

CARDINALS[®]



University of the Incarnate Word
2020-2021
Employee Benefits Overview

Contact Information | UIW 2020-2021

Refer to this list when you need to contact one of your benefit vendors.

MEDICAL UIW Bronze, Silver & CIGNA (Gilsbar #S2855)

Customer Service: (877) 301-2988

Email:

customercontactcenter@gilsbar.com

Web Address: www.mygilsbar.com

TELEHEALTH (MDLive)

Customer Service: (877) 953-4955

Web Address:

www.mdlive.com/gilsbar

DENTAL (Gilsbar #S2855)

Customer Service: (877) 301-2988

Web Address: www.mygilsbar.com

PHARMACY (MaxorPlus)

Customer Service: (800) 687-0707

Web Address: www.maxorplus.com

CONCIERGE HEALTH SERVICE (Asserta Health)

Customer Service: (844) 726-1452

VISION (Metlife #5927675)

Customer Service: (855) 638-3931

Web Address:

www.mybenefits.metlife.com

LONG TERM DISABILITY (Metlife- #5927675)

Customer Service: (800) 275-4638

Web Address: www.metlife.com

LIFE INSURANCE & AD&D (Catholic Life #UIW-0608)

Customer Service: (210) 828-5529

RETIREMENT (TIAA)

Customer Service: (800) 842-2252

Web Address: www.tiaa.org

EMERITI - Retirement Health Solutions

Customer Service: (866) 363-7484

Web Address: www.emeritihealth.org

FLEXIBLE SPENDING Medical & Dependent Care Reimbursement (Proficient #SASUICW)

Customer Service: (210) 659-8100

Web Address:

www.proficientconnect.healthcareportal.com

SUPPLEMENTAL BENEFITS (AFLAC #RB378)

Customer Service: (800) 992-3522

Representative: Andrea Rendon

Direct Phone: (210) 842-2713

Email: andrea_rendon@us.aflac.com

EMPLOYEE ASSISTANCE PROGRAM (Metlife - LifeWorks)

Customer Service: (888) 319-7819

Web Address:

www.metlifeep.lifeworks.com

Username: metlifeep

Password: eap

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the Employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.

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This publication is available in alternate format by request. To request an alternate format, please contact the UIW Human Resources office at (210) 829-6019.

This summary is not intended to be used as a policy, but as an illustrative comparison only. Please refer to your policy for a complete description of benefits, exclusions, and limitations. The Deductible is the amount that the member must pay before the plan will pay benefits (except for copayments and prescription drugs). The Out-of-Pocket Payment Limit is the maximum coinsurance the member pays before the plan pays at 100% (excludes: deductibles, co-pays, and penalty amounts).

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Employee Eligibility

You are in an Eligible Class if you are a regular full-time employee who works an average of 30 hours per week, or a full-time faculty member who teaches a course load of at least 75%.

Dependent Eligibility

You may enroll your eligible dependents for coverage once you are eligible. Your eligible dependents include:

- Your legal spouse, or qualified common law marriage
- Children under the age of 26, regardless of student, dependency or marital status
- Children who are fully dependent on you for support due to a mental or physical disability may continue coverage past age 26

Qualified Life Events

Generally, you may only change your benefit elections during open enrollment period. However, you may change your benefit elections during the year if you experience a qualified life event, including:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change of employment status by you or your spouse
- A significant change in yours or your spouse's health coverage due to your spouse's employment
- Qualification by the plan administrator of a medical child support order



UIW PROVIDED HEALTH INSURANCE SUBSIDY

UIW provides a subsidy for employees making less than \$48,000 who enroll in UIW Employee Health Insurance. The subsidy varies according to annual salary and the level of coverage selected, i.e., Employee Only, Employee & Spouse, Employee & Children, or Family. The same subsidy applies whether enrolled in Bronze, Silver or Cigna Insurance Plans. The following chart is for general information. Contact the Benefits Specialist for specific salary and subsidy information.

Annual Salary	Employee Only	Employee & Spouse	Employee & Child	Employee & Family
\$15,000.00	\$165.12	\$313.75	\$265.17	\$391.35
\$20,000.00	\$140.10	\$266.21	\$224.99	\$332.06
\$25,000.00	\$115.09	\$218.67	\$184.81	\$272.76
\$30,000.00	\$90.07	\$171.14	\$144.64	\$213.47
\$35,000.00	\$65.05	\$123.60	\$104.46	\$154.17
\$40,000.00	\$40.03	\$76.06	\$64.28	\$94.87
\$45,000.00	\$15.01	\$23.52	\$24.11	\$35.58
\$46,000.00	\$10.01	\$19.02	\$16.07	\$23.72
\$47,000.00	\$5.00	\$9.51	\$8.04	\$11.86

Examples: Employee annual salary is \$25,000

Bronze Plan

If employee enrolls in Employee Only level in UIW's Bronze plan, the monthly payroll deduction will be as follows:

\$ 240.18 Cost of plan per month

\$ 115.09 Monthly subsidy

\$ 125.09 Employee cost of Bronze Employee Only/Month

If employee enrolls in Employee & Children level in UIW's Bronze plan, the monthly payroll deduction will be as follows:

\$ 385.70 Cost of plan per month

\$ 184.81 Monthly subsidy

\$ 200.89 Employee cost of Bronze Employee & Child/Month

Silver Plan

If employee enrolls in Employee Only level in UIW's Silver Plan the monthly payroll deduction will be as follows:

\$416.60 Cost of plan per month

\$115.09 Monthly subsidy

\$301.51 Employee cost of Silver Employee Only/Month

If employee enrolls in Employee & Children level in UIW's Silver plan the monthly payroll deduction will be as follows:

\$ 676.98 Cost of plan per month

\$ 184.81 Monthly subsidy

\$ 492.17 Employee cost of Silver Employee & Child/Month

MEDICAL PLAN COMPARISON

All health, dental, and vision premiums are withheld on a pre-tax basis

2020-2021 BENEFIT PLAN CHOICES

	UIW BRONZE	UIW SILVER	CIGNA IN NETWORK	CIGNA OUT OF NETWORK
Deductible (per calendar year)				
Individual	\$1,500	\$1,000	\$1,000	\$3000
Family	\$3,000	\$2,000	\$2,000	\$6,000
Co-Insurance				
	70% after deductible	100% after deductible	100% after deductible	70% after deductible
Health Fund (per calendar year)				
Individual	N/A	\$500 per member	\$500 per member	N/A
Out of Pocket Maximums (per calendar year)				
Individual	\$4,000	\$1,000	\$1,000	\$4,500
Family	\$12,000	\$2,000	\$2,000	\$9,000
Typical Medical Services				
Primary Care Visit	\$25 co-pay per visit	100% after deductible	100% after deductible	70% after deductible
Specialist Office Visit	\$45 co-pay per visit	100% after deductible	100% after deductible	70% after deductible
Preventative Services	100% deductible & co-pay waived	100% deductible waived	100% deductible waived	70% after deductible
Hospital – Facility Inpatient	\$250 co-pay per day up to 5 days, then 70% after deductible	100% after deductible	100% after deductible	70% after deductible
Hospital – Facility Outpatient	70% after deductible	100% after deductible	100% after deductible	70% after deductible
Emergency Room	100% after \$150 co-pay per visit	100% after deductible	100% after deductible	100% after deductible
Urgent Care	100% after \$50 co-pay	100% after deductible	100% after deductible	70% after deductible
Pharmacy				
Retail RX (up to 30 day Supply)				
Generic	\$10	\$10	\$10	\$10
Preferred	\$25	\$25	\$25	\$25
Non-Preferred	\$50	\$50	\$50	\$50
Mail Order (90 day supply)	1.5X	1.5X	1.5X	1.5X



DENTAL BENEFITS

Deductible (per calendar year)			
Individual	\$50		
Family	\$150		
Preventive Care	Percentage Payable	Maximum Benefit	Benefit Limits for Late Enrollees
Exams, Cleanings, X-rays, Fluoride Treatments	100%, no deductible	\$1,500 Per Participant	None
Basic Services			
Fillings, Crowns (stainless steel), Sealants, Extractions, Splinting, Oral surgery, Periodontics, Endodontics	80% after deductible	\$1,500 Per Participant	No benefits for the first 12 months of coverage
Major Procedures			
Crowns (other than stainless steel), Pontics, Bridgework, Denture, Inlay/Onlay, Veneers	80% after deductible	\$1,500 Per Participant	No benefits for the first 12 months of coverage
Orthodontia			
Orthodontics are covered only for dependent Children up to age 20.	50%, no deductible	\$1,500 Lifetime maximum	No benefits for the first 12 months of coverage

Late Enrollee is a participant who enrolls in the Plan other than during the first period in which the individual is eligible to enroll under the Plan or during a special enrollment period.

All health, dental, and vision premiums are withheld on a pre-tax basis.



VISION PLAN METLIFE

Benefits	In-Network	Out-of-Network
Eye Exam/Refraction	\$10 copay	Reimbursed up to \$45
Single Vision Eyeglass Lenses	\$25 copay	Reimbursed up to \$30
Bifocal Eyeglass Lenses	\$25 copay	Reimbursed up to \$50
Trifocal Eyeglasses Lenses	\$25 copay	Reimbursed up to \$65
Standard Frames	Up to \$130 retail allowance	Reimbursed up to \$70
Standard Contact Lenses (hard/soft) (in lieu of glasses)	\$130 allowance (standard/premium fit covered up to \$60 copay)	Reimbursed up to \$105 (includes service and materials)
Frequency of Services		
Exams	12 months	12 months
Lenses	12 months	12 months
Frames	12 months	12 months
Contact Lenses	In lieu of glasses	In lieu of glasses
Other Features		
Laser Vision Correction	15% average discount (or 5% off promotional price)	Not Covered

All health, dental, and vision premiums are withheld on a pre-tax basis.



COST OF COVERAGE

Subsidies will be applied to your monthly premium if your salary is below \$48,000. Please see page 3 for more information.

Medical	Employee Cost Per Month	UIW Cost per Month
UIW Bronze		
Employee Only	\$240.18	\$240.18
Employee & Spouse	\$456.36	\$456.36
Employee & Child(ren)	\$385.70	\$385.70
Employee & Family	\$569.24	\$569.24
UIW Silver		
Employee Only	\$416.60	\$416.60
Employee & Spouse	\$791.60	\$791.60
Employee & Child(ren)	\$676.98	\$676.98
Employee & Family	\$987.38	\$987.38
CIGNA		
Employee Only	\$725.52	\$725.52
Employee & Spouse	\$1,378.56	\$1,378.56
Employee & Child(ren)	\$1,178.96	\$1,178.96
Employee & Family	\$1,719.52	\$1,719.52
UIW Dental		
Employee Only	\$18.36	\$18.36
Employee & Spouse	\$38.88	\$38.88
Employee & Child(ren)	\$41.32	\$41.32
Employee & Family	\$62.26	\$62.26
Vision		
Employee Only	\$4.08	\$4.08
Employee & Family	\$9.56	\$9.56
Basic Life & AD&D Insurance		
Employee Only	No cost to employee	\$0.15 per \$1,000
Long Term Disability		
Employee Only	No Cost to Employee	\$0.256 per \$100
Flexible Spending Account		
Employee Only	No Cost to Employee	\$5.25 per participant
Emeriti Retiree Healthcare		
Employee over the age of 40 with at least 1 year of service	No Cost to Employee	\$100.00 per month

John is over the age of 40 and his annual salary is \$33,600. John has enrolled himself in the UIW Silver, Dental and Vision plans. He is also contributing \$50.00 per month to an FSA account.

Coverage	John's Cost \$2,800 monthly salary	UIW's Cost
UIW Silver	\$416.60	\$416.60
Medical Subsidy	\$(72.05)	\$72.05
UIW Dental	\$18.36	\$18.36
Vision	\$4.08	\$4.08
Basic Life & AD&D Insurance	\$0.00	\$.42
Long Term Disability	\$0.00	\$7.17
Flexible Spending Account	\$50.00	\$5.25
Emeriti Retiree Healthcare	\$0.00	\$100.00
Total:	\$416.99	\$624.43



BASIC LIFE AND AD&D BENEFITS

CATHOLIC LIFE

Life and AD&D coverage helps protect your loved one in the event of your death or serious injury. Even if you are single, your beneficiary can use your Life insurance benefits to pay off your debt, such as credit, mortgages, and other final expenses

Basic Life insurance and AD&D coverage are provided at no cost to you, and you are not required to enroll in any other health protection program. You are automatically covered at 1 times your annual salary up to \$250,000 maximum and have the option to purchase Dependent Life insurance for your spouse and dependent children.

AD&D coverage provides a benefit to help protect you and your family from the financial hardship caused by accidental death or dismemberment. AD&D insurance provides you specified benefits for a covered accidental bodily injury that directly caused dismemberment (i.e., the loss of a hand, foot or eye). In the event that death occurs from an accident, 100% of the AD&D benefit would be payable to your beneficiary(ies).

Covered Services	Percentage Payable
Basic Life & AD&D	1X basic annual salary (maximum of \$250,000)
Premium	Waived
Accelerated Death Benefit	6 months; 75% up to \$250,000 maximum
Age Reduction Schedule	
Age 65	35%
Age 70	60%
Age 75	75%





VOLUNTARY SUPPLEMENTAL LIFE AND AD&D BENEFITS

CATHOLIC LIFE

Employee Cost Per Month		UIW Cost per Month
Employee		
	Minimum Additional Benefit	\$10,000 Increments
	Maximum Additional Benefit	Lesser of 5x salary or max of \$500,000
Spouse		
	Minimum Additional Benefit	\$5,000 Increments
	Maximum Additional Benefit	50% of employee amount to max of \$150,000
Dependent Child Benefit		
	Benefit Live Birth – 14 days	\$500 Maximum
	15 days – 19 years or age 25 if full-time student	\$2,000 increments to max of \$10,000
Guarantee Issue to age 65 (excluding Late Entrants)		
	Employee	3 salary or max of \$130,000
	Spouse	\$50,000
	Child	\$10,000

Voluntary Supplemental Life			
Age	Rate per \$1,000	Age	Rate per \$1,000
Dependent Child	\$0.08	50–54	\$0.33
<30	\$0.06	55–59	\$0.64
30–34	\$0.08	60–64	\$0.90
35–39	\$0.09	65–69	\$1.74
40–44	\$0.12	70–74	\$4.76
45–49	\$0.23	75	Coverage Expires
Voluntary AD&D			
Employee	\$0.03		
Spouse	\$0.03		
Child	N/A		
Limitation	Selection of AD&D cannot exceed the basic life coverage amount		



LONG-TERM DISABILITY BENEFITS

METLIFE

All FTE at least 30 hours or FT Faculty course load of at least 75%

Benefit	Coverage
Minimum Monthly Benefit	10% or \$100
Maximum Monthly Benefit	\$10,000
Maximum Benefit Duration	ADEA I with Social Security normal retirement age
Benefit Percentage	60%
Elimination Period	90 days
Service Waiting Period	180 days
Social Security Integration	Direct w/Family Social Security offset
Disability Definition	2 years own occupation
Plan Limitations	
Mental/Substance Coverage	24 Month Outpatient
Pre-Existing Condition	Medical conditions incurred 3 months prior to effective date are excluded for 12 months
Other Features	
Survivor Benefit	3x last gross monthly benefit
Premium	Waived

ADDITIONAL BENEFITS

AFLAC

Pays cash benefits to you in case of accident or illness.

You decide how to use these benefits: lost wages, ongoing living expenses like the mortgage, car payments, groceries, or out of pocket medical expenses that can add up pretty quickly.

There are five plans available. You decide which plan(s) work for you.

Short Term Disability	It could happen more than most people imagine. A disabling sickness or injury may leave a wage earner out of work and out of options. Aflac Off the Job - disability insurance offers essential income replacement benefits that help protect employees loss of income. This disability plan will help provide needed income if the employee becomes totally or partially disabled and is unable to work due to a covered injury or sickness. This is based on your income and what you need based on your budget.
Accident Plan	Accidents can happen at any time. You could suffer an accidental injury while you are at work, working around the house or driving to get groceries. Your child may get injured at during football or volleyball games, or at basketball practice. When an accident happens, it can be costly. Even with major medical insurance, there may be out-of-pocket expenses that you'll have to pay. In the event of an unexpected injury, Aflac can help protect your personal finances. Aflac pays cash benefits directly to you (unless otherwise assigned), for you to use however you desire. And since we can process your claim quickly, Aflac helps give you the peace of mind knowing you can spend more time recovering and less time worrying about bills.
AFLAC Choice	Aflac Choice offers our best selection of hospital-related benefits to help with the expenses not covered by major medical, which can help prevent high deductibles and out-of-pocket expenses from derailing your life plans.
Cancer Plan	The plan not only pays cash benefits for early detection and prevention but also offers a lump sum benefit for the initial diagnosis of a covered cancer, and a variety of other benefits payable throughout cancer treatment. You can use the cash benefits to help pay out-of-pocket medical expenses, the rent or mortgage, groceries, or utility bills – the choice is yours. Additionally, this plan provides ongoing support through our partnership with CancerCare.
AFLAC Critical Care Protection	Aflac's Critical Care Protection policy helps provide financial peace of mind if you experience a serious health event, such as a heart attack or stroke. You will receive a lump sum benefit upon diagnosis of a covered event with additional benefits to be paid for things such as a hospital confinement, intensive care unit confinement, ambulance, transportation, lodging, and therapy. Benefits are also paid for specific heart surgeries, such as heart valve surgery, coronary angioplasty, coronary stent implantation, and pacemaker placement. All benefits are paid directly to you. Aflac Critical Care Protection allows you to help protect the things you love the most from the things you expect the least.



ADDITIONAL BENEFITS

ASSERTA HEALTH

Asserta Health is a concierge service that will help you navigate complex procedures like surgery and save on your out of pocket expense.

- They will personally walk you through the decisions you need to make and help you choose quality doctors and evaluate facility costs.
- They will help with appointment scheduling and coordinate every aspect of your care, before, during and after surgery.
- They will answer your questions and help you understand your options, so that you can make the best choice... for you.
- They will help you save time and money by paying the full bill on the day you receive a service, even when most of the funds come from your health plan.
- When all parties agree to a cash price and the bill is paid in advance, you may save on out of pocket costs and may qualify for an incentive up to \$500.
- With Direct Payment, you should not receive any bills, and Asserta will be there to help if you receive a bill in error.



Direct Payment procedures include orthopedics, general surgery, pregnancy major diagnostic exam (MRI CT, etc.) and many more.

Contact Asserta at (844) 726-1452

EMPLOYEE ASSISTANCE PROGRAM

UIW employees and their household members have access to MetLife's Employee Assistance Program to help with the everyday challenges of life that may affect employee's health, family life, and desire to excel at work.

Convenient and confidential

Your program includes up to 5 in-person, phone or video consultations with licensed counselors for you and your eligible household members, per issue, per calendar year. You can call (888) 319-7819 to speak with a counselor or schedule and appointment, 24/7/365. When you call just select "Employee Assistance Program" when prompted. You'll immediately be connected to a counselor. If you're simply looking for information, the program offers easy to use educational tools and resources, online and through a mobile app.

Log on to www.metliffeap.lifeworks.com user name: metliffeap and password: eap

MDLIVE VIRTUAL VISITS

MDLIVE gives you 24/7/365 access to U.S. board-certified doctors through the convenience of a phone call. This is a great alternative to Urgent Care and Emergency Room visits because services you receive through MDLIVE are a part of the medical plan and free of charge. An MDLIVE doctor can give you a diagnosis. The doctor can even prescribe medications if needed.

WHEN CAN I USE MDLIVE?

When you need care and:

- You are considering the Emergency Room or Urgent Care Clinic for a non-emergency issue
- You are on vacation, on a business trip, or away from home
- Short-term prescription refills

GET THE CARE YOU NEED

MDLIVE doctors can treat many medical conditions, including:

- Cold and flu symptoms
- Allergies
- Bronchitis
- Urinary tract infections
- Respiratory infections
- Sinus problems

WAYS TO CONNECT

You can easily activate your account or connect with an MDLIVE doctor by using one of the following methods:

- Phone: (877) 953-4955
- Website: www.mdlive.com/gilsbar
- Download the MDLIVE App



FLEXIBLE SPENDING ACCOUNT (FSA) HEALTH CARE & DEPENDENT CARE

PROFICIENT BENEFIT SOLUTIONS

An FSA provides you with an important tax advantage that can help you pay health care and dependent care expenses on a pre-tax basis. By anticipating your family's health care and dependent care costs for the next year, you can actually lower your taxable income.

Medical Spending Account

This program allows eligible UIW employees to pay for certain IRS-approved medical care expenses not covered by their insurance plan with pre-tax dollars. Some examples include:

- Hearing services, including: exams, hearing aids, and batteries
- Vision services, including: contact lenses, contact lens solution, eye examinations, and eyeglasses
- Dental services and orthodontia
- Chiropractic services
- Acupuncture
- Prescription contraceptives

The annual maximum amount you may contribute to the Medical Spending Account is \$2,750 per calendar year.

How It Works

You are able to have pre-tax dollars to be subtracted from your gross wages. Under Section 125 of the internal Revenue Code, you save FICA and federal income tax while having tax-free money to pay for services not covered by insurance or out-of-pocket expenses. Take into consideration that this money is "use it or lose it" at the end of the plan year.

When you purchase items not covered by insurance, but eligible under the Flexible Spending Account, you can use your employee flex card to pay for item(s) at the point of service. You can also file your expenses directly to Proficient Benefit Solutions.

Dependent Care

When you participate in a Dependent Care Spending Account you can contribute pre-tax dollars through payroll deduction to pay yourself back for dependent care expenses, such as:

- Daycare
- Nursery
- Before-and After- School Care
- Adult Daycare (person must qualify as a dependent under IRS guidelines)

The annual maximum amount you may contribute to the Dependent Care Reimbursement is \$5,000 per calendar year (or \$2,500 if married but filing single).

Eligible Expenses and Conditions

The need for dependent care expenses must be work related. You and your spouse must be gainfully employed or a full-time student. A child must be under the age of 13, or a dependent over the age of 13 who is unable to care for himself/herself.

How It Works

To determine how much to fund your Dependent Care Account, check with your day care center or home care provider to find out if your cost will be changing during the plan year. Then determine how many weeks you will require day care. Be sure to subtract time you will spend on vacation, holidays, and other days you will not need day care. Multiply your weekly cost by the number of weeks you need day care. Add the total for eligible dependents to get your estimated dependent care expenses. You may want to put a little less in your account to reduce your risk of forfeiture.

To receive reimbursement from this account, you can go online to www.proficientconnect.wealthcareportal.com to print a copy of the claim form. Complete the form, then mail or fax the form and your receipts to Proficient Benefit Solutions.

Please note: Participants cannot receive funds from the dependent care account until their contribution equals the amount of their reimbursement.





TIAA RETIREMENT PLANNING

The University of the Incarnate Word offers a retirement plan available to all regular full-time employees. To participate in the Teachers Insurance Annuity Association (TIAA), eligible employees must complete the Salary Reduction Agreement Form found on the Human Resources Website.

UIW Retirement Plan (TIAA)

Employees may begin participating after one year of eligible service. Enrollment in the program requires employees to contribute a minimum of 3% of their gross monthly salary and UIW will contribute an additional 7% of the gross monthly salary. UIW matching contributions are subject to change. Participation in the plan is voluntary for the first 10 years of employment. After 10 years, all eligible employees are required to participate in the Plan.



UIW Supplemental Retirement Annuity

TIAA also offers a tax-deferred or Supplemental Retirement (SRA) and an after-tax Roth 403(b). Participation in these funds does not include an employer match and there is no prior service required.

EMERITI RETIREMENT HEALTH SOLUTIONS

UIW is proud to provide Emeriti Retirement Health Solutions, which is a practical and comprehensive solution to providing retiree health benefits.

Employer Contributions

UIW will make contributions beginning at age 40 with one year of service. The University will cease making contributions on the earliest of the following: the date UIW had made 25 years of contributions to your account, the date you cease employment at the University, or death. The amount of the contribution is determined by UIW.

Voluntary Employee Contributions

Employees can make voluntary contributions to Emeriti. Contact the Human Resources Office for more information.

Important Notice about Emeriti Eligibility

The Emeriti health plan is considered to be a stand-alone retiree plan and under the Affordable Care Act (ACA) is not permitted to cover any active employees that return to work for UIW. Please note no active employee even those working part-time may use the Emeriti health insurance or withdraw funds to pay for qualified medical expenses.



Glossary of Terms

Coordination of Benefits – A way to figure out who pays first when 2 or more health insurance plans are responsible for paying the same medical claim.

Copay – This is the amount you may have to pay for your share of services. It is usually a set amount. For example, your copay could be \$10 for a prescription drug or \$25 for a doctor's visit.

Coinsurance – Coinsurance is the share that the insured and the plan both pay toward the costs of covered health services, after you have met your deductible. For example, if you have a 80/20 plan, this means that the health plan pays 80% of covered expenses and you pay 20% of covered expenses. So, after your deductible is met, if you incur covered medical expenses of \$10,000, the plan's coinsurance responsibility is 80% (\$8,000) and your coinsurance responsibility is 20% (\$2,000).

Deductible – It is the amount that you owe for covered healthcare services before the health plan begins to pay. For example, if your health plan deductible is \$1,500, then each plan year you must pay the first \$1,500 of covered medical expenses incurred, and then insurance will begin to pay.

Balance Billing – When a provider bills you for the difference between the provider's charge and the allowed amount. For example, if the provider's charge is \$100 and the allowed amount is \$70, the provider may bill you for the remaining \$30.

Emergency Medical Condition – An illness or injury so serious that an individual would seek immediate medical treatment. This is often when a trip to the Emergency Room is necessary. Routine doctor visits, immunizations, minor illness, physical exams, and other non-emergency medical treatment do not require an ER visit and may cost the healthcare plan and the insured member unnecessary out of pocket expenses.

Flexible Spending Account (FSA) – An arrangement through your employer that lets you pay for many out-of-pocket medical expenses with tax free dollars.

Health Reimbursement Account (HRA) – Health Reimbursement Accounts (HRAs) are employer-funded group health plans from which employees are reimbursed tax-free for qualified medical expenses up to a fixed dollar amount per year.

Medically Necessary – Healthcare services or supplies needed to prevent, diagnose or treat an illness, injury, condition, disease or its symptoms and that meets accepted standards of medicine.

Monthly Premium – The money paid monthly to keep your medical insurance.

Out-of-Pocket Maximum – The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance, your health plan pays 100% of the costs of covered benefits. The out-of-pocket maximum does not include your monthly premiums. It also does not include anything you spend for services your plan doesn't cover.

Preauthorization – A decision by your healthcare plan that services, treatment, prescription drugs, or medical equipment is medically necessary. Sometimes this is called prior approval or precertification. Preauthorization is not a promise your healthcare plan will cover the cost. Preauthorization occurs when the medical provider calls the insurance plan administrator.

Preferred Provider Organization (PPO) – A type of health plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan's network. You can use doctors, hospitals, and providers outside of the network for an additional cost.

Preventive Services – Routine health care that includes screenings, check-ups, and patient counseling to prevent illnesses, disease, or other health problems.

Primary Care Physician (PCP) – Your PCP will help you by getting to know your medical history, help you to learn about your health needs and will send you to another doctor if you need special medical attention.

Reference Based Pricing – Instead of paying providers based off a PPO Network discount, these plans base payments to facilities and professional providers on the Medicare fee schedule, plus 20%. In some instances, payments could be even greater than 20% above Medicare.

Self-Funded Plan – Type of plan where the employer itself collects premiums from enrollees and takes on the responsibility of paying employees' and dependents' medical claims. These employers can contract for insurance services such as enrollment, claims processing, and provider networks with a third-party administrator, or they can be self-administered.

Third Party Administrator – A company that manages the receipt and payment of claims on behalf of a self-funded insurance plan.



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