

2020 Strawman Strategy: Plan Design, Cost Share, Cost Management, Plan Administration

Decisions around what plans are offered and relative investment

Evaluate moving to a HDHP with HSA and a generic preventive drug list to replace one or both HRA Plans

Evaluate EPO - consider adding it as a third option to the PPO plan (in-network, out-of-network, and EPO option)

Consider plan design changes for PPO

Evaluate University-provided seed \$ - currently \$500 for employee only, \$1000 for employee + spouse, \$2000 for employee + children and employee + family; consider tiered structure offering more seed \$ to lower income Staff

Evaluate tobacco surcharges or a non-tobacco user incentive

Evaluate possible addition of spousal surcharge - additional cost if and only if spouse is working elsewhere and has the option to receive health benefits from their employer and chooses to come on to UL's plan

Continue to adjust tier ratios, as appropriate

Evaluate two-employee family coverage

Enrich maintenance drug coverage to improve adherence and add medications for more long-term health issues

Promote generics and lower cost channels through formulary management; manage specialty drug trend

Consider plan design changes for dental

Study ER utilization - will the increase in ER copay for 2020-21 plan have an impact on ER visits?

Consider new hire waiting periods for benefits

Enrollment	EPO	PPO	PCA High	PCA Low	Total
EE Only	543	1,340	793	87	2,763
EE + Spouse	106	344	77	98	625
EE + Child(ren)	120	372	121	92	705
EE + Family	255	762	243	284	1,544
Total Enrollment	1,024	2,818	1,234	561	5,637