

# BENEFITS

# guide



# 2022



# Northwest Missouri State University's 2022 Benefits

Welcome to the Northwest Missouri State University's Annual Benefits Enrollment Guide for 2022. This guide describes the benefit options available to you for the 2022 plan year. Please read it carefully for important information you will need in order to elect the benefits that are right for you.

Our Benefits and Wellness Committee, with the help of the Northwest Leadership Team, has carefully evaluated and finalized the University's renewal of health, dental, vision and life insurance benefits for the 2022 calendar year.

In 2022, we are pleased to announce no changes to dental, vision or life insurance plans. The rising costs of health insurance coverage continue to be a challenge for the University, and Northwest is addressing a \$1.2 million increase, or 17 percent, to its health insurance in 2022. In addition to increased employer and employee contributions, the following plan design changes will be implemented to help address the increase:

- Increase Out of Pocket Maximum on Base plan from \$5000 to \$6000
- Increase to Deductible on HDHP from \$3500 to \$5000

**Open Enrollment will take place  
Oct. 11-29, 2021**

**NOTE:** This guide is provided for informational purposes only and is a general overview of the provisions described in the actual plan documents. Refer to the actual plan documents for the specifics of each of your benefit plans. These can be found on the myNorthwest portal. The information in this Guide is in effect at the sole discretion of Northwest and may be withdrawn or changed at any time with or without notice. This Guide is not intended, nor shall be construed, as a binding contract. Northwest reserves the right to change or discontinue any or all benefits at any time without notice. In the event a benefit is to be discontinued, you will be notified as soon as possible.

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## Welcome to the 2022 Benefits Enrollment

Northwest remains committed to offering you a benefit plan that is flexible, accessible and affordable now — and especially for years to come. We work diligently every year to provide our employees the best benefits for the best cost. We are indebted to our Benefits and Wellness Committee, complete with faculty and staff leaders, whose guidance helps us navigate this difficult topic.

Northwest knows your employee benefits package is extremely important to you. This guide provides a summary of your benefit options and is designed to help you make choices and enroll for coverage. The plan elections you make during open enrollment will be in effect until Dec. 31, 2022. If you have any questions after you enroll, please call the benefit plan providers directly or log on to their websites. See the table on page "Benefits Resources" on page 23 for contact information.

### Eligibility

You may enroll your eligible dependents in the same plans you choose for yourself. Eligible dependents on the plans include your legal spouse and your children up to age 26 (they are covered to the end of the calendar year in which they turn age 26). Unmarried children over the age of 26 may continue to be covered if they are incapable of self-support due to a disability, illness, or injury.

### Making Changes During the Year

The choices you make during open enrollment remain in effect through the end of the plan year (Dec. 31, 2022). Payroll deductions for medical, dental, vision and voluntary life insurance will occur with the December 2021 paycheck.

Once you are enrolled, you must wait until the next open enrollment period to change your benefits or add or remove coverage for dependents, unless you have a qualifying life event as defined by the IRS. Any election changes must be submitted to the Office of Human Resources within 30 days of the qualifying event.

Examples of a qualifying life event include but are not limited to the following:

- Marriage, divorce, legal separation, or annulment
- Loss of other coverage.
- Birth or adoption of a child.
- Change in your dependent's eligibility status because of marriage, age, etc.
- Change in your residence or workplace (if your benefit options change).

If you are currently enrolled in the medical, dental or vision plans, you will automatically be renewed under the same plan as you currently carry. If you are not currently enrolled or would like to make changes to your current benefit elections, you will need to complete an enrollment/change form. If you do not wish to make any changes, you do not need to complete any paperwork with the exception of the Missouri Cafeteria Plan (MOCAFE).

# Medical and Prescription Drug Plans

## Blue Cross Blue Shield of Kansas City (Blue KC)

Northwest will continue to offer two plan options with coverage through Blue KC — the Base Plan and the Qualified High Deductible Health Plan (QHDHP) with a Health Savings Account (HSA).

Below is a summary of NWMSU’s medical plan options. You can go to any licensed provider at any time; however, you will spend less when you see an in-network provider because Blue KC has negotiated special rates with these providers.

You can find an in-network provider online at [BlueKC.com](http://BlueKC.com) or download the MyBlueKC mobile app to access your health insurance information anytime.

### To find a provider before you are enrolled:

**STEP 1:** Visit [BlueKC.com](http://BlueKC.com).

**STEP 2:** Select Find Care, in the upper right corner of the page.

**STEP 3:** Tell us whether you’re getting an employer plan, or shopping for an individual/family plan.

**STEP 4:** Select Your Network under the Select a Medical Network dropdown.

**STEP 5:** Set Your Location by Zip Code.

**STEP 6:** Explore Your Options.

\*Searching as a guest will not allow you to estimate costs, research condition information, or view treatment timelines

Medical Plan	BASE		HDHP w/HSA	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Calendar Year Deductible</b>				
Individual	\$2,000	\$2,000	\$5,000	\$5,000
Family	\$4,000	\$4,000	\$10,000	\$10,000
<b>Calendar Year Out-of-Pocket Maximum</b>				
Individual	\$6,000	\$12,000	\$5,000	\$10,000
Family	\$12,000	\$24,000	\$10,000	\$20,000
Coinsurance (Amount Plan Pays After Deductible Is Met)	20%	40%	0%	20%
<b>Office Visits</b>				
Preventative Care	Covered at 100%	Deductible then 40% coinsurance	Covered at 100%	Covered at 100%
Primary Care Physician	\$35 copay	Deductible then 40% coinsurance	Deductible then 0%	Deductible then 0%
Specialist	\$70 copay	Deductible then 40% coinsurance	Deductible then 0%	Deductible then 0%
Urgent Care	\$70 copay	Deductible then 40% coinsurance	Deductible then 0%	Deductible then 0%
Emergency Room	\$150 copay, then 20%	\$150 copay, then 20%	Deductible then 0%	Deductible then 0%
<b>Virtual Care</b>				
Telehealth Through Blue KC	\$70 copay	Not covered	Deductible then 0%	Not Covered
<b>Prescription Drug</b>				
Tier 1	\$15 copay	\$15 copay, then 50% coinsurance	Deductible then 0%	
Tier 2	\$40 copay	\$40 copay, then 50% coinsurance		
Tier 3	\$65 copay	\$65 copay, then 50% coinsurance		

# Your 2022 Healthcare Premiums



Including \$20 Wellness discount. Those who do not meet the requirements for the premium differential will pay an additional \$240 annually.

## Base Plan Rates

Base <\$40,000 Plan Premium	Total Billed Amount	University Cost	Employee Cost
Employee Only	\$1,019.69	\$978.03	\$41.66
Employee + Spouse	\$2,017.61	\$1,312.30	\$705.31
Employee + Child(ren)	\$1,845.49	\$1,159.72	\$685.76
Family	\$2,842.62	\$1,726.53	\$1,116.09
Family (2 NW Employees)	\$2,842.62	\$2,069.09	\$773.53

Base \$40,000-\$59,999 Plan Premium	Total Billed Amount	University Cost	Employee Cost
Employee Only	\$1,019.69	\$956.52	\$63.17
Employee + Spouse	\$2,017.61	\$1,262.56	\$755.05
Employee + Child(ren)	\$1,845.49	\$1,115.15	\$730.34
Family	\$2,842.62	\$1,654.70	\$1,187.92
Family (2 NW Employees)	\$2,842.62	\$1,986.21	\$856.41

Base \$60,000-\$99,999 Plan Premium	Total Billed Amount	University Cost	Employee Cost
Employee Only	\$1,019.69	\$917.55	\$102.14
Employee + Spouse	\$2,017.61	\$1,193.27	\$824.34
Employee + Child(ren)	\$1,845.49	\$1,062.00	\$783.48
Family	\$2,842.62	\$1,571.82	\$1,270.80
Family (2 NW Employees)	\$2,842.62	\$1,875.71	\$966.91

Base \$100,000 + Plan Premium	Total Billed Amount	University Cost	Employee Cost
Employee Only	\$1,019.69	\$844.97	\$174.72
Employee + Spouse	\$2,017.61	\$1,068.90	\$948.71
Employee + Child(ren)	\$1,845.49	\$936.84	\$908.64
Family	\$2,842.62	\$1,392.25	\$1,450.37
Family (2 NW Employees)	\$2,842.62	\$1,709.95	\$1,132.67



## Bluesaver QHDHP/HSA Rates

Bluesaver <\$40,000 Plan Premium	Total Billed Amount	University Cost w/ HSA Seed	Employee Cost
Employee Only	\$937.69	\$955.70	\$40.32
Employee + Spouse	\$1,853.59	\$1,215.09	\$696.83
Employee + Child(ren)	\$1,693.15	\$1,079.04	\$672.44
Family	\$2,608.34	\$1,583.10	\$1,083.57
Family (2 NW Employees)	\$2,608.34	\$1,956.91	\$768.10

Bluesaver \$40,000-\$59,999 Plan Premium	Total Billed Amount	University Cost w/ HSA Seed	Employee Cost
Employee Only	\$937.69	\$935.54	\$60.48
Employee + Spouse	\$1,853.59	\$1,162.17	\$749.75
Employee + Child(ren)	\$1,693.15	\$1,027.97	\$723.51
Family	\$2,608.34	\$1,500.81	\$1,165.86
Family (2 NW Employees)	\$2,608.34	\$1,874.61	\$850.39

Bluesaver \$60,000-\$99,999 Plan Premium	Total Billed Amount	University Cost w/ HSA Seed	Employee Cost
Employee Only	\$937.69	\$875.60	\$95.42
Employee + Spouse	\$1,853.59	\$1,075.43	\$811.50
Employee + Child(ren)	\$1,693.15	\$943.39	\$783.09
Family	\$2,608.34	\$1,379.80	\$1,261.87
Family (2 NW Employees)	\$2,608.34	\$1,714.88	\$960.12

Bluesaver \$100,000 + Plan Premium	Total Billed Amount	University Cost w/ HSA Seed	Employee Cost
Employee Only	\$937.69	\$798.99	\$172.03
Employee + Spouse	\$1,853.59	\$1,004.87	\$882.06
Employee + Child(ren)	\$1,693.15	\$875.29	\$851.19
Family	\$2,608.34	\$1,270.07	\$1,371.60
Family (2 NW Employees)	\$2,608.34	\$1,550.29	\$1,124.72

**YOU WILL BE RESPONSIBLE FOR PAYING YOUR PROVIDER DIRECTLY.** Once you have received your Blue KC EOB and the bill from your provider, you will need to pay your provider. If you have money available in your HSA, you can utilize your Optum debit card for payment by writing the debit card number on the invoice and mailing it to the billing office, or by swiping the card at your provider's office. If you are at the pharmacy, the provider will want you to pay at the time of service. There are no claims or EOBs for prescription drugs. You may swipe your Optum debit card at the pharmacy if you have funds available.

If you do not have money available in your HSA, you will need to use another form of payment such as your checking account or personal credit card. As money is deposited in your HSA, you may withdraw it to pay yourself back.

A good rule of thumb is to retain all paperwork for three to seven years. If you use the money for nonqualified expenses prior to turning age 65, you will pay income taxes and a 20% penalty. After age 65, the penalty is removed.

# Plan Comparison

Need help choosing the plan that is best for you? Be sure to use the plan comparison tool found online [here](#).

2022 Plan Comparison Calculator			
<b>Step 1: Who will be covered?</b>			Expected Utilization <input type="text" value="N/A"/>
Coverage Level <input type="text" value="Employee Only"/>	Salary Band <input type="text" value="≤\$40,000"/>	<b>Optional:</b> You can select a pre-defined expected utilization for the upcoming plan year. This will automatically populate certain areas in the calculator depending on the level of utilization selected. Each slider can be modified after a selection has been made, if necessary.	
<b>Step 2: What are your health care needs?</b>			
<b>Doctor Visits &amp; Lab</b>		<b>Prescription Drug</b>	
<b>Primary Care Office Visits (non-preventive)</b> Labs and other procedures performed in physician's office are not included. Assumes \$115 per visit.	You <input type="text" value="0"/>	<b>Tier 1 - Generic Rx</b> Enter the total # of annual generic scripts expected. Calculator assumes \$30/script.	You <input type="text" value="0"/>
<b>Specialist Office Visits</b> Labs and other procedures performed in physician's office are not included. Assumes \$350 per visit.	You <input type="text" value="0"/>	<b>Tier 2 / Tier 3 - Preferred / Non-Preferred Brand Rx</b> Enter the total # of annual preferred/non-preferred brand scripts expected. Calculator assumes \$400/script and preferred brand cost sharing.	You <input type="text" value="0"/>
<b>Lab / X-ray / Radiology - Hospital / Outpatient Facility</b> Calculator assumes \$450 per visit.	You <input type="text" value="0"/>	<b>Specialty Rx</b> Enter the total # of annual non-preferred scripts expected. Calculator assumes \$8000/script and preferred brand cost sharing.	You <input type="text" value="0"/>
<b>Major Health Events &amp; Other Costs</b>			
<b>Hospitalization / Inpatient Services</b> Calculator assumes \$2,500 per day.	You <input type="text" value="0"/>	<b>Emergency Room Visits</b> Calculator assumes \$3,750 per emergency room visit.	You <input type="text" value="0"/>
<b>Outpatient Surgery</b> Calculator assumes \$3,500 per surgery.	You <input type="text" value="0"/>	<b>Optional: Other Expected Costs</b> Enter any additional amount for costs not accounted	You <input type="text" value="\$0"/>

## Missouri State Employees Cafeteria Plan

### Details

#### Premium-Only Participation

Do you have out-of-pocket University-sponsored insurance premiums (Health, Dental, Vision)? These premiums will automatically be deducted from your paycheck pre-tax. You will be charged the administrative fee of \$0.24/month for this service. If you do not want to participate in the premium savings, you **MUST** opt out by completing a MOCAFE form. You will have to opt out every year during Open Enrollment. Forms are available in the Office of Human Resources.

#### Flexible Spending Account (FSA)

If you would like to participate in the Flexible Spending Account (FSA), you MUST re-enroll every year. The FSA is a great way to save money on expenses you are already incurring by using pre-tax money deducted through your payroll.

There are three types of Flexible Spending Accounts:

1. The Traditional FSA allows you to set aside money for out-of-pocket medical expenses such as copays, coinsurance, deductible, dental/vision expenses, and prescriptions for you, your spouse, and any of your tax dependents, even if they are not on Northwest's health insurance plan.
2. The Limited Scope Dental/Vision FSA allows you to set aside money for only out-of-pocket dental/vision expenses if you are enrolled in a Health Savings Account. If you are enrolling in the Qualified High Deductible Health Plan with a Health Savings Account, you **CANNOT** participate in the traditional Flexible Spending Account for Medical Expenses, but can contribute to the Limited Scope FSA.
3. The Dependent Care FSA is typically used for day care expenses for children under the age of 13.

All employees should enroll online at <https://enroll.asiflex.com/select020.aspx> using Employer Code: MO. You may use the online form to make any of your elections or to opt out of the premium pre-tax savings. **IMPORTANT: Cafeteria Plan enrollment must be completed by Dec. 1.**

**IMPORTANT: Forms must be faxed or postmarked by Dec. 1 (no exceptions)!**

# Health Savings Account (HSA)

An HSA is a personal healthcare bank account you can use to pay out-of-pocket medical expenses with pretax dollars. If you enroll in a high-deductible health plan, you can open an HSA.

You own and administer your HSA. You determine how much you contribute to your account, when to use your money to pay for qualified medical expenses, and when to reimburse yourself. Remember, this is a bank account; you must have money in the account before you can spend it.

HSAs offer you the following advantages:

**TAX SAVINGS:** You contribute pretax dollars to the HSA. Northwest will also contribute to your HSA for 2022. Interest accumulates tax-free, and funds are withdrawn tax-free to pay for medical expenses.

**REDUCED OUT-OF-POCKET COSTS:** You can use the money in your HSA to pay for eligible medical, dental and vision expenses and prescriptions. The HSA funds you use can help you meet your plan's annual deductible.

**A LONG-TERM INVESTMENT THAT STAYS WITH YOU:** Unused account dollars are yours to keep even if you retire or leave the company. Also, you can invest your HSA funds, so your available healthcare dollars can grow over time.

**THE OPPORTUNITY FOR LONG-TERM SAVINGS:** Save unused HSA funds from year to year — you can use this money to reduce future out-of-pocket health expenses. You can even save HSA dollars to use after you retire.

Salary Tier	Annual University HSA Contribution
<\$40,000	\$700
\$40,000-\$59,999	(\$500 in January 2022 and \$200 in September 2022)
\$60,000-\$99,999	\$400
\$100,000	(\$250 in January 2022 and \$150 in September 2022)

\*If you make the full-year contribution based upon your status as of Dec. 1, you may be subject to an IRS testing period and could owe tax and a penalty on part of that contribution if you do not remain an eligible individual through Dec. 31 of the following year. You may also need to prorate your contribution if you drop or reduce the level of your coverage midyear.

\*\*You must not have any other first-dollar health insurance coverage before the deductible is met. Preventive care services are not required to be subject to the deductible. Individuals may also carry separate coverage for accidents, disability, dental or vision care, and long-term care, not subject to the deductible. Limited-purpose flexible spending accounts are allowed for vision and dental expenses.

If you enroll in a high-deductible health plan, you can open an HSA.

## IMPORTANT! How much you can deposit into an HSA in 2022

Northwest employer contributions count toward the annual HSA contribution limits, so you need to plan carefully how much you'll contribute annually to avoid excess contributions. These limits apply even for participants entering the plan midyear.\* Prior-year contributions may be made through April 15 of the following year.

	Under age 55	Age 55 and older (and not enrolled in Medicare)
Individual	\$3,650	\$4,650 (includes \$1,000 "catch-up" contribution)
Family	\$7,300	\$8,300 (includes \$1,000 "catch-up" contribution)

You are eligible to open and fund an HSA if:

- You are not enrolled in any other non-HSA qualified health insurance plan.\*\*
- You are not covered by your spouse's health plan (unless it is a qualified HDHP), flexible spending account (FSA) or health reimbursement account (HRA).
- You are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare, TRICARE or TRICARE For Life.
- Care received through the VA in the preceding three calendar months was dental, vision or preventive care or was provided to a veteran who has a disability rating from the VA.



## Use Rx savings solutions to save on prescriptions

Yes, there's something you can do about prescription costs.

Rx Savings Solutions is a secure, online tool that helps you find ways to save money on your prescription drugs. Your health plan offers this service free of charge to all members and their dependants enrolled in medical benefits.

### This is how it should be ...



#### SELECTION

Discover all the options available to treat your condition and compare them to your current prescription(s).



#### PRICE

Know exactly what a medication costs, if your plan covers it, and the impact on your deductible.



#### CONVENIENCE

Never miss a savings opportunity, even in the doctor's office, and request a lower-cost prescription in just a few clicks.



#### ASSISTANCE

If you have a savings opportunity, the experienced Rx Savings staff can work directly with your doctor to help you make safe changes and start saving quickly!

### This is how you can save ...



#### SAME DRUG, DIFFERENT FORM

*Believe it or not, a capsule might cost more than a tablet or liquid form - or vice versa. You never know, but now you will.*



#### DIFFERENT DRUG, SAME TREATMENT

*There is usually more than one medication available to treat a medical condition. We show you all of them, along with their costs.*



#### SAME INGREDIENTS, DIFFERENT PILLS

*If a drug has two active ingredients, the price can skyrocket! Take the active ingredients separately at the same time for the same treatment at a lower cost.*



#### SAME ACTIVE INGREDIENT, LOWER PRICE

*If a generic is available, we'll find it. If there is more than one option, you'll know exactly what each one costs.*

## START SAVING WITH RX SAVINGS SOLUTIONS

- Log into [MyBlueKC.com](https://mybluekc.com) and select: **Plan Benefits > Pharmacy Plan Info > Spend Less on Prescription Drugs** or use the quick link: [myrxss.com/bluekc](https://myrxss.com/bluekc).
- See your current savings opportunities or search any medication for savings. You can also view your prescription history and share with your doctors.
- If you have a savings opportunity, talk to your doctor or pharmacist to discuss your options.

### OR

- Rx Savings Solutions' experienced pharmacists can work directly with your doctor or pharmacist to make safe changes that save you money. Call Blue KC Customer Service at the number found on your member ID card for assistance.
- Receive notifications when new savings opportunities are available.

## Go online!

### START SAVING!

Go to [MyBlueKC.com](https://mybluekc.com) to log in and access your pharmacy benefits and Rx Savings Solutions or use quick link: [myrxss.com/bluekc](https://myrxss.com/bluekc). If you have a savings opportunity Rx Savings Solutions can help make changes with your doctor.

# RxSelect Network

## Use select pharmacies to save

- What is the RxSelect Network?

The RxSelect Network features a network of pharmacies that gives you the best value — without compromising service, quality or safety.

- Which pharmacies are included?

There are over 50,000 pharmacies included in this network, including Walgreens, Walmart, Sam's Club, Costco, Hyvee and more.

**IMPORTANT:** CVS and Target are not included in this network.

- What are the benefits of this network?

Your prescription costs will be lower if you use a pharmacy in this network. These pharmacies have agreed to reduced cost-sharing, so you pay less.

- Do I have coverage if I go to a pharmacy not in the network?

Yes. However, if you fill your prescription at a pharmacy other than a RxSelect Network pharmacy, you will pay the out-of-network cost share.

- Will I have to go far to find a pharmacy in this network?

With pharmacies such as Walgreens, Walmart, Sam's and Costco included in this network, plus more, typically there is an in-network pharmacy close to where you live or work.

(CVS/Target pharmacies are NOT included.)

## HOW DO I FIND A PHARMACY IN THE RXSELECT NETWORK?

Upon your health plan effective date, you will have access to find pharmacies in the RxSelect Network by following these steps:

- Log into [mybluekc.com](http://mybluekc.com). (If this is your first time logging in, you will need your Blue KC member ID card to reference.)
- Click Find Care on the menu.
- Scroll down and click on Find a Pharmacy to be redirected to the OptumRx website and search for a pharmacy based on your ZIP code.

### Questions?

If you do not have Internet access, or if you have questions regarding this network, please call the Blue KC Pharmacy line at 816.395.2176 or toll free at 800.228.1436.

50,000+ Pharmacies



LOWER Prescription Costs



Pharmacies Close To Where You LIVE OR WORK





# OptumRx Mail Service Member Select

## Discover the convenience of OptumRx Mail Service Member Select

Mail Service Member Select is a home delivery program that makes it easy for you to receive your ongoing medications by mail.

This program will save you time and help you better manage the medication you take regularly. Not only is home delivery safe and reliable, it also offers the following advantages:



- **COST SAVINGS:** You may pay less for your medication with a 3-month supply through OptumRx.



- **CONVENIENCE:** Get free standard shipping on medications delivered to your mailbox.



- **24/7 ACCESS AND REMINDERS:** Speak to a pharmacist who can answer your questions any time, any day. Even set up text and email reminders to help you remember to take or refill your medications.

### ACTION REQUIRED: Choose your fill preference

With your current health plan, you will need to make a choice where you want to get your long-term medications — also known as maintenance medications. Choose to fill your maintenance medication through either OptumRx home delivery or a retail pharmacy. The program allows you two retail pharmacy fills of your maintenance medication before you must choose.

**IMPORTANT:** If you do not take action after the second retail fill, you may have to pay at the full out-of-network cost for your prescription.

If you choose a retail pharmacy, you must disenroll from the Mail Service Member Select program. There is no penalty to fill at a retail pharmacy as long as you declare your choice with OptumRx before your third fill.

### Declare your choice

Get started with home delivery:

- Log into [mybluekc.com](https://mybluekc.com). Click **Plan Benefits** from the menu, then click **Pharmacy Plan Info**. From that page, click the button **View Your Pharmacy Benefits** to be taken to the OptumRx website.
- From the OptumRx homepage, click the **Information Center** drop down at the top of the screen. Click on **Programs and Forms** and then click on **home delivery order form**.
- Download the form and mail it with your written prescription to the address at the bottom of the form. Once received, OptumRx will start home delivery.

Contact OptumRx at 844.579.7774 if you wish to keep filling at a retail pharmacy, or if you need help transferring maintenance medications to home delivery.



# Premium Formulary

A successful pharmacy benefit effectively balances quality, medication, access and affordability. The OptumRx Premium formulary offers an enhanced savings strategy that leverages exclusion capabilities with manufacturers to reduce costs, maintain therapeutic choices and promote lower-cost alternatives.

## Provide program options with savings

The Premium formulary is an open formulary with select exclusions to drive value that has mandatory utilization management in select drug categories.

- Tier 1 — Includes all generic medications
- Tier 2 — Commonly used brand medications
- Tier 3 — Consists of higher-cost brand medications

Specialty medications, including injectables, are tiered based on the Optum Specialty Pharmacy List and may fall within any of the above tiers.

### PREMIUM FORMULARY HIGHLIGHTS

- Promotes medication quality and safety through a clinically driven offering
- Strategic exclusions support member choice and minimize disruption
- Delivers significant client savings and value

## Improve savings

The program excludes over 450 medications from benefit coverage. By removing these medications, we can negotiate better discounts for quality medications used to treat the same condition. This ultimately results in lower overall health care costs while maintaining affordable medication options for members.

## Clinically driven formulary decision process

We use a clinically driven formulary decision-making approach that looks at individual therapy classes and makes decisions based on lowest overall cost. Our modular approach to formulary management allows you to build a strategy that makes the most sense for your organization. In turn, this helps maintain affordable medication options for members.

Medications undergo a rigorous independent clinical review and financial evaluation process before they can be excluded. Medications may be considered for exclusion if they are deemed therapeutically equivalent, in the same class as a clinically similar product on the formulary, or demonstrates no unique therapeutic benefit relative to other alternatives. As new clinical information is introduced, prices shift, or other dynamics change, excluded medications may be re-evaluated for coverage.



# 2022: Health and Wellness Program

## A Healthier You™

**TAKE CONTROL, GET HEALTHIER, EARN CHANCES TO WIN GREAT PRIZES.**

Northwest employees and spouses on the health insurance plan who participate in this year’s Health Risk Assessment will receive a discount on health premiums. Employees and spouses who choose not to participate in the Health Risk Assessments will experience a premium differential of \$20 per month beginning in January 2022.

The A Healthier You™ program gives you convenient online and mobile access to wellness tools that you can use to live your healthiest life. Plus, the more you visit, the more chances you’ll have to win gift cards to some popular retailers.

### TWO ways to connect



#### Log into MyBlueKC.com

Visit your A Healthier You portal from your computer using Google Chrome, then click on Health & Wellness.







#### Download the App

Go to your app store, then search for Blue KC A Healthier You app.




Scan this code or visit the app store to download the app to your favorite device.

### With every tap, create a healthier you

-  **TAKE YOUR HEALTH RISK ASSESSMENT.**
-  **CONNECT A DEVICE TO TRACK YOUR STEPS, SLEEP, NUTRITION AND MORE.**
-  **GET REMINDERS FOR PREVENTIVE EXAMS.**
-  **COMPLETE HEALTH ACTIONS TO EARN POINTS TO ENTER MONTHLY SWEEPSTAKES.**



**GO ONLINE.**  For a closer look at A Healthier You, **download the Blue KC A Healthier You app**, or **visit your A Healthier You portal on MyBlueKC.com** – your healthy place for wellness support and helpful digital tools.

# Blue Cross Blue Shield of Kansas City Tools

Access Member Tools and Resources by Registering at [MyBlueKC.com](http://MyBlueKC.com).

- View coverage details (copays, deductibles, out-of-pocket maximums, etc.).
- Review claims activity and history.
- Print a temporary ID card or order a new ID card.
- View frequently asked questions.
- Registered nurses are available to provide immediate assistance and advice on medical treatment.

## Locating a Blue Cross Blue Shield Provider

For the best member experience, log in to [www.MyBlueKC.com](http://www.MyBlueKC.com) and personalize every search. Looking for an in-network doctor, specialist, or hospital? Want to read patient reviews? Care to review quality designations?

**LOG IN. GET SMART. MAKE BETTER DECISIONS.**

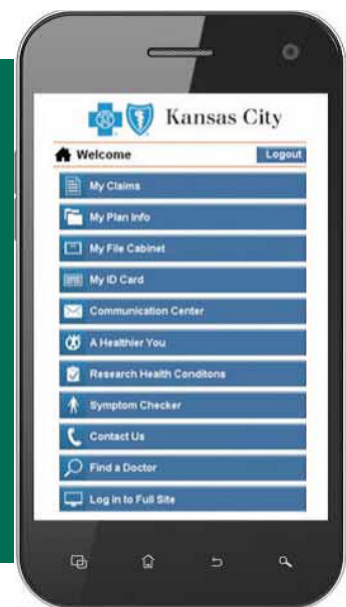
## How Blue Cross Blue Shield of Kansas City Can Help You

- Enrollment information line at 888.989.8842.
- Register on the Member Portal at [MyBlueKC.com](http://MyBlueKC.com).

### MOBILE TOOLS THAT HELP YOU STAY CONNECTED TO YOUR HEALTHCARE

The Blue Cross Blue Shield mobile site is designed to give you access to the most frequently used tools. Whether you simply need to find a doctor quickly or have a moment to check on a claim, it's all at your fingertips. Once logged in, take a look at how easy it is to access these tools and manage your healthcare even when you're on the go.

Members must register on [www.BlueKC.com](http://www.BlueKC.com) from a computer before accessing the mobile site. Once you've set up your username and password, you'll be able to log in using your mobile device.



# Blue KC Additional Health Programs

## Chronic Condition Management Program

### **YOU'RE NOT ALONE IN YOUR HEALTH JOURNEY. WE ARE HERE EVERY STEP OF THE WAY.**

With a growing incidence of chronic disease in the U.S., it's essential for Blue KC to teach our members how to self-manage their chronic conditions, avoid potential problems, and keep certain health issues from getting worse.

Our dedicated, in-house registered nurses provide specialized support based on your condition, as well as helping you stay on track with care reminders. Our in-house social workers help members with chronic conditions address social determinants of health, involving access to food, transportation, and more, which can pose additional challenges.

Conditions supported by the Blue KC chronic condition management program:

- High Blood Pressure
- Heart Disease
- Pediatric Asthma
- Heart Failure
- Pediatric Diabetes
- Behavioral Health (Depression, Stress, Anxiety)\*\*
- Asthma
- Diabetes
- Chronic Obstructive Pulmonary Disease (COPD)

\*\*Collaborative Case Management in partnership with Mindful by Blue KC

## Blue KC Care Management App

### **TAP INTO WELLNESS — SUPPORT IS JUST ONE TOUCH AWAY**

With the Blue KC Care Management app, you can find resources and personalized support from the Blue KC Care Team for chronic conditions (diabetes, asthma, etc.), cancer, maternal health, and more.

Members can manage their unique health needs in between doctor's visits by using the app to:

- Chat with a Blue KC nurse
- Access clinically approved articles and videos
- Set appointment and medication reminders
- Track individual progress and milestones
- Get ideas for daily tasks to help them reach their health goals

The app is available on Google Play and the Apple app stores. Simply search "Blue KC Care Management" and use access code: [kchealth](#).



# Diabetes Management — Livongo

## COVERED BENEFIT FOR QUALIFIED MEMBERS!

If you or a covered dependent have diabetes, Livongo for Diabetes provides a simple, advanced blood glucose meter, and as many strips and lancets as you need, at no cost to you.

- Report directly from your meter
- Reorder strips right from your meter
- Automatic uploads mean no more paper logbooks
- Personalized tips with each blood glucose check
- Optional family alerts keep everyone in the loop
- Real-time support when you're out of range



This program is offered at no additional cost to Blue KC members and covered dependents with diabetes through Northwest's health plan. Livongo is an independent company that manages the diabetes management program on behalf of Blue KC.

If you or a covered dependent have diabetes, join today at [join.livongo.com/BLUEKC/register](https://join.livongo.com/BLUEKC/register) or call 800.945.4355.

Use registration code: **BLUEKC**

# Diabetes Prevention — Solera

Blue KC's Diabetes Prevention Program helps members find steps and tools that can help them in their quest to lose weight and might reduce their risk of developing Type 2 diabetes. It's available online or in-person and provides milestones to keep them on track.

**FREE FOR MEMBERS** — Eligible participants can take part in this lifestyle program.

**PICK THE RIGHT PROGRAM FOR YOU** — Choose from a variety of programs, from personal coaching to group meetings.

## KEY PROGRAM POINTS:

- 12-month program
- 16 weekly sessions, then monthly sessions for the balance of a year
- Once qualified, you will be matched with an industry-leading network partner, based on preferences
- You will have a variety of DPP options to choose from: in person, online, via smart phone or text based

**USE FREE TOOLS** — Once engaged, you can get a wireless scale or an activity tracker.

Visit [Solera4me.com/BlueKC](https://Solera4me.com/BlueKC) to take a one-minute quiz!



# Mindful by Blue KC

## BEHAVIORAL HEALTH SERVICES FOR BLUE KC MEMBERS.

Behavioral health issues, including mental health and substance abuse, are among the most common health issues in the nation — and among the most misunderstood. In a given year, one in five Americans will experience a mental issue.\* Yet many people ignore their mental health and never reach out for help, and conditions like depression and anxiety go untreated.

Mindful By Blue KC is an integrated and comprehensive set of services and tools available to members to target unmet behavioral health needs. Our range of innovative solutions is aimed at reducing stigma, improving access, and lowering behavioral healthcare costs. Our Mindful Advocates are available 24 hours a day, seven days a week at 833-302-MIND for help navigating behavioral health benefits and services. They're here to evaluate members' needs and direct them to the appropriate care path.

### IT ALL STARTS WITH THE MINDFUL ADVOCATE

Blue KC's Mindful Advocates are licensed behavioral health clinicians who match you to providers and services when you need them, including listening, navigating care, crisis management, benefits guidance, connecting you to care, and any necessary follow-up.

No matter what you're facing, a Mindful Advocate is available 24/7 and is just a call away for topics including:

- Major life events (divorce, loss, etc.)
- Child care
- Stress
- Other everyday life challenges
- Financial issues
- Navigating care

A Mindful Advocate can help members access tools including in-person, text, online therapy, and virtual visit options specific to the members' behavioral healthcare needs.

For help or information about your services

**TALK WITH A MINDFUL ADVOCATE  
24 HOURS A DAY, 7 DAYS A WEEK.**

**833-302-MIND** (6463) or call the behavioral health number on the back of your member ID card

[MindfulBlueKC.com](https://www.MindfulBlueKC.com)



\*Centers for Disease Control and Prevention

# Voluntary Vision

## Ameritas Group Insurance Company

Northwest will continue to offer two Vision plan options through Ameritas; a low and high plan. There are no benefit or premium changes for 2022. Enrollment in this plan is voluntary and 100% of premiums will be paid by the employee.

Benefit	Details
Vision Insurance	<p>Northwest offers employees two Vision plans through Ameritas.</p> <p><b>Low Plan</b></p> <ul style="list-style-type: none"> <li>■ Maximum Reimbursement: \$150 per person per year</li> <li>■ Includes exam/lenses/frames/contacts</li> <li>■ Claim must be submitted for reimbursement within 90 days of service</li> <li>■ Additional discounts are available when using Eye-Med/Access Provider</li> </ul> <p><b>High Plan</b></p> <ul style="list-style-type: none"> <li>■ Exam Copay: \$10</li> <li>■ Frames and Lenses Copay: \$25 (\$130 frame allowance)</li> <li>■ Contacts Copay: \$0 (\$130 allowance)</li> <li>■ Discounts available for tints, dyes, photochromic, and progressive lenses</li> <li>■ You must use a VSP provider to receive the above-listed benefits on the high plan</li> </ul>

## Your 2022 Voluntary Vision Premiums

Ameritas LOW Plan Premium	Total Monthly Premium	University Cost	Employee Cost
Employee Only	\$7.48	\$0	\$7.48
Employee + Spouse	\$14.88	\$0	\$14.88
Employee + Child(ren)	\$12.80	\$0	\$12.80
Family	\$20.20	\$0	\$20.20

Ameritas HIGH Plan Premium	Total Monthly Premium	University Cost	Employee Cost
Employee Only	\$14.56	\$0	\$14.56
Employee + Spouse	\$28.20	\$0	\$28.20
Employee + Child(ren)	\$23.76	\$0	\$23.76
Family	\$37.16	\$0	\$37.16

# Voluntary Dental



## Delta Dental of Missouri

Northwest will continue to offer Dental insurance through Delta Dental of Missouri. There are no benefit or contribution changes for 2022. Enrollment in this plan is voluntary and 100% of premiums will be paid by the employee.

Delta Dental Premiums	Monthly Employee cost
Employee Only	\$31.09
Employee + Spouse	\$59.26
Employee + Children	\$92.61
Family	\$120.69
Dental Benefits	
Annual Deductible	\$50 per individual
Preventative Service Exams, Cleanings, X-rays	100% plan paid
Basic Services	80/20 in-network 70/30 non-network
Major Services	50/50
Annual Year Maximum	\$1,000 per person per year (includes preventative services)
Orthodontia	50% paid, \$1,000 lifetime maximum

**Find a Delta Dental Provider**

[Click here](#) find a Delta dental provider in your area.

- Find the type of Specialty in the drop down box.
- Select a Plan — Dental PPO/Premier network
- Enter your current location in the Search Location box
- Click “Find Dentist”



# Life/Disability Group Term Life, Insurance and EAP



## The Hartford

The Hartford will be Northwest's partner for Group Life and Voluntary life insurance, Long Term Disability (LTD) insurance and Ability Assist: Employee Assistance Program.

## University-provided Life Insurance

Northwest provides 1 x annual salary up to a maximum of \$150,000 in coverage, at no cost to you.

### Voluntary Life Insurance

We recognize you and your family have specific needs, and our company-paid Life insurance policy may not be enough to ensure your financial security if your income were suddenly lost. If necessary, we offer a Voluntary Life insurance option with competitive group rates so that you can purchase and secure the financial protection you need. Voluntary Life insurance can be purchased for you, your spouse, and your child(ren).

- You may enroll in \$10,000 increments of Voluntary Life insurance, to maximum of 5 x annual salary.
- If you wish to be enrolled for coverage in excess of \$300,000, you will be required to submit evidence of insurability. Enrollment in less than \$300,000 of coverage does not require approval.
- Rates are based on your age bracket, and premiums are paid monthly.

Age	Rate
Age up to 39	\$0.066/\$1,000 in coverage
Age 40-49	\$0.165/\$1,000 in coverage
Age 50 +	\$0.484/\$1,000 in coverage

### Dependent Life Insurance

As a reminder, you will pay the same flat rate whether you have a spouse and child(ren), spouse only, or if you are only covering children (one or multiple children).

	Rate
\$10,000 for spouse & \$5,000 for each eligible Child(ren)	\$2.24/month
\$20,000 for spouse & \$10,000 for each eligible Child(ren)	\$4.47/month

### Long Term Disability (LTD) Insurance

- There is a six-month waiting period for benefits.
- If approved, LTD pays 60% of your predictability earnings if you cannot work because of a disabling illness or injury.

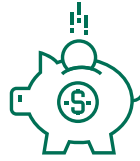
### Ability Assist: Employee Assistance Program (EAP)

Services for Ability Assist include:

- Emotional or work-life counseling
- Financial information and resources
- Legal support and resources

Services include up to three sessions per occurrence per year. Employees may contact The Hartford directly by calling 800.96.HELPS or visit [guidanceresources.com](http://guidanceresources.com). This is a confidential service available for full-time employees.

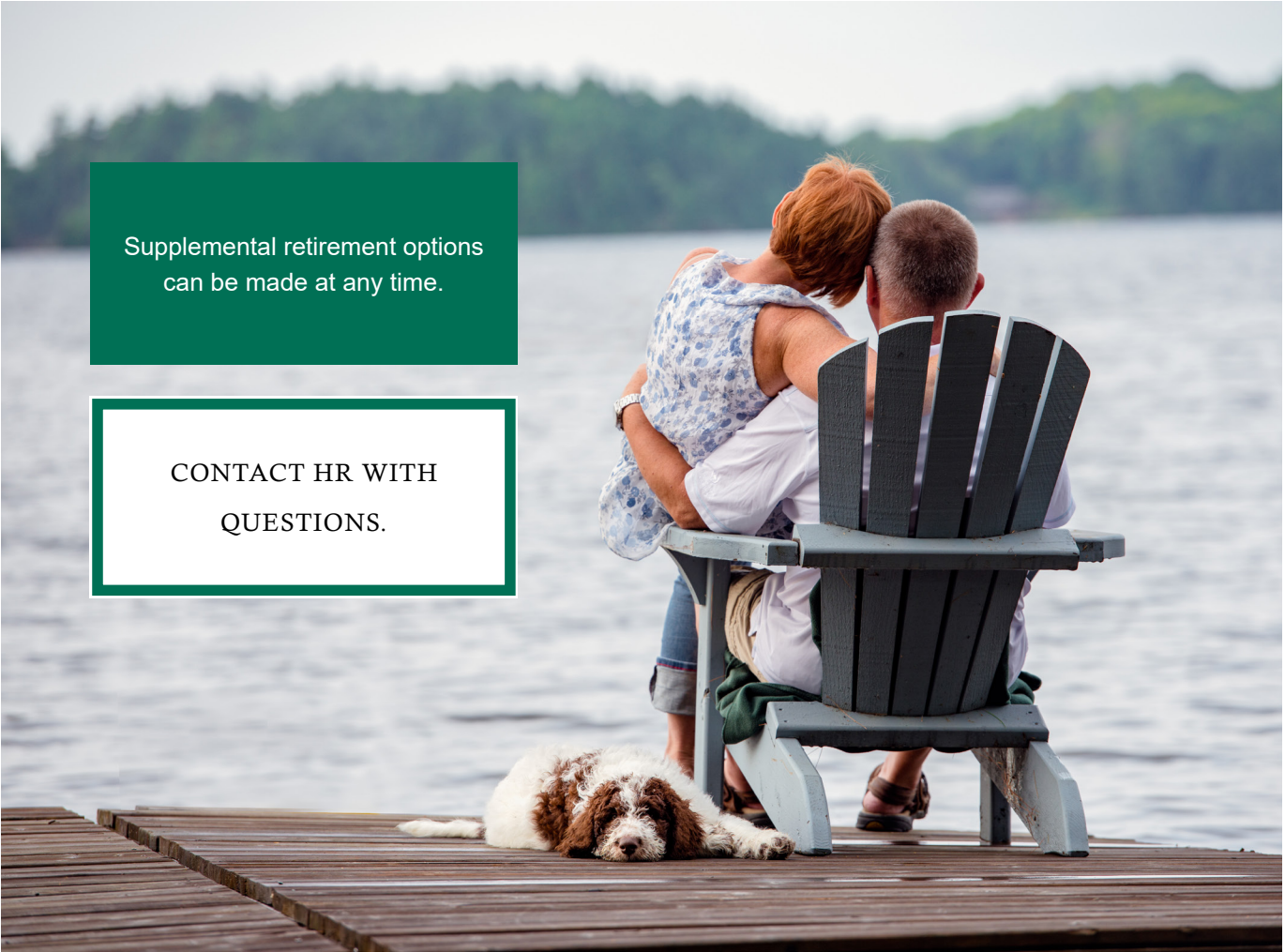
# Retirement Options



Northwest contributes to either MOSERS (Missouri State Employees' Retirement System) or CURP (College and University Retirement Plan), depending on your classification of employment. For more information about your retirement benefits through Northwest, please contact the Office of Human Resources.

If you would like to contribute to a retirement account above and beyond what Northwest provides, there are supplemental plans for you to choose from. Such plans include traditional and Roth 403(b) as well as traditional and Roth 457 options. Northwest has four approved vendors you can choose to work with in order for your contributions to be withheld from your monthly paycheck via payroll deduction:

- TIAA-CREF, Brad Loomis, 314.763.6710
- MetLife, Larry Buessing, 913.367.2354
- State of Missouri Deferred Compensation Plan, David Gibson, 800.392.0925, opt. 3, ext. 6
- New York Life, Micah Coston, 660.224.2946



Supplemental retirement options  
can be made at any time.

CONTACT HR WITH  
QUESTIONS.

# AFLAC Insurance

For more information regarding AFLAC insurance options, please contact Johnna Beemer with Arnold Insurance at 660.562.2085.

Benefit	Details
AFLAC Insurance	<p>The following AFLAC programs are offered to you through payroll deduction on a post-tax basis:</p> <ul style="list-style-type: none"><li>■ Accident</li><li>■ Cancer</li><li>■ Hospital Protection</li><li>■ Short Term Disability</li></ul> <p>AFLAC helps pay out-of-pocket medical costs like copayments and deductibles, family expenses like rent, house payments, car payments, groceries, utilities, gas, etc., and helps replenish the loss of income associated with a serious illness or injury.</p>

## Additional Bearcat Advantages

- Fitness center — Employees and their spouses are able to use the Foster Fitness Center and Student Rec Center FREE of charge. Employees can also utilize the track at Hughes Field House FREE of charge.
- Workers' Compensation — coverage for on-the-job injuries.
- Barnes & Noble Bookstore — discount of 20% available with your Bearcat ID.
- Additional paid leave — vacation, sick, personal, bereavement, jury duty, and military leave options available.
- Reduced tuition — available for employees, spouses, and eligible dependents upon hire.
- Cell phone discounts — please check with your local cell phone provider for discounts.
- University and Maryville Public Library access — available for employees and families.
- MOST — Missouri's 529 college savings plan available through payroll deduction.



# Benefits Resources

Carrier	Contact Information	Website	Group
The Hartford	800.523.2233	<a href="http://thehartfordatwork.com">thehartfordatwork.com</a>	872884
Blue Cross Blue Shield of Kansas City	888.989.8842	<a href="http://bluekc.com">bluekc.com</a>	13106000
EAP	800.96.HELPS 800.964.3577	<a href="http://guidanceresources.com">guidanceresources.com</a>	Company ID: HLF902/ Company Name field — ABILI
Delta Dental	800.335.8266	<a href="http://deltadentalmo.com">deltadentalmo.com</a>	1899-1000
Ameritas Vision	800.877.7195	<a href="http://vsp.com">vsp.com</a>	20925
Optum	877.470.1772	<a href="https://cdhaccount.optum.com">https://cdhaccount.optum.com</a>	
MOSERS/CURP	800.827.1063	<a href="http://mosers.org">mosers.org</a>	
Aflac	660.562.2085 Johnna Beemer		
New York Life	660.224.2946 Micah Coston		
MetLife	913.367.2354 Larry Buessing		
TIAA-CREF	314.763.6710 Brad Loomis		
State of Missouri Deferred Compensation Plan	800.392.0925, opt. 3, ext. 6 David Gibson		
Missouri Cafeteria Plan	800.659.3035	<a href="https://my.asiflex.com">https://my.asiflex.com</a> <a href="http://mocafoe.com">mocafoe.com</a>	





## All changes must be made by October 29!

The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.