

To: Participants in Elon University Health Insurance Plans

From: Kelli Shuman, Assoc VP for HR/Chief Human Resources Officer

Re: Changes in Health Insurance Plans for 2023

Elon University continues to offer comprehensive and competitive benefits to support your family’s physical, financial and emotional well-being. We know that robust health insurance benefits continue to be a primary concern for our community, particularly during these challenging times. The cost of healthcare continues to increase steadily, particularly post COVID, and we expect healthcare to continue to rise at a rate higher than the national inflation index. Pharmacy costs, especially with higher cost specialty drugs, have increased dramatically over the past few years and this trend will continue.

**What is Elon’s Experience?**

Elon has continued its commitment to providing highly competitive plans for employees and their families. Health care costs are a shared expense by both the employee and the institution. Over the years, the University has continued to fund a high percentage of the healthcare expenses and now contributes 70% of the cost on behalf of our faculty and staff. Our healthcare costs for 2023 are projected to be almost $19MM with the University’s increase in 2023 expected to be approximately $1MM.

**What are the changes for 2023?**

Despite these projected increases for 2023, the University will continue to maintain the same plan designs for 2023 except for a slight change in Plan C due to IRS regulations. While we will need to increase contributions slightly to keep up with the healthcare increases, we are always looking for benefit enhancements to continue to meet the needs of our employees and their families. Therefore, beginning January 1st, the University will be making enhancements to the current health plan as shown on the next page.

**Telemedicine through Teladoc**

Virtual visits for Acute Care & Behavioral Health will be available as part of the health plan through Teladoc at a low cost to those enrolled on the medical plan. Be on the lookout for more information following the start of the year with instructions on how to register for Teladoc.

Plan A: $15 copay

Plan B: $10 copay

Plan C: Covered at 70% after deductible

**Chronic Condition Management Program through Livongo**

The Livongo Pre-Diabetes, Diabetes, and Cardiovascular program is available to individuals on the medical plan who are ready to make positive lifestyle changes. If deemed eligible, you will be outreached to by Livongo with the opportunity to participate in this no cost program! We highly encourage your participation if you are ready to make positive changes and address your condition.

**Due to IRS regulations, the in-network individual deductible for Plan C (HSA) is required to increase from $1,400 to $1,500.**

**Premium Changes for 2023**

The University is minimizing the contribution changes for 2023 and is only increasing the contributions for each plan as outlined in the contribution table on the next page.

**Dental Coverage for 2023**

Delta Dental will continue to be the provider for 2023 with no contribution changes.

**In Summary**

Please contact Stephanie Hicks (hicks@elon.edu) or Stephanie Page ([spage@elon.edu](mailto:spage@elon.edu)) if you have any questions or concerns about the 2023 health plans. The monthly premiums are listed on the following page for medical and dental.

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| --- | --- | --- | --- | --- |
| **Medical** | **Monthly Employee Contributions** | | | |
|
| **2022** | **2023** | **$** | **%** |
| **PLAN A** |  |  |  |  |
| EMPLOYEE ONLY | $157.41 | $162.92 | $5.51 | 3.5% |
| EMPLOYEE + SPOUSE | $432.33 | $447.46 | $15.13 | 3.5% |
| EMPLOYEE + CHILD(REN) | $380.85 | $394.18 | $13.33 | 3.5% |
| EMPLOYEE + FAMILY | $514.67 | $532.68 | $18.01 | 3.5% |
| **PLAN B** |  |  |  |  |
| EMPLOYEE ONLY | $276.88 | $285.19 | $8.31 | 3% |
| EMPLOYEE + SPOUSE | $787.21 | $810.83 | $23.62 | 3% |
| EMPLOYEE + CHILD(REN) | $577.29 | $594.61 | $17.32 | 3% |
| EMPLOYEE + FAMILY | $976.14 | $995.66 | $19.52 | 2% |
| **Plan C (HSA)** |  |  |  |  |
| EMPLOYEE ONLY | $95.26 | $98.59 | $3.33 | 3.5% |
| EMPLOYEE + SPOUSE | $297.81 | $308.23 | $10.42 | 3.5% |
| EMPLOYEE + CHILD(REN) | $262.35 | $271.53 | $9.18 | 3.5% |
| EMPLOYEE + FAMILY | $354.54 | $366.95 | $12.41 | 3.5% |

|  |  |  |
| --- | --- | --- |
| **Dental** | **Monthly Employee Contributions** | |
| **2022** | **2023** |
| Employee | $42.84 | $42.84 |
| Employee + Spouse | $77.87 | $77.87 |
| Employee + Child(ren) | $106.23 | $106.23 |
| [Employee + Family](https://ecr.ingenix.com/asp/RebuildReport.asp?ReportID=1C1F6FC445917638598216889E2B568B&MsgID=52348BDD47531D665925ABB22F53BE69&drillTo=2,1,9,-1,11&Duplicate=False) | $149.11 | $149.11 |