



# Annual Benefits Guide

MORAVIAN  
UNIVERSITY

# Letter from the VP of HR

The Coronavirus continues to impact the world and our Moravian community. Thank you for helping us track your vaccines and for assisting in keeping our campus safe. Our health care offerings for 2022 will be identical to those offered this year through Capital Blue Cross and Magellan Rx. There were some bumps in switching vendors, but the same high-quality health plan designs will continue for 2022 with no changes in plan design or rate structure. USI Insurance Services, our health insurance broker, will continue to work on our behalf to ensure the cost-effectiveness and competitiveness of our plans for all of our members.

Be on the lookout for new ID cards that will be issued by Capital Blue Cross to all of our members for the 2022 benefit year. Additionally, please note that a new space was added to the health vendor's name. Instead of Capital BlueCross, they are now Capital Blue Cross (with two spaces!).

## Summary of Changes and Similarities

### Your Health Insurance and Prescription Coverage

- Expect new health insurance ID cards; you will NOT get new Magellan Rx cards
- Capital BlueCross is now named Capital Blue Cross
- Identical plans as 2021 (including identical copays & deductibles):
  - PPO Plan
  - Qualified High Deductible Health Plan (QHDHP) with a Health Savings Account (HSA)
- Continued access to the Blue's networks
- Magellan Rx will continue to administer the prescription drug plan separately from the health plans managed by Capital Blue Cross. Prescription drug deductibles remain the the same as 2021.
  - Two insurance cards: one for medical and one for pharmacy

### All Other Benefits

- Formerly known as IBH Solutions, your EAP is now Uprise Health
- No changes to dental plan or rates
- No changes to vision plans or rates
- FSAs require re-enrollment each year
- Health Savings Account (HSA)
  - HSA contribution by Moravian (to those enrolling or re-enrolling in the QHDHP):
    - \$750 - single QHDHP coverage
    - \$1,500 - 2 person or family QHDHP coverage
  - Change your contribution to your HSA anytime!
- The university's contribution to the Retirement Plan remains unchanged at 8% for now

Looking for more benefits? Check out [moravian.edu/hr/benefits/additional-benefits/](https://moravian.edu/hr/benefits/additional-benefits/)!

Have questions? Ask HR! We will be hosting a virtual Open Enrollment info. session; other benefits vendors will be hosting presentations as well. Visit [moravian.edu/BenefitsFair](https://moravian.edu/BenefitsFair) for the schedule and registration links. Be entered into a raffle to win prizes for attending a benefits presentation and earn points towards a cash reward via the [Healthy Lifestyle Rewards Program](#)!

Sincerely,

**Jon B. Conrad**

*Vice President for Human Resources*

*Moravian University*

November 1–7

# 2022 Open Enrollment

Your current enrollment, except any FSA account, will continue as-is if you do nothing. Please log in to the [HR Portal](#) during the Open Enrollment Period to make a change.

**Open Enrollment Period:**

November 1–7, 2021

**HR Portal:**

[HRportal.moravian.edu](https://hrportal.moravian.edu)

**Log in to the online HR Portal to access the Open Enrollment wizard (November 1–7).**

**Is action required by you? The answer is YES if you want to...**

- Enroll in any of the following plans: health, dental, vision, HSA, FSA
- Switch plans (health, dental or vision)
- Cancel coverage (health, dental or vision)
- Add dependent/ spouse/ domestic partner (health, dental or vision)
- Change your annual HSA contribution, which you can also do at anytime throughout 2022!
- Utilize the Flexible Spending Account (FSA) for medical or dependent care\*

*\*Re-enrollment is required each year for Flexible Spending Accounts - medical or dependent care.*

**Adding someone new to your plan? Upload or enter the following to the HR Portal “My Attachments” section under “My Self”:**

- Copy(ies) of the applicable (health insurance only):
  - marriage license or certificate
  - birth certificate, adoption agreement, or legal guardianship
- Social security number (card not needed) and date of birth (health, dental or vision)

# Health Insurance Plans and Rates

## Moravian University Benefits Summary 2022

Capital Blue Cross/ Magellan Rx

### Semi-Monthly Pre-Tax Plan Premium Costs

Coverage Option	PPO Plan	QHDHP
	"Higher semi-monthly deductions Lower deductibles"	"Lower semi-monthly deductions Higher deductibles"
Single	\$71.31	\$62.57
Single + Spouse/ DP	\$207.34	\$196.31
Single + 1 child	\$155.47	\$146.84
Single + children	\$244.22	\$231.59
Family	\$268.75	\$256.96

### HSA Contribution

Single	N/A	\$750
Two Person or Family	N/A	\$1,500

### Plan Features

	PPO Plan		QHDHP	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Annual* Deductible</b>				
Single	\$750	\$1,500	\$1,500	\$1,500
Two Person or Family	\$1,500	\$3,000	\$3,000	\$3,000
Coinsurance (plan pays)	100% after deductible	80% after deductible	100% after deductible	80% after deductible
<b>Out-of-Pocket Maximum</b>				
Single	\$8,150	\$3,000	\$8,150	\$3,000
Two Person or Family	\$16,300	\$6,000	\$16,300	\$6,000

### Office/Clinic/Urgent Care Visits

	PPO Plan	QHDHP
<b>Retail Clinic</b>	\$15 Copay	80% after deductible
<b>Telemedicine</b>	\$10 Copay	Not covered
<b>Primary Care</b>	\$25 Copay	80% after deductible
<b>Specialist</b>	\$35 Copay	80% after deductible
<b>Urgent Care</b>	\$45 Copay	80% after deductible
<b>Emergency Room**</b>	\$200 Copay	\$200 Copay

### Other Services/ Expenses

	PPO Plan	QHDHP
<b>Routine Adult/ Pediatric</b>	100% covered	80% after deductible
<b>Maternity</b>	100% after deductible	80% after deductible
<b>Diagnostic Services</b> (imaging, lab/pathology, allergy, MRI, etc.)	100% after deductible	80% after deductible

### Prescriptions (Magellan Rx)

	PPO Plan	QHDHP
<b>Annual Deductible</b>	\$100 per individual	Integrated with medical deductible
<b>Retail</b> (31-day supply)	\$10, \$15, \$35, \$65 Copay after the deductible	\$10, \$15, \$35, \$65 Copay after the deductible
<b>Maintenance</b> (90-day supply Mail Order req'd)	\$25, \$37, \$87.50, \$162.50 Copay after the deductible	\$25, \$37, \$87.50, \$162.50 Copay after the deductible

This is a shortened summary of coverage. For more information about coverage, reference summary of benefits and coverage (SBC).  
 \*Annual year is January 1 through December 31. \*\*Emergency Room copay waived if admitted. Out-of-Pocket Maximum - Includes deductible, copays and coinsurance for medical (including ER), and prescription drug for participating providers only.

# Medical Spending Account Options

	<b>Health Savings Account (HSA)</b> <i>HSA Bank</i>	<b>Flexible Spending Account (FSA)</b> <i>P&amp;A Group</i>
<b>Can unused dollars rollover?</b>	Yes. Funds always belong to the member.	Yes. Up to \$550 of unused 2022 funds can rollover into 2023.
<b>Account Overview</b>	Member-owned bank account that allows members to pay for IRS-qualified, out-of-pocket medical expenses.	Tax-advantaged account established through an employer to pay for IRS-qualified, out-of-pocket medical expenses.
<b>Who can contribute to account?</b>	Member, Employer, Third Party (i.e., spouse, parent, etc.)	Employee, Employer (Moravian doesn't contribute to the FSA)
<b>Will Moravian University contribute to account?</b>	Yes	No
<b>How much can be contributed to the account in 2022?</b>	Individual = \$3,650 Family = \$7,300 55+ Catch-up = \$1,000	\$2,750 (The 2022 limit has not yet been published by the IRS.)
<b>How are funds accessed?</b>	Distributions for IRS-qualified medical expenses are not taxable.* NEW: Mobile Pay Debit Card** Request for distribution (paper) Online bill-pay	Limited to IRS-qualified medical expenses per plan design NEW: Mobile Pay Debit Card** "Claim"-Request for reimbursement or bill-pay
<b>When can the funds be accessed?</b>	When the funds have been deducted from the employee's paycheck. However, member can file for reimbursement later in the year. The 2022 employer contribution can be accessed ~1/5/22.	The annual contribution elected is accessible 1/1/22 and the annual contribution is deducted from your paycheck in equal installments on a semi-monthly basis.
<b>Funds can be used on?</b>	IRS-qualified medical expenses including vision, dental, and over-the-counter items and menstrual care products!	
<b>Substantiation of expenses</b>	Member (not required for payment*)	Third Party: P&A Group (required for payment unless auto-substantiated)
<b>Must have health plan?</b>	Yes, a QHDHP, whether through Moravian or not	Yes, health insurance coverage is required, but cannot be a QHDHP.
<b>Tax Benefits?</b>	Deposits, earnings, and distributions for IRS-qualified medical expenses are tax-free	Contributions and claim reimbursements are tax-free
<b>Can funds be invested?</b>	Yes, with at least \$1,000 in the account.	No.
<b>Access to funds after termination?</b>	Yes. When a member terminates or retires, they continue to maintain ownership of their HSA.	When an employee terminates, they do not remain eligible for an FSA, though limited COBRA rights may be available.
<b>Can account be used for retirement income?</b>	Yes. After age 65, funds can be withdrawn without penalty, but will be taxed as income if not used for IRS-qualified medical expenses.	No

This chart is intended to provide general information, but it is only a summary of the rules that apply and does not constitute legal or tax advice.

\* HSA distributions for purposes other than IRS-qualified medical expenses defined in IRC § 213(d) may be subject to income and penalty taxes.

\*\* HSA debit card restricted to IRC § 213(d).

\*\*\* Dental, vision, accident, disability, long-term care, workers' compensation, specified disease or illness, fixed dollar hospitalization, certain deductible plans.

Chart Source: HSAbank.com

# Dependent Care Flexible Spending Account (DCFSA)

A pre-tax benefit account used to pay for dependent care services, a smart, simple way to save money while taking care of your loved ones so that you can continue to work. You can utilize the DCFSA regardless of health insurance coverage.

\$2,500 is 2022 maximum (if married and filing separately); \$5,000 if filing as single, married and filing jointly, or head of household.

- Daycare
- Nursery school
- Summer day camps
- Before and after school programs
- and MORE!

## Dental Plan

### United Concordia

Dependents can remain on an employee’s dental plan until the age of 26. One United Concordia Dental plan option is available. Diagnostic/ preventive services are 100% covered.

#### Semi-Monthly Pre-Tax Plan Premium Costs

Coverage Option	ADVANTAGE+
Single	\$14.82
2 Individuals	\$29.66
3+ Individuals	\$38.67

Plan Features	IN-NETWORK	OUT-OF-NETWORK
<b>Annual Deductible</b>	None	None
<b>Diagnostic/ Preventive Services</b> (excluded from program max)	100% covered	80% covered
<b>Basic services</b>	80% covered	60% covered
<b>Major services</b>	50% covered	50% covered
<b>Annual program maximum</b> (per person)	\$1,000	\$1,000
<b>Lifetime orthodontic max</b> (per person)	\$800	\$800

For covered services, see certificate of coverage and visit [unitedconcordia.com](http://unitedconcordia.com).

### Don't Forget!

Enroll online at [HRportal.moravian.edu](http://HRportal.moravian.edu).  
Changes to your enrollment throughout 2022 require a Qualifying Life Event.

### Questions?

Visit [moravian.edu/benefits](http://moravian.edu/benefits).

# Vision Plans

## National Vision Administrators

Dependents can remain on an employee's vision plan until the age of 26. There remains two plans to choose from in 2022. Basic has lower semi-monthly deductions, but less retail allowance, and vice versa. Please be reminded that the frame retail contribution is every other year. Vision examinations and contact lens evaluations/fitting are covered 100% on these plans.

### Semi-Monthly Pre-Tax Plan Premium Costs

Coverage Option	ENHANCED	BASIC
Single	\$4.53	\$3.33
2 Individuals	\$8.15	\$5.98
3+ Individuals	\$11.77	\$8.64

ENHANCED	BASIC
Higher semi-monthly deductions More retail allowance	Lower semi-monthly deductions Less retail allowance

Plan Features	PARTICIPATING	NON-PART.	PARTICIPATING	NON-PART.
<b>Examination</b>	<b>100% covered</b>	Reimbursed up to \$32	100% covered	Reimbursed up to \$32
<b>Contact Lens Eval/ Fitting</b>	<b>100% covered</b>	Daily wear \$20 Extended wear \$30	100% covered	Daily wear \$20 Extended wear \$30
<b>Lenses Frames*</b>	<b>100% covered</b>	Depends on lense type	100% covered	Depends on lense type
<b>Contact Lenses**</b>	Up to \$100 retail Up to \$100 retail	Up to \$50 retail Up to \$85 retail	Up to \$60 retail Up to \$85 retail	Up to \$30 retail Up to \$85 retail
<b>LASIK consultation</b>	1st initial free	N/A	1st initial free	N/A
<b>Laser Eye Surgery</b>	15% off standard prices 5% off promo pricing	N/A	15% off standard prices 5% off promo pricing	N/A

\*Frame allowance valid once every 2 calendar years.

\*\*In lieu of lenses & frame.

Pre-approvals may be required. Discounts not offered at all eye locations. Additional lens options extra. For more plan coverage details and additional exclusions, visit [e-nva.com](http://e-nva.com).

# Guide to Moravian Benefits

Benefit	Vendor	Website	Mobile App	Phone
<b>Accident insurance</b>	Mass Mutual	<a href="http://massmutual.com">massmutual.com</a>	N/A	610-393-1745
<b>Additional benefits, discounts</b>	Moravian University	<a href="http://moravian.edu">moravian.edu</a>	N/A	610-861-1527
<b>Auto insurance discount</b>	Liberty Mutual	<a href="http://libertymutual.com">libertymutual.com</a>	Liberty Mutual Mobile	800-706-0047 ext. 51475
<b>Credit union membership</b>	Bethlehem 1st Federal Credit Union	<a href="http://beth1st.org">beth1st.org</a>	N/A	610-691-0041
<b>Daycare discount</b>	Lightbridge Academy	<a href="http://LightbridgeAcademy.com">LightbridgeAcademy.com</a>	N/A	732-980-1900 ext. 106
<b>Dental insurance</b>	United Concordia (UCCI)	<a href="http://ucci.com">ucci.com</a>	United Concordia Dental Mobile	800-332-0366
<b>Educational Benefits</b>	Moravian University	<a href="http://moravian.edu">moravian.edu</a>	N/A	610-861-1527
<b>Employee Assitance Program (EAP)</b>	Uprise Health	<a href="http://moravian.edu/EAP">moravian.edu/EAP</a>	WayForward	800-395-1616
<b>Entertainment discounts</b>	Corporate Offers	<a href="http://corporateoffers.com">corporateoffers.com</a>	N/A	212-203-1818
<b>Flexible spending accounts (FSA)</b>	P&A Group	<a href="http://padmin.com">padmin.com</a>	P&A Group	800-688-2611
<b>Health insurance</b>	Capital Blue Cross	<a href="http://capbluecross.com">capbluecross.com</a>	N/A	800-216-9741
<b>Health savings account (HSA)</b>	HSA Bank	<a href="http://hsabank.com">hsabank.com</a>	HSA Bank Mobile	800-357-6246
<b>Home insurance discount</b>	Liberty Mutual	<a href="http://libertymutual.com">libertymutual.com</a>	Liberty Mutual Mobile	800-706-0047 ext. 51475
<b>Home services, mortgage, cash back rewards</b>	Coldwell Banker	<a href="http://preferredmoves.com">preferredmoves.com</a>	Coldwell Banker	800-396-0960
<b>Life insurance (group term)</b>	The Lincoln National Life Insurance Company	<a href="http://moravian.edu">moravian.edu</a>	N/A	800-423-2765
<b>Long-term disability (LTD) insurance</b>	The Lincoln National Life Insurance Company	<a href="http://moravian.edu">moravian.edu</a>	N/A	800-423-2765
<b>Medical care discount program</b>	AblePay	<a href="http://ablepayhealth.com">ablepayhealth.com</a>	N/A	484-292-4000
<b>Prescription</b>	Magellan Rx	<a href="http://magellanrx.com">magellanrx.com</a>	N/A	800-424-0472
<b>Retirement savings accounts</b>	TIAA	<a href="http://tiaa.org/moravian">tiaa.org/moravian</a>	TIAA	800-842-2776
<b>Vision insurance</b>	National Vision Administrators (NVA)	<a href="http://e-nva.com">e-nva.com</a>	NVA Vision Benefits Member App	800-672-7723
<b>Whole life insurance</b>	Mass Mutual	<a href="http://massmutual.com">massmutual.com</a>	N/A	610-393-1745
<b>Work leaves</b>	Moravian University	<a href="http://moravian.edu">moravian.edu</a>	N/A	610-861-1527



# Have questions about Open Enrollment?

Join HR and your benefits vendors at the virtual benefits fair. Earn points towards your healthy lifestyle reward passport or be entered into a raffle for participating!

For schedule and registration links: [moravian.edu/benefits-fair](https://moravian.edu/benefits-fair)

## More Resources for You

### EAP (Employee Assistance Program)

Moravian University contracts with Uprise Health to provide an Employee Assistance Program for employees and their families at no cost (not applicable to temporary faculty or staff or student employees). All services are confidential.

CALL: 800-395-1616 | ONLINE: [members.uprisehealth.com](https://members.uprisehealth.com)

Username: Moravian | Password: University

### TIAA - Retirement savings plans

Online salary deferrals, automatic increase feature and more! Moravian's current retirement plan contribution is 8%. Visit the Moravian microsite to review your investments and make changes. [The 2022 IRS contribution limits have not yet been announced.](#)

CALL: 800-842-2776 | ONLINE: [TIAA.org/moravian](https://TIAA.org/moravian)

### Supplemental Life Insurance through Moravian University

Open Enrollment is your chance to increase your supplemental life insurance coverage if you are already enrolled. Contact [Hope Meixell](#) if interested!

### AblePay - Medical discount program

AblePay is a no-cost add on to your existing health insurance. It assists members by providing discounts, flexible and convenient payment options, and the necessary support if you ever have a question or issue.

CALL: 484-292-4000 | ONLINE: [ablepayhealth.com](https://ablepayhealth.com)