

Announcing the 2018 St. Vincent's Health Fair and the 2019 Open Enrollment for Annual Health Insurance

2018 St. Vincent's Health Fair

It's time again for the [St. Vincent's Health Fair](#) . The health fair will take place from October 22 – 25. Visit the [Benefits home page](#) for more information.

2019 Open Enrollment for Annual Health Insurance

Medical Plan Increases in 2019

In 2019, DePaul's PPO and CDHP plan premium costs will increase by 11%*, which is substantially greater than the general medical trend of 7%. The medical trend is an indicator that reflects the combined impact of costs for medical products or services and the utilization or consumption rate for those products or services. What is behind this increase? There are three dominant factors that have impacted DePaul's medical trend. The first is a sizable increase in DePaul's medical claims experience from the previous year. In 2018, the DePaul medical plan experienced multiple high cost claims. The cost of claims increased 20% year over year. A second factor is increasing drug prices and the prices of other health services. Finally, the design of DePaul's medical plans continues to support open access, high cost care. Unlike the HMO plan, a managed care program with limited physician networks and hospitals, the PPO and CDHP plans allow open access to physician networks and hospitals that lead to higher costs. In comparison, HMO plan costs will only increase by 3.5%.

Below is some additional perspective on each of the factors that increase our medical costs, and some thoughts on how you can help to control these costs in the future.

High Cost Claimants

The number of claimants and the cost of their claims ebbs and flows each year. Since DePaul's PPO and CDHP plans are "self-funded", the cost of premiums and claims are shared between the employee and the employer. DePaul covers not only 80% of the premium cost for all covered full-time employees and family members, but also the cost of any medical claims that are not paid by the employee through deductibles, co-insurance, and co-pays. The HMO is a fully insured plan, so the employee pays co-pays for medical services, and shares the cost of the premiums with DePaul. Employee wellness initiatives can and do assist with enhancing employees' health and decreasing claims. DePaul employees are encouraged to:

- Take advantage of the free flu shots and biometric screenings during the St. Vincent's Health Fair,
- Participate in the wellness challenges throughout the year, and
- Engage with Blue Cross Blue Shield Case Managers when experiencing chronic conditions, such as diabetes, asthma, high blood pressure, or heart disease.

*Most (80%) of this increase will be absorbed by DePaul since DePaul covers 80% of premium costs for all covered full-time employees and family members.

Substantial Increases in Drug Prices and Other Health Services

The price of drugs continues to escalate. Utilization management programs, such as quantity limits, prior authorization, and step therapy have facilitated lower costs for the university. However, specialty drugs and traditional drugs can still be very costly. For example, a specific brand name drug was prescribed last year to 24 members of DePaul medical plans at a cost of \$4,252 each prescription, whereas the average cost of a comparable alternative ranges from \$150 to \$650, depending on where the prescription is filled. There are also generic equivalents and therapeutic alternatives that are released in the open market frequently, which provide much lower cost alternatives. We encourage all DePaul employees to become active consumers. When possible, ask or accept the generic brand of a prescription. When your physician casually suggests a test or procedure because your insurance will pay for it, ask whether the procedure or test is necessary or if there might be a lower cost alternative or location for the test. Medical services (such as MRIs, ultrasounds, and other diagnostic testing/labs) are often less costly at independent facilities for comparable quality services. Blue Cross Blue Shield also offers estimated cost information for a number of specific procedures and tests, as well as information on Blue Distinction Centers, recognized for offering high quality care and patient results. Visit BCBSIL.com or call the member number on the back of your BCBS ID card for more information.

Open Access, High Cost Care

DePaul has maintained its current core of medical plan options with minimal changes over the years. Most employers make design changes to their medical plans annually while others have migrated solely to high deductible plans. While DePaul believes that a choice of plans and health networks are an important feature of the employee value proposition, it is becoming increasingly difficult to manage to trend (7%) under our current plan design. This year, as in previous years, we will participate in the College and University Benefits Survey (CUBS) to determine how DePaul's benefits compare with our peer institutions. We will keep you informed when we have additional details to share. If you want to find out more about DePaul Health Plans and what more you can do to help manage and control costs, please visit with the HR Benefits team and the Blue Cross Blue Shield medical, dental, and prescription plan representatives at the St. Vincent's Health Fair.

Review benefit options with ALEX

Have you visited with ALEX lately? Learn more about your benefits and make more informed decisions with this convenient online tool. If you have any questions or confusion about any of the following topics, ALEX provides helpful information delivered in a clear, conversational way:

- Medical
- Dental
- Vision
- Tax Savings Options
- 403(b) Retirement Planning
- Life Insurance

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- Disability
- Employee Assistance Program
- Enrollment Information

The 2019 version of the ALEX benefits counselor will soon be available. Please visit the [Benefits home page](#) for more information.

Please note: ALEX helps you choose benefits, but ALEX doesn't actually make any enrollment changes for you. You will still need to make your benefit election through myHR. If you have any questions about your benefits, don't hesitate to contact the Benefits Dept. at hrbenefits@depaul.edu or ext. 28232.

myHR

Don't forget that Human Resources functions are no longer under Campus Connect. Please visit the new [myHR](#) today.

We look forward to seeing you at the Health Fair!

The DePaul Human Resources Team

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