Open Enrollment is the annual opportunity for you to evaluate your benefit options and make your elections. There are limited plan design changes for 2019, and medical plan contribution rates for employees will decrease. You are strongly encouraged to review this brief summary of important information and visit go.osu.edu/oe19 to learn more about the benefits offered. These resources can help you select the benefits and coverage options that best fit your needs.

ENROLLMENT OPPORTUNITIES:

- **Medical coverage** – A choice of three Prime Care plans or an Out-of-Area plan, all of which include prescription drug benefits and employee wellness incentives
- **Dental and Vision** – A choice of coverage levels
- **Flexible Spending Accounts** – Health Care and Dependent Care accounts
- **Short-Term Disability** – Special enrollment opportunity with no Evidence of Insurability (EOI)
- **Dependent Life insurance** – Enroll or increase coverage for certain dependents with no EOI

All elections made during Open Enrollment become effective January 1, 2019.
What’s Changing in 2019

Limited Updates in 2019 for Health Care Plans
There are limited plan design changes for 2019, and medical plan contribution rates for employees will decrease. Changes to the medical and prescription drug plan design include:

- Extended Care Facility services will be covered up to 60 days per plan year.
- There will be no lifetime limit on the number of human organ transplants that may be covered.
- Weight-loss surgery will be included in your plan’s annual deductible and out-of-pocket limit with no lifetime maximum.
- Preventive vitamin D prescriptions will now be subject to the applicable copay.

There will be no changes to deductibles, annual maximums or coinsurance/copayments for any health plan, including dental and vision.

New Option for Fitness Memberships
Employees and up to three dependents (over age 18) can participate in the new Active&Fit Direct™ program, which provides access to a fitness center membership for $25 a month (plus enrollment fee and taxes). Active&Fit Direct™ is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health (ASH). Active&Fit Direct™ is a trademark of ASH and used with permission herein.

Health Care FSA Maximum Increase
The Health Care Flexible Spending Account (FSA) maximum will increase to $2,650 per year in 2019.

Note: 2018 FSA elections do not automatically renew. If you want to participate in an FSA for 2019, you must re-enroll in a Health Care or Dependent Care FSA.

Monthly Employee Health Plan Contributions
Below are 2019 monthly employee contribution rates for full-time employees. For biweekly rates, divide by two. These rates reflect the amount you pay before receiving any monthly premium credit for voluntarily completing a Personal Health and Well-being Assessment (PHA) with biometrics through YP4H. Go online for additional rates.

YP4H Moves to Quarterly Incentives
- In 2019, you will have an opportunity to earn rewards more frequently through Your Plan for Health (YP4H), Ohio State’s employee wellness program.
- The amount of Health Reimbursement Account (HRA) credits that each enrolled participant may earn will increase to $300 annually.
- Each calendar quarter, participants may earn rewards as shown below:

<table>
<thead>
<tr>
<th>Points</th>
<th>Enrolled Faculty/Staff</th>
<th>Faculty/Staff Not Enrolled**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 1 - 2,500</td>
<td>$15 HRA</td>
<td>$5 PulseCash</td>
</tr>
<tr>
<td>Level 2 - 5,000</td>
<td>$20 HRA</td>
<td>$5 PulseCash</td>
</tr>
<tr>
<td>Level 3 - 10,000</td>
<td>$20 HRA &amp; $5 PulseCash</td>
<td>$5 PulseCash</td>
</tr>
<tr>
<td>Level 4 - 25,000</td>
<td>$20 HRA &amp; $10 PulseCash</td>
<td>$10 PulseCash</td>
</tr>
</tbody>
</table>

*The rewards you earn are dependent upon your medical plan enrollment status reflected in the YP4H portal at the time you reach each incentive level. Points reset quarterly.

** Must be eligible for medical benefits.

Learn more at go.osu.edu/oe19
Online Resources

GUIDED TOUR OF INFORMATION: The Open Enrollment website at go.osu.edu/oe19 offers complete information on benefits enrollment, with a guided tour of all available options or a shorter review of essential information.

DECISION TOOL: As in previous years, Ohio State will provide an informed enrollment resource, myBenefitsMentor. The paper statement was mailed to your home address on file with the Office of Human Resources, and the online interactive tool is available at profile.osu.edu. Both resources will help when making informed decisions about your health coverage for next year.

WEBINARS: The Office of Human Resources offers live webinars to help you prepare for Open Enrollment. See more information at go.osu.edu/oe19.

Helpful Reminders

Availability of Unused HRA Credits
An HRA is an employer-funded account which employees enrolled in a medical plan can use to reimburse eligible health care expenses using tax-free credits. You can earn HRA credits through Your Plan for Health (YP4H). If you do not use all of your HRA credits during the year, your funds roll over to the following year. The rollover funds are available for 2019 expenses after the reimbursement grace period, usually after April 15. To access the rollover funds, you must continue to be enrolled in Ohio State’s Faculty and Staff Health Plans and meet any other requirements in the Specific Plan Details document at go.osu.edu/oe19-medical.

Keep your Health Care Debit Card
Please remember that your Health Care Debit Card remains active for three years. You will not receive a new debit card unless you newly enroll in a Health Care FSA for 2019. Retain your card to use next year if you re-enroll in a Health Care FSA or have HRA credits. Verify the expiration date on your card to determine when a new one will be issued.

Required Notices

Summary of Benefits and Coverage (SBC): SBCs provide individuals with standard information so they can compare medical plans. The SBCs and Uniform Glossary are online at go.osu.edu/oe19-medical.

Privacy: The Notice of Privacy Practices is online at go.osu.edu/oe19-notices.

Special Enrollment Rights: If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in Ohio State’s Faculty and Staff Health Plans if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents’ other coverage). However, you must request enrollment within 31 days after your or your dependents’ other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption. To request special enrollment or obtain more information, contact HR Customer Service at hr@osu.edu or 614-292-1050.

YP4H Reasonable Alternative Standard. Rewards for participating in YP4H may be earned by benefits-eligible employees and enrolled spouses. If you think you might be unable to meet a standard for a reward under YP4H, you may qualify for an opportunity to earn the same reward by different means. Contact YP4H at yp4h@osu.edu and YP4H will work with you (and, if you wish, your doctor) to find a wellness activity with the same reward that is right for you in light of your health status.

Other Required Notices. See full text of legal and other required notices at go.osu.edu/oe19-notices. You have the right to request a paper copy of any of these notices, at any time and free of charge, by contacting HR Customer Service at hr@osu.edu or 614-292-1050. This enrollment booklet is intended to be a summary of certain employee benefits. Refer to the applicable plan, program and/or policy online for additional information. In the event the information in this document differs from the plan, program or policy, the plan, program or policy will govern.

Learn more at go.osu.edu/oe19
LEARN ABOUT YOUR BENEFIT OPTIONS – Even if you don’t plan to make changes to your current 2018 elections, we strongly encourage you to review the 2019 benefit information to see how any changes may affect you and your covered dependents. If you currently have a Health Care or Dependent Care FSA, you need to re-enroll if you wish to have an FSA again in 2019. Visit go.osu.edu/oe19 for details.

ESTIMATE YOUR COSTS – myBenefitsMentor is an interactive tool to help you model your anticipated 2019 medical and pharmacy costs. Go to eprofile.osu.edu to use the tool. Click on myBenefitsMentor.

ATTENTION NEW HIRES – Newly hired and newly eligible employees have two important enrollment opportunities: 2018 benefits and 2019 benefits. You must enroll first in 2018 benefits before enrolling in 2019 benefits. Go to go.osu.edu/oe19 for more information.

Nondiscrimination and Language Assistance. The Ohio State University complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Full text of the Notice of Nondiscrimination is available online at go.osu.edu/oe19-notices.

• ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-800-264-1552, Access Code # 80014189.
• ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-264-1552, Código de acceso # 80014189.
• 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-800-264-1552, 召喚碼 # 80014189