

**Juniata College
2018 Benefits Update**

Summary of Changes for 2019

Health Plan

- Any premium adjustments will be made 6/1/2019
- Transition to Highmark effective 1/1/19
 - New ID Cards
 - New Provider Network – BCBS PPO Blue
- Eligibility Changes
 - Spouses and Domestic Partners no longer eligible
 - May apply for exception to rule if certain conditions are met
 - Spouse Certification form must be completed annually
- No changes to medical plan design
- Continue \$750 incentive for employees who decline health plan coverage
 - must provide proof of other non-college coverage
 - paid through payroll

Prescription Plan

- Highmark Formulary effective 1/1/2019
- Mail Order/Home Delivery becomes Express Scripts effective 1/1/19
- No changes to prescription plan design

Wellness

- Continuing Wellness Programming and Wellness Rewards

Medical Flexible Spending Account

- Continuance of \$500 rollover feature – can roll remaining 2018 funds to 2019
- Online FSA Enrollment available
- 2019 Medical FSA Cap remains \$2,650

Retirement Plan

- Annual 403(b) limit increases to \$19,000

PNC Workplace Banking

- Access to enhanced checking accounts with special benefits for Juniata employees

Changes made during the month of November 2018 are effective January 1, 2019, and enrollment or change forms must arrive in Human Resources office by November 30, 2018.

Summary of Plans Available

Please see Andrea Smith or Cady Kyle at the end of the session for information regarding the costs or enrollment in any of these plans.

- Health Plan
- Vision Plan
- Voluntary Dental Plan - Principal
- Voluntary Life Insurance for Employees, Spouse, Dependents
- Voluntary Accidental Death & Dismemberment Insurance for Employees
- Flexible Spending Accounts
- Section 125 Pre-tax premiums

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