Open Enrollment is the annual opportunity for you to evaluate your benefit options and make your elections. You are strongly encouraged to review this brief summary of important information and visit go.osu.edu/oe20 to learn more about any changes to 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 medical plan options, all of which include prescription drug benefits and employee wellness benefits. Both provider networks offered in 2020 are available in all Prime Care plan options.
- **Dental and Vision** – A dental plan with a choice of two networks; two vision plan options
- **Flexible Spending Accounts** – Health Care and Dependent Care accounts
- **Short-Term Disability** – Special enrollment opportunity with no Evidence of Insurability (EOI)
- **Life Insurance** – Enroll or increase coverage in Voluntary Group Term Life Insurance (VGTLI) plan. Waiver option for Group Term Life Insurance (GTLI).

All elections made during Open Enrollment become effective January 1, 2020.
What’s Changing in 2020

OSU Health Plan Provider Network Changes
• Effective January 1, 2020, The Ohio State University Faculty and Staff Health Plan will reorganize its health care providers into two networks: Premier Network and Standard Network. When you use a Premier Network provider, you will receive a higher level of benefit coverage than if you choose care from a Standard Network provider. Learn more at 2020providers.osu.edu.

Updates to Medical Plan
• Ohio State’s medical plan administrator, CoreSource, is changing its name to Trustmark Health Benefits. Plan members will receive new Trustmark medical ID cards by early January.
• Specialist office visits will no longer be subject to the deductible under Prime Care Advantage for a Premier Network provider.
• Weight management programs will no longer be subject to an annual maximum.
• Medical coverage for dental injuries will be available for up to 12 months from the incident date and will be limited to $3,000 per injury. Currently, such services are only covered within 72 hours of injury.
• Outpatient procedure and surgery copays under Prime Care Connect will change as shown:
  o Outpatient procedures are $75 in 2019. In 2020, they will be $100 for Premier providers and $150 for Standard providers.
  o Outpatient surgeries are $150 in 2019. In 2020, they will be $100 for Premier providers and $150 for Standard providers.

Updates to Prescription Drug Plan
• You will receive a separate prescription drug ID card from Express Scripts in addition to your Trustmark medical ID card.
• Express Scripts has partnered with SaveonSP to offer copay assistance for certain specialty medications.
• The Patient Assurance Program offers savings to members who use certain insulin products to manage their diabetes.

Life Insurance Plan Options
• The age-reduction schedule for Group Term Life Insurance will begin at 65 instead of 55. The Open Enrollment website shows the revised age reduction formula.
• You will be allowed to waive the university-provided life insurance benefit.
• You have a special opportunity to enroll or increase Voluntary Group Term Life Insurance (VGTLI) coverage by one or two times your annual salary (up to $500,000) with no Evidence of Insurability (EOI).
• The Dependent Group Term Life Insurance (DGTLI) plan will be discontinued, and new, increased coverage options for spouse/child will be available through the VGTLI plan.
  o You may enroll or increase VGTLI spouse coverage by $25,000 without EOI.
  o You may enroll in or increase VGTLI child coverage up to $20,000 per child without EOI.
• If you and your spouse are both employed by Ohio State, you will be able to elect VGTLI Spouse coverage for one another. If you share children, you may both cover those children under VGTLI Child coverage. NOTE: If you are currently enrolled in DGTLI and wish to replace the spouse and/or child coverage that will go away in 2020 under this plan, you will need to elect the amount of VGTLI spouse and/or child coverage you wish to maintain for your dependents during 2020 Open Enrollment. This open enrollment period provides an opportunity to fully replace the DGTLI coverage that will go away without any EOI requirement.

Savings on Pet Prescriptions with Inside Rx Pets
• Express Scripts will offer savings for employees who buy certain medications for pets at an Inside Rx Pets network pharmacy.

Your Plan For Health (YP4H)
• Premium credit for completing the Personal Health & Well-being Assessment (PHA) and a verified biometric health screening will increase from $20 to $25/month for enrolled faculty/staff and from $10 to $15/month for an enrolled spouse.

Health Care FSA Maximum Increase
• The Health Care Flexible Spending Account (FSA) maximum will increase to $2,700 in 2020. NOTE: FSA elections do not automatically renew. If you want to participate in an FSA for 2020, you must enroll for the amount of Health Care or Dependent Care FSA that you wish to contribute. You will not receive a new health care debit card unless you newly enroll in a Health Care FSA for 2020. Retain your current card. Visit go.osu.edu/oe20 for details.

Election Window for Benefit Elections Changing
• Newly eligible employees and those with qualifying status changes with an effective date of January 1, 2020, or after will have 30 days to elect or make changes to existing benefit coverage.

Learn more at go.osu.edu/oe20
Employee Monthly Contribution Rates

Below are 2020 monthly medical 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 completing a PHA and verified biometric health screening through YP4H. Additional rate information is available online.

<table>
<thead>
<tr>
<th>Compensation Tiers</th>
<th>Prime Care Advantage</th>
<th>Prime Care Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Out-of-Area Plan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Employee Only</td>
<td>Employee + Children</td>
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<td>$310.06</td>
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</table>

1 Deduct $25 to determine your contribution with the employee premium credit applied
2 Must meet additional eligibility criteria. Review at go.osu.edu/oe20

Helpful Reminders

**HRA CREDITS:** A Health Reimbursement Account (HRA) is an employer-funded account which employees enrolled in Ohio State’s medical plan can use to reimburse their health care expenses with tax-free credits. If you do not use all your HRA credits during the year, your funds roll over to the following year and are available for 2020 expenses after the prior plan year’s reimbursement grace period, usually after April 15. You must be enrolled in the Ohio State medical plan on the rollover date. See all eligibility requirements in the Specific Plan Details document at go.osu.edu/oe20-medical.

**DECISION TOOL:** As in previous years, the myBenefitsMentor online tool and paper statement will be available to help when making decisions about your health coverage for next year. To use the online tool go to eprofile.osu.edu.

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/oe20-medical.

**Privacy.** The Notice of Privacy Practices is online at go.osu.edu/oe20-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 The Ohio State University Faculty and Staff Health Plan 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 30 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 30 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/oe20-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 communication 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/oe20
2020 Benefits Open Enrollment
November 1-14, 2019

OPEN ENROLLMENT WEBSITE — Even if you don’t plan to make changes to your current 2019 elections, we strongly encourage you to review the 2020 benefit information to see how any changes may affect you and your covered dependents. The Open Enrollment website at go.osu.edu/oe20 offers complete information on benefits enrollment.

WEBINARS — The Office of Human Resources offers live webinars and a recorded presentation to help you prepare for Open Enrollment. See more information at go.osu.edu/oe20.

ATTENTION NEW HIRES — Newly hired and newly eligible employees have two important enrollment opportunities: 2019 benefits and 2020 benefits. You must enroll first in 2019 benefits before enrolling in 2020 benefits. Go to go.osu.edu/oe20 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/oe20-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, 訪問代碼 # 80014189