

2025



Albion College
EMPLOYEE BENEFITS
OPEN ENROLLMENT PRESENTATION



Albion College



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The Open Enrollment process will be handled via the CBIZ Enroll platform. Unlike years past, all benefit eligible employees will need to participate in the College's Open Enrollment process this year. To start the process select ***Begin Guided Enrollment***. You will have the option to ***Confirm and Continue*** and/or ***Change Election*** adopt, change or waive benefits offered during the **November 7-26** open enrollment period for implementation effective January 1, 2025.



New CBIZ Enroll Benefit Administration Platform

When you are ready to enroll in the Albion College sponsored benefit plans, you may logon to your personal employee benefit website. This website includes information about your benefit plans, allowing you to enroll quickly and easily, and access your benefit information throughout the year.

1. Go to: <https://albion.cbizenroll.com/>
2. Enter your username: **first letter of first name + First 4 letters of last name + 001**
3. Enter your password: **Date of Birth formatted MMDDYYYY**

After the initial logon, you will be asked to change your password. On the Welcome page you will see which benefits you can enroll in by selecting Guided Enrollment.

Help and Website Tips: For helpful information on your benefits and how to use the employee benefit website:

- Go to View/Edit Enrollment on the welcome page.
- Go to any of the Helpful Links on the welcome page.

If you lose your username or password, use the links under the Login menu to reset your account. If this does not work for you or you have any questions, please contact hr@albion.edu or 517-629-0205.

Health Plan Administrator & Network

No Change to Medical TPA or Networks:

- ASR Health Benefits will be the Third-Party Administrator (TPA)
 - Wholly owned subsidiary of Health Alliance Plan and Henry Ford Health System
- Medical Networks
 - In Michigan – HAP or Multiplan (typically for Mental Health and Chiropractors)
 - Outside Michigan & International
 - Aetna National PPO Network
 - Telemedicine
 - Amwell – www.amwell.com/cm
- Member portal <https://www.asrhealthbenefits.com/home/members/> or 800-968-2449

Prescription Drug Benefits

No Change to Pharmacy Benefit Manager - TransparentRx :

- Able to use any pharmacy of your choice
- Mail-Order Pharmacy benefits will be administered by GoGoMeds Mail

Pharmacy

- Hours: Mon – Fri, 8:00 AM – 11:00 PM ET; Sat, 9:00 AM – 1:00 PM
- Phone: (866) 499-1940
- Register at www.gogomeds.com
- Contact TransparentRx while at the pharmacy if there are issues 866-499-1940

Health Plan Designs Options in 2025

In-Network Overview

	PPO 1 Current	PPO 2 New	HDHP 1 Current	HDHP 2 New
			<i>non-embedded</i>	<i>embedded</i>
Deductible (Single/Family)	\$1,000 / \$2,000	\$1,500 / \$3,000	\$2,000 / \$4,000	\$3,500 / \$7,000
Coinsurance Maximum (Single/Family)	\$3,000 / \$6,000	\$4,850 / \$9,750	n/a	n/a
Maximum Out-of-Pocket (Single/Family)	\$6,350 / \$12,750	\$6,350 / \$12,750	\$4,000 / \$8,000	\$6,000 / \$12,000
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
PCP Visit	\$25	\$25	Deductible, then 20%	Deductible, then 20%
Specialist Visit	\$35	\$35	Deductible, then 20%	Deductible, then 20%
Urgent Care	\$35	\$35	Deductible, then 20%	Deductible, then 20%
Emergency Room	\$100	\$100	Deductible, then 20%	Deductible, then 20%
Inpatient	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
Outpatient	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
Prescription Drugs	\$10 / \$20 / \$40	\$10 / \$20 / \$40	Deductible, then 20%	Deductible, then 20%

Monthly Employee Contributions / Premiums Health Plans

Rates	PPO 1 Current	PPO 2 New	HDHP 1 Current	HDHP 2 New
Employee Only	\$125.76	\$110.51	\$38.72	\$0.00
Employee + Spouse	\$662.79	\$630.77	\$480.01	\$398.69
Employee + Child(ren)	\$464.10	\$436.65	\$307.43	\$237.73
Family	\$1,007.73	\$960.46	\$737.90	\$617.86
2 Employee Family	\$464.10	\$436.65	\$307.43	\$237.73

Choosing medical coverage has never been easier

Congratulations! Albion College has provided a tool to help you select the best health plan to meet your unique needs and those of your family.

This decision-support tool helps you choose the health plan that will likely result in the lowest overall cost and best value given anticipated medical needs. After answering a few multiple-choice questions, the tool's algorithms provide a personalized financial analysis and plan comparison, which considers premiums, HSA contributions, and expected out-of-pocket costs (co-pays, deductibles).

There's also a built-in educational tool for voluntary benefits with videos to help you learn about all the options available to you and your family.

[Watch the Video to Learn More](#)

The screenshot shows a web interface for selecting medical coverage. At the top, there's a navigation bar with 'Home', 'Language', and 'Logout'. The main heading is 'Who do you plan to cover?'. Below this, there are radio button options: 'Employee-only', 'Employee and spouse', 'Employee and one child', 'Employee and multiple children', and 'Full family' (which is selected). A 'ZIP CODE' input field is also present. To the right of the options is a graphic showing a family of four. At the bottom, there are 'PREVIOUS' and 'NEXT' buttons. A progress indicator shows '1 of 4'.

Review your answers

Members	Full Family
Zip code	12345
Utilization	Rarely
Events	Birth of a child
Conditions	None

Value score

75	89
LOWEST COST!	BEST VALUE!



Albion College

Using the tool is simple and quick!

Log into the Albion College site

Click the button below to access the site.

Answer four questions

After accepting the user agreement, the model walks you through simple, multiple-choice questions about your medical needs. You can finish in a couple minutes, no research required.

Review analysis and recommendation

The tool provides a financial analysis that ranks the plans based on finding the highest value and providing the services you need for the lowest total cost.

Enroll

Run multiple scenarios if you like. Once you've made your decision, click the Enroll button or visit your enrollment site to make your selection.

[Access the Albion College Site](#)

Health Savings Accounts (HSA)

- Administered by P&A Group and WealthCare Saver
- Those already enrolled and remaining on a College sponsored HDHP will need to re-enroll.
- The HDHP plans will be compatible with a Health Savings Account
- Health Savings Accounts:
 - Are tax-advantaged accounts for individuals covered under a Qualified HDHP
 - Contributions are not taxed
 - Any earned interest is not taxed
 - Distributions for Qualified Medical Expenses are not taxed
 - Any remaining balance at the end the year rolls over
 - Owned by the participant / account holder – you can take an HSA with you after your employment ends (i.e., new employer, retirement, etc.)

HSA Eligibility

- Must be covered under a Qualified High Deductible Health Plan (QHDHP)
- Must not be covered /enrolled in a non-QHDHP
 - Medicare – Active employee over 65, receiving Social Security & enrolled in Medicare Part A
 - A spouse's non-QHDHP, or any plan with "first dollar coverage"
 - A traditional medical Flexible Spending Account (FSA)

HSA Contributions

- The IRS contribution limits for 2025:
 - \$4,300 for employee only coverage
 - \$8,500 for employee plus dependent coverage
 - The annual limit includes the single contribution made by Albion College
 - \$250 for single coverage
 - \$500 for family coverage
 - Distributions for Qualified Medical Expenses are not taxed
- Employees may request a payroll deduction to make their own contributions to their account
- For individuals age 55+, the IRS allows an additional “catch-up” contribution” of \$1,000 per year
- The College employer contribution will be made in the January 2025 payroll.

Delta Dental Plan (No Change)

	Delta Dental 2025
Calendar Year Deductible – applicable to class 2,3 & 4	
Single	\$100
Family	\$200
Class of Service	
Class 1 - Preventive Services	10%
Class 2 - Restorative Services	10%
Class 3 - Denture & Bridges	50%
Class 4 - Orthodontics	50%
Maximum Benefit Limits – per person	
*Classes 1, 2, and 3	\$1,000
** Class 4	\$1,000

**Annual Limit*

***Lifetime Limit*

Note: The Delta Dental benefit schedule applies to Delta Dental PPO Dentists, Delta Dental Premier Dentists, and Non-participating Dentists

Monthly Employee Contributions / Premiums Dental Plan (*No Change*)

Tier	Employee Contribution	Total Rate	Employer Cost Share
Delta Dental			
Employee Only	\$0.00	\$28.93	100%
Employee + One Dependent	\$28.94	\$57.87	50%
Employee + Two or more	\$72.34	\$101.27	29%
2 Employee Family	\$43.41	\$101.27	57%

Vision Plan (No Change)

VSP Signature Network			
Services	Details	Copay	Frequency
Annual Eye Exam		\$10	Every 12 months
Prescription Glasses		\$25	See Frames & Lenses
Frames	<ul style="list-style-type: none"> • \$130 allowance for wide selection of frames • \$150 allowance for featured frame brands • 20% savings on amounts over allowance 	Included in prescription glasses	Every 24 months
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal & lined trifocal lenses • Polycarbonate lenses for children 	Included in prescription glasses	Every 12 months
Lens Enhancements	<ul style="list-style-type: none"> • Scratch resistant coating • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses 	\$0 \$50 \$80 - \$90 \$120 - \$160	Every 12 months
Contact Lenses – <i>In lieu of glasses</i>	<ul style="list-style-type: none"> • \$130 allowance for contacts; copay doesn't apply • Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
Monthly Rates			<ul style="list-style-type: none"> • Employee Only - \$7.90 • Employee + One - \$12.05 • Family - \$21.61

Flexible Spending Accounts (FSA)

Albion College has partnered with P&A GROUP to administer its Flexible Spending *and* Health Savings Accounts.

With FSA's you can set aside pre-tax dollars through payroll deductions to pay for certain health care and dependent care expenses, while reducing your tax obligations.

- Must re-enroll every year
- Contributions via pre-tax payroll deductions
- You will receive a debit card to use for making eligible payments
- Real time access to information through a secure web portal and mobile app, including election amount, account balances, and submitted/pending/paid claims
- Includes a grace period allowing you to use your FSA funds, or submit any claims incurred during the plan year, until March 15th of the following year

HSA & FSA Comparison

	HSA	Medical FSA	Limited Purpose FSA	Dependent Care FSA
Account Owner	Employee	Employer	Employer	Employer
Eligible Plan(s)	QHDHP	Non-QHDHP, Dental & Vision	Dental and Vision Only	N/A
2025 Contribution Limits	\$4,300 – EE Only \$8,500 – EE & DP	\$3,300	\$3,300	\$5,000
Fund Availability	After deposit	Immediately	Immediately	After Deposit
Claim Substantiation	EE required to maintain supporting documentation	EE required to maintain supporting documentation	EE required to maintain supporting documentation	EE required to maintain supporting documentation
Rollover	Yes	No	No	No

DP = Dependent EE = Employee

Basic Life and Long-term Disability Insurance

- **Life and AD&D**
 - \$50,000 Benefit
 - Full-time and union employees
- **Long-Term Disability**
 - 1 Year wait period
 - Pays up to 60% of your salary up to maximum benefit of \$6,000 after 180 days of disability

Voluntary Life Insurance - NEW

Salaried employee can purchase additional Life and AD&D Coverage beyond what Albion College provides. The Standard guarantees issued* coverage during your initial enrollment period — which means you can't be turned down for coverage based on medical history.

- Voluntary Employee Life & AD&D: minimum \$10,000 to a maximum of \$500,000, in \$10,000 increments. *Guarantee issue up to \$150,000.
- Optional Spouse Life & AD&D: minimum \$5,000 up to \$250,000 maximum in \$5,000 increments. *Guarantee issue up to \$25,000.
- Optional Child Life & AD&D: flat \$10,000

If you don't enroll in the Voluntary Life and AD&D plan during your initial enrollment period, you'll be required to complete an Evidence of Insurability form and be approved by The Standard before you're able to get coverage in the future.

You must be enrolled in voluntary life and/or AD&D life coverage in order for your spouse, and/or eligible dependent children to enroll.

Please note: If you elect Voluntary Life for yourself and/or your dependents, Voluntary AD&D is an automatic election based on the voluntary life insurance amount. Coverage ends when employment at Albion College ends.

Questions?

