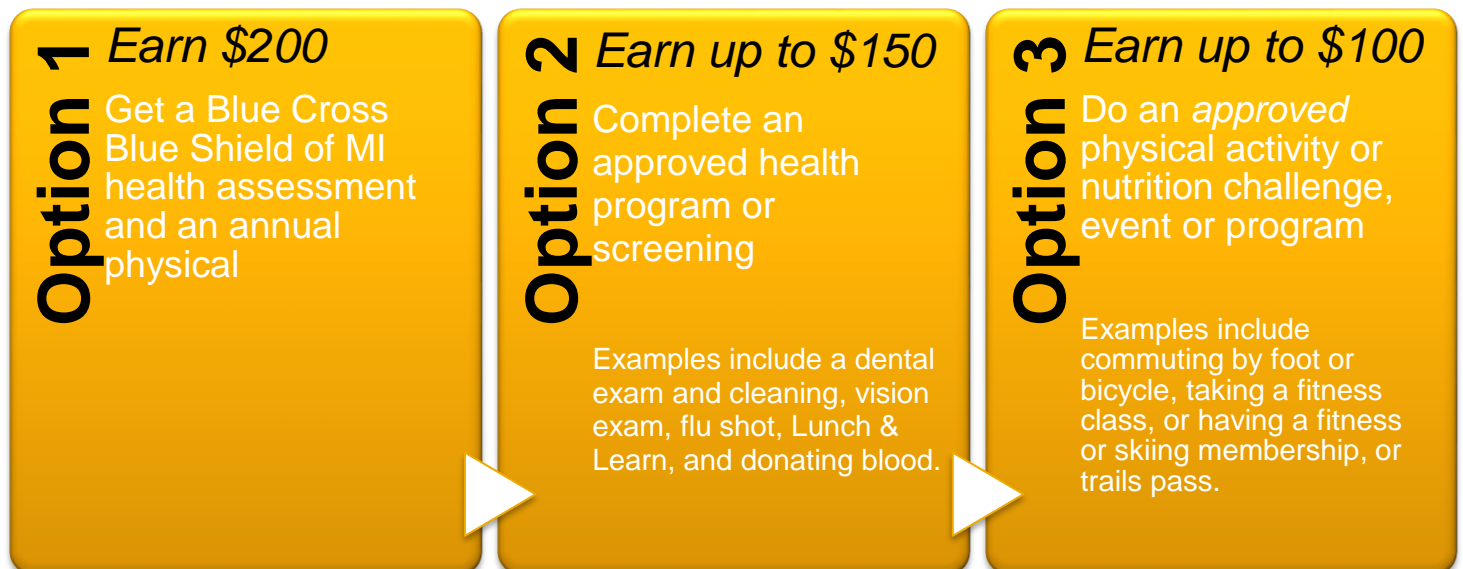
Michigan Tech is combining our current wellness programs into a new, incentivized, program for 2019 called **Husky Health**.

Michigan Tech encourages and rewards faculty and staff to live a healthy lifestyle. Husky Health is a voluntary, financial incentive program available to all benefits eligible employees. Faculty and staff do not need to be enrolled in a BCBSM Michigan Tech health plan to participate.



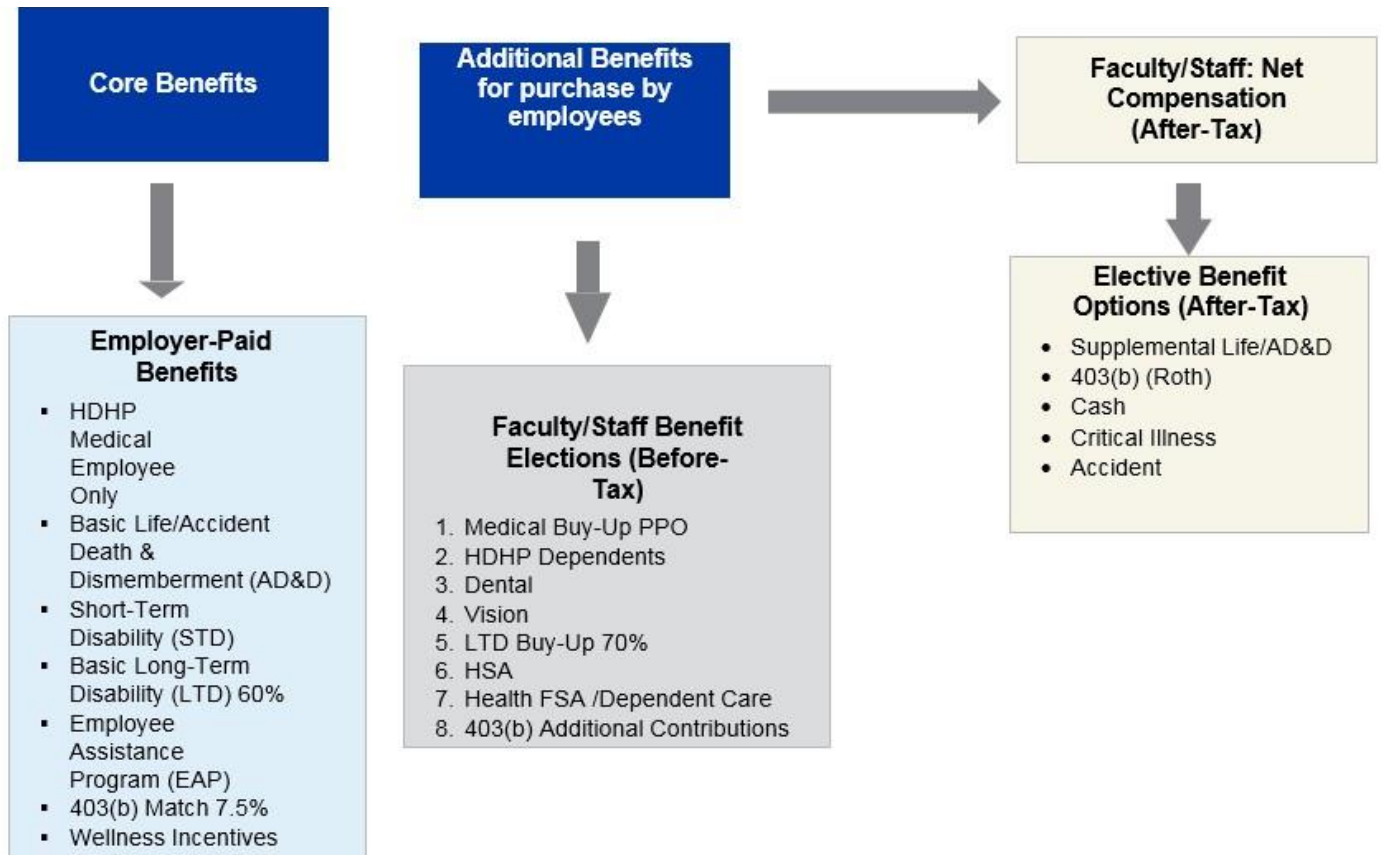
Active, benefits-eligible employees taking an active role in their personal health and well-being *can now earn up to \$450*.

STARTING IN 2019 – 3 OPTIONS TO EARN UP TO \$450



NOTE: For complete details, FAQs and approved options, head to mtu.edu/hr/current/benefits/wellness. **All items must be completed by September 30, 2019 to be eligible for the program and payout.**

FULL FLEXIBLE BENEFIT DESIGN



MICHIGAN TECH 403(B) PLAN INFORMATION CAN BE FOUND AT WWW.MTU.EDU/HR/CURRENT/BENEFITS