

2019 Benefits Open Enrollment

Educational Sessions

November 9th - 15th

+ intranet information

Benefits at a Glance

For Physical Health:

- Medical Insurance with Rx Coverage
- Thompson Funded Health Savings Account
- Onsite Pharmacy with Discounts
- URMCEW Wellness Program
 - Onsite biometric screens
 - Onsite Condition and Lifestyle Management Programs
 - In person/telephonic Health Coaching
- Excellus Blue 365 Discount Program
- Thompson Associate Wellness Programs & Activities
- Fitness Center Membership Discount Program
- Dental insurance

Benefits at a Glance

For Financial Health:



- Pre-tax Health Savings Account
- Dependent Care FSA
- Employer paid Basic Life and AD&D insurance
- Voluntary Term Life and AD&D insurance
- Employer Paid NY Short Term Disability, Paid Family Leave
- Voluntary Short Term and Long Term Disability
- Voluntary Accident, Critical Illness & Universal Life
- Purchasing discounts at cafeteria, materials mgmt., pharmacy
- RARES & PERKS Discount Programs
- Met Life Auto/Homeowners Discount Program
- Paid Time Off
- 403b TIAA Retirement Savings Program
(2-6% match & 1% non-elective contribution)

Wellness and Awards



Our Mission: Enhance our workplace environment to continuously foster a culture of health and well-being for all associates.

Our Vision: Achieve a healthy and engaged workforce by promoting education and activities which support an overall work-life balance.

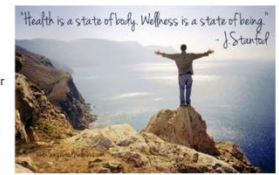


Classes	4 th Quarter Health Heroes
<p>Free Meditation classes-starting 11/5-12/10. Click HERE for details.</p> <p>Yoga classes-starting 11/5-12/10. Click HERE for more.</p> <p>Firm and Burn classes-starting 11/13-12/18. Click HERE to sign up.</p>	<p>Looking for 4th Quarter Health Heroes- How well do you handle "Stress Management" The applicant is already a role model in this domain, OR the applicant has made and kept a commitment to a stress-reduction strategy such as yoga, meditation, spiritual wellness and/or journaling, etc., and has achieved positive outcomes as a result. Click HERE for an application.</p>

Great American Smokeout
<p>The Great American Smokeout-stop by our table outside the cafeteria on 11/15 from 11:30-1:00. Ask questions, get material to help you stop smoking. STOP- stop by and meet the turkey</p>

Associate Wellness

Making wellness easier for you.



Welcome! You're our most valuable resource, and your health is our priority. We want to be your wellness, motivation and fitness partner, helping you to reach your goals by focusing on the WHOLE you. We're here to help empower you and your family to build a lifetime of healthier choices. We hope the tools and information on these pages serve as a guide to help you through this process. Feel free to reach out to us! We love hearing from you.

Associate Spotlight:

Health Heroes Winners for Quarter 3, "Move More" are:
 Jennifer Dane, Julie Snyder and Kurt Taylor. Please congratulate them!



Thanks to associates

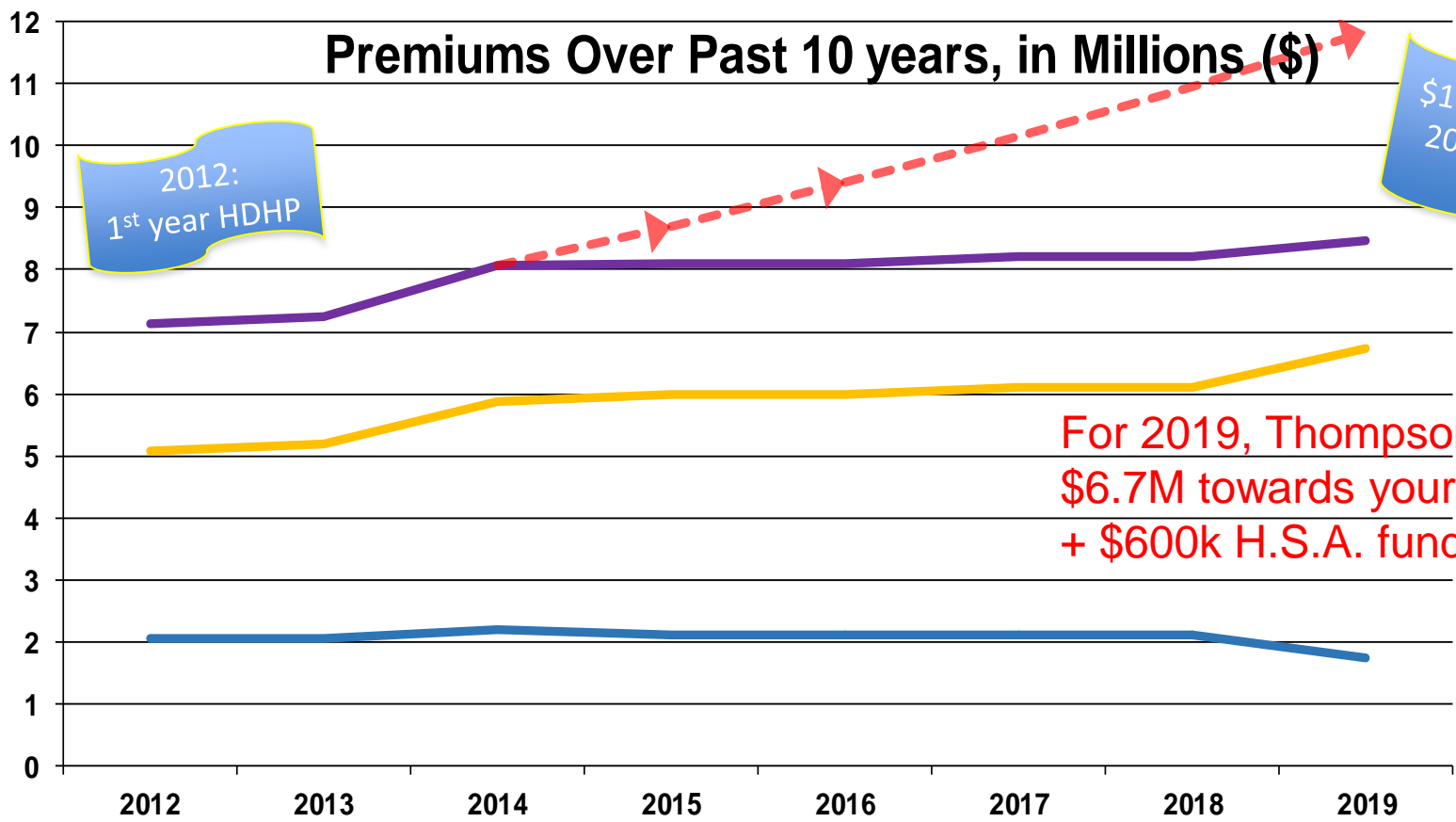


2018 Health Heroes

4th Quarter- Nominations now being accepted thru 1/5/19 for Stress Management Heroes



Premiums Over Past 10 years, in Millions (\$)



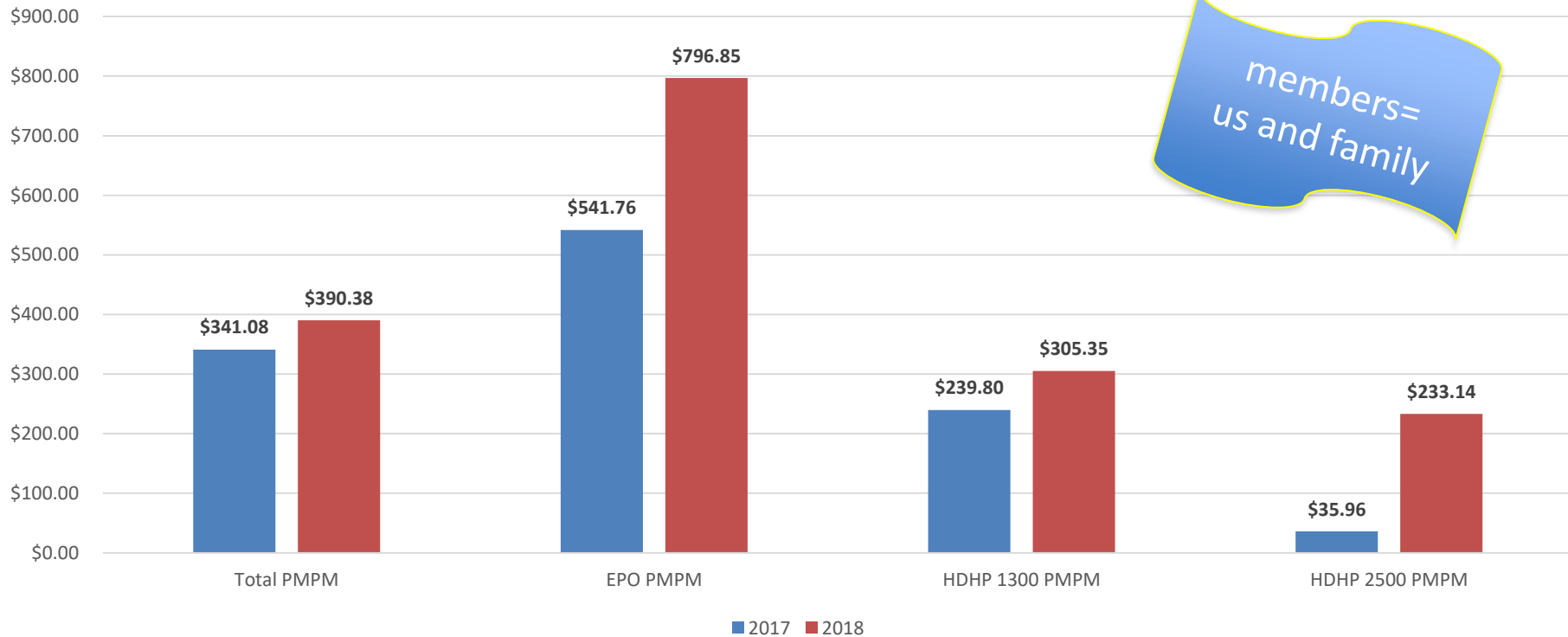
— Associate
 — Thompson
 — Total Premiums:
 - - - Industry Trend
Industry Trend of 8-12%

\$10M savings since
 2015 self-funding

For 2019, Thompson investing
 \$6.7M towards your health
 + \$600k H.S.A. funds

EPO vs. HDHP PMPM Comparison 2017 vs. 2018

EPO vs. HDHP PMPM Comparison 2017 vs. 2018 through August

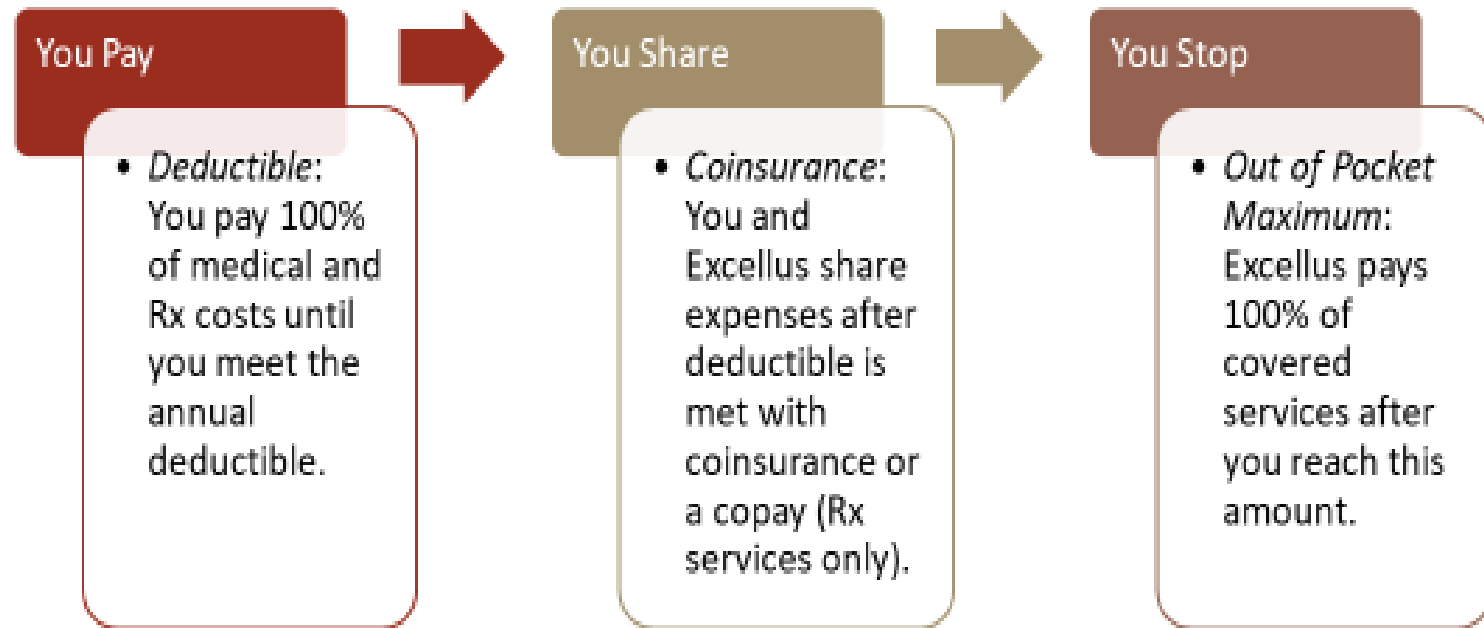


*HDHP 2500 Plan was immature in 2017

Health Insurance Plan Highlights

- 2 options for 2019
- Both paired with Health Savings Account
 - with Thompson contribution
- Feature lower costs when using Thompson or AHP Providers
- Enrolled associates/spouses/DP's are eligible to participate in URMC wellness program offerings

Cost Sharing Highlights



Health Insurance Plan Highlights

	Excellus BCBS HDHP 1350/2700 + Health Savings Account	Excellus BCBS HDHP 2500/5000 + Health Savings Account
Annual Deductible	\$1,350 single/\$2,700 family	\$2,500 single/\$5,000 family
Annual Out of Pocket Maximum	\$3,000 single/\$6,000 family	\$5,000 single/\$10,000 family
Coinsurance (after deductible is met)	10% Thompson Provider 20% AHP Network (URMC+ affiliates) 30% Excellus PPO Network 40% Out of Network	
Preventive Care Services	Covered in Full.	
Non-Preventive Care Medical Services	Subject to deductible. After deductible is met, coinsurance applies.	
Pharmacy Benefits	Subject to deductible. Once deductible is met, flat dollar copay based on tier: \$5/\$45/\$90	
Thompson Account Contribution to Health Savings Account	\$500 single/\$1000 family (\$19.23/pay; \$38.46/pay) (associates may also contribute their own pre-tax funds)	

Same since 2012-
anticipated \$600K

Premium Comparisons vs. Key Plan Components

**Excellus BCBS HDHP 1350/2700 +
Health Savings Account**

Full-time premiums shown

**Excellus BCBS HDHP 2500/5000 +
Health Savings Account**

Full-time premiums shown

	Single	Family		Single	Family
Deductible	\$1,350	\$2,700	Deductible	\$2,500	\$5,000
Out of Pocket Maximum	\$3,000	\$6,000	Out of Pocket Maximum	\$5,000	\$10,000
Per Pay Premium	\$26-35.50	\$145-168.50	Per Pay Premium	\$21-\$28	\$116.50-135.50

*Refer to rate sheet or Ultipro for your specific premium

HSA Key Features

- Individually owned
- Pre-tax contributions (up to \$3500 single/ \$7000 family, extra \$1000 over age 55)
- Earn interest
- Funds can be invested
- Funds roll over year to year
- Funds are portable- take it with you wherever you go
- Can be used to pay medical expenses tax-free
- No use-it or lose-it rule
- Balance can build up significantly over time

Health Savings Account



- All health plan participants are automatically **enrolled** (exclusions apply to Medicare recipients, Tricare, VA Benefits, claimed as dependent on taxes (non-spouse))
- Unused balances roll over year to year
- Associates may contribute pre-tax, and may update elections up to 1x per month
- HSA Bank “deep-dive” sessions during OE

2019 Total
Contribution
Limits

Single

\$3,500 (includes TH)

Family

\$7,000 (includes TH)

Age 55+: up to \$1,000 more



MEDICINE *of* THE HIGHEST ORDER



UR
MEDICINE

THOMPSON
HEALTH

“I’ve been on the HDHP plan since 2012. 1st few years was great. I didn’t have many needs. These past few years my needs have increased. My spouse and I PLAN to spend \$2,700 in the 1st 3 months of the year, then I use the rest of the year to **replenish my H.S.A. for next year.**”

“Carrie (in pharmacy) is great and gives me the cost for each of my family’s medicines. And she’s reminded me to **use a manufacturer coupon** if I’m paying full “retail” price.”

Stories

“It’s painful to spend \$2,700 in the 1st 3 months of the year on just 3 medicines. But we use the Wegman’s mail-order since it’s a great price. And the rest of the year we only pay 2 copays for 3 months supply. **Used mail-order since 2009** and we use our TAX-FREE H.S.A. funds”

“I started on the HDHP 1/1/18. I am relatively healthy now. I am motivated to **save \$\$ in my H.S.A. regularly** for when I need services later in life and **for retirement** (in 10 years)”

Tips for Containing Costs

Pick the Right Provider

- Choose AHP Providers- use TH
- Visit Urgent Care Facilities vs. Emergency Room

Save on Prescriptions- use TH Pharmacy

- Choose Generic vs. Brand name Prescriptions
- Home Delivery for Maintenance Rx

Preventive Care

- Annual Physical, OB/GYN, Mammogram, etc.

Use Tax Breaks

- Health Savings Account

Do your Homework

- Consumer Price Line x6594; Fin. Counseling x6512 (payment plan, sliding scale fee)
- Call x6463, Healthcare Navigators re. Child Health Plus/ Medicaid



Enhanced Benefits – Reduced Co-insurance

Meet your deductible first (then as low as 10%)

Services include:

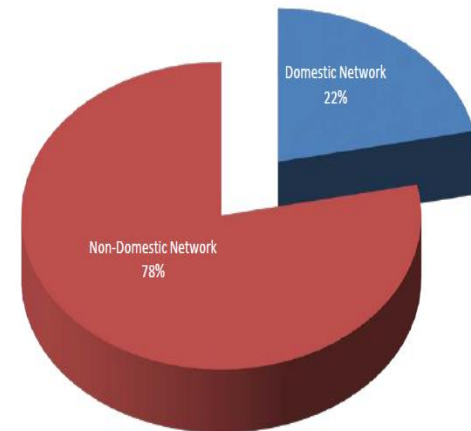
Thompson Health/ Ontario County:

- Primary Care Physicians (PCP)

Thompson Health:

- Diagnostic X-Rays/ Ultrasound
- Diagnostic Laboratory and Pathology
- Diagnostic Imaging (e.g. MRI, CAT Scans)
- Outpatient Therapy (PT, OT, ST)
- Outpatient Surgical Care
- Urgent Care Facility

2018 Thompson Health Domestic vs. Non-Domestic Claims



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ACCOUNTABLE
HEALTH PARTNERS

[Program Information](#)

[About Us](#)

[Partner Resources](#)

[Provider Search](#)

Thompson Health Employees

[Home](#) > [Health Plan Members](#) > [Thompson Health Employees](#)



Thompson Health supports your family's health and wellness through integrated programs designed to help you manage or prevent issues that impact your life. AHP is just one piece of the Thompson Health's YOUR Health Universe:

[What is AHP? >](#)

[Why AHP for TH Associate Benefits? >](#)

Associate
Wellness

2019 Prescription Drug Benefits



	Excellus BCBS HDHP w/ H.SA	
Deductible	Medical Deductible Applies (\$1,350 single/ \$2,700 family)	Medical Deductible Applies (\$2,500 single/ \$5,000 family)
Retail (30 day supply)		
Tier 1	\$5 copay (\$0 copay for children's generic drugs up to age 19)	
Tier 2	\$45 copay	
Tier 3	\$90 copay	
Home Delivery Mail Order (90 days for 2 copays)- Wegmans, Express Scripts		
Tier 1	\$10 copay \$90 copay \$180 copay	
Tier 2		
Tier 3		

FFTH Pharmacy prices

Did you know???

Pay **\$4** for a 90-day maintenance supply:

6 of our 15 top-filled drugs (by frequency)

Citalopram Hydrobrom, Fluoxetine Hcl,

Hydrochlorothiazide, Lisonopril, Omeprazole, Simvastatin



Associate Purchasing Discount Offerings

As a UR Medicine Thompson Health associate, you can take advantage of significant discounts on items the health system purchases in large quantities.

Thompson makes available as an added benefit, a variety of products from Materials Management, Nutrition Services and the Pharmacy. In 2016, associate discounts from Materials Management on diapers and batteries alone totaled nearly \$700,000. The same year, associates benefited from cafeteria discounts of almost \$100,000 and lost the top five items purchased at the Pharmacy saved associates over \$80,000.

That's approaching **\$1 million per year of associate savings** on common products, which means more money in your pockets.

Pharmacy

At Thompson's Pharmacy, you can save on both prescriptions and over-the-counter (OTC) products like Motrin and Tylenol cough and cold medicines, antacids, allergy medicine, fleatrick drops and much more.

To take advantage of this benefit:
A price list for over-the-counter items is available on the intranet - under Departments/Pharmacy - and the hours when you can purchase items are 7-8 a.m. and 1-4 p.m., weekdays. Prescriptions can be dropped off during open hours or your physician can electronically send it to us.

For off-site associates:
Fill out the form for OTC items located on the intranet, include your badge number, fax it to 386-0368. Prescriptions can be sent via Intermix mail or your physician can electronically send it. With either type of item, the counter can deliver it to your location, typically within one business day.

Note: You can always check your QuickCharge usage via the link on the intranet under Associate Services > Payroll.

Pricing comparison

OTC Item	Thompson's Price	Avg. Competitor
Cetirizine 10 mg 100 ct, generic Zyrtec	\$6.75	\$65.55 <small>(for 90 ct. bottle)</small>
Children's Tylenol 160 mg 3 ct, 4 ct	\$5.40	\$21.88 <small>(for 90 ct. bottle)</small>
Motrin 200 mg 500 ct	\$1.00	\$5.57

Prescription Item	Thompson's Price	Avg. Competitor
Celecoxib 100 mg 30 ct, generic Celebrex	\$4.00	\$72.21
Omeprazole 20 mg 30 ct	\$57.30	\$63.71
Ventolin Inhaler 100 µg	\$27.00	\$59.20

For further information contact:
Associate Services
350 Parrish Street, Cambridge, NY 14424
585-396-4444

Savings continued on back

FFTH Pharmacy
Goodrx.com
Manufacturer's websites
Mail order 3 for 2
(Wegmans and Express Scripts)

FFTH Pharmacy #2 highest scripts

Top Pharmacies by Cost

	Pharmacy Name	Pharmacy Type	Total Cost	Script Count	Cost per Script	Member Count
1	Accredo Health Group Inc	Specialty	\$342,430	50	\$6,849	7
2	Wegman Food Market Inc	Retail	\$262,219	5,709	\$46	464
3	Walgreens Drug Store	Specialty	\$261,206	55	\$4,749	6
4	Cvs Pharmacy Inc	Retail	\$240,156	4,048	\$59	274
5	Rite Aid Corporation	Retail	\$181,573	3,920	\$46	247
6	Ff Thompson Hospital Pharmacy *	Retail	\$164,710	4,965	\$33	353
7	The Sherwood I Deutsch Pharmacy	Specialty	\$153,226	43	\$3,563	9
8	Noble Health Services Inc.	Specialty	\$134,497	33	\$4,076	3
9	Strong Outpatient Pharmacy	Specialty	\$117,395	42	\$2,795	9
10	Walgreens Drug Store	Retail	\$83,331	2,040	\$41	214
11	Walmart Stores Inc	Retail	\$56,279	1,949	\$29	149
12	Express Scripts	Mail	\$36,224	684	\$53	27
13	Wegman Food Market Inc	Mail	\$35,662	567	\$63	21
14	Kinney Drugs	Retail	\$25,223	209	\$121	9
15	Mead Square Pharmacy	Retail	\$21,566	359	\$60	25



Period
6/1/17 thru
5/31/18

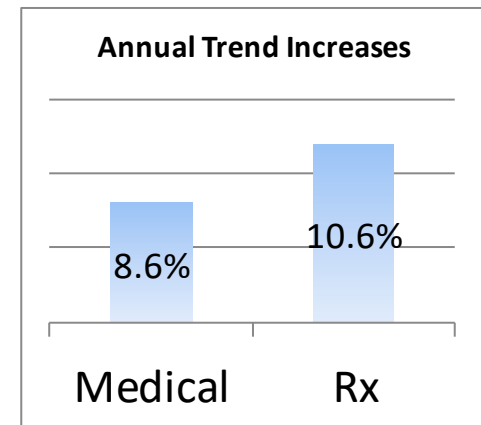
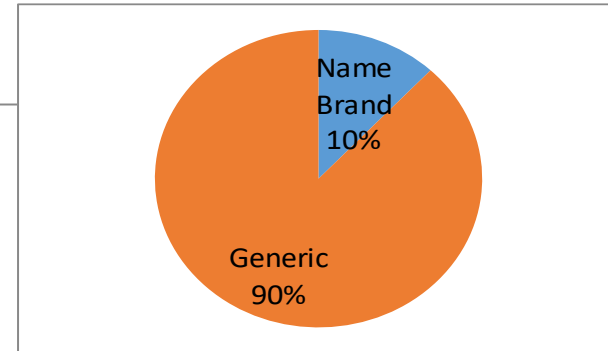
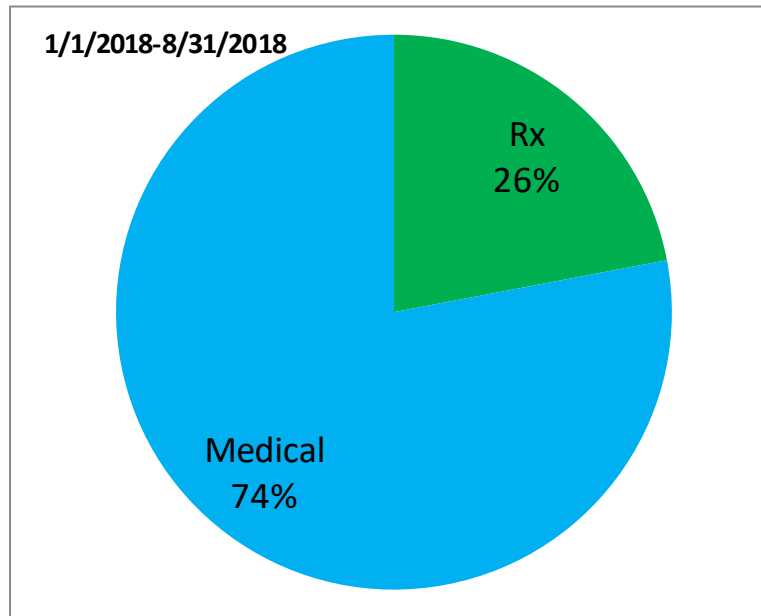
* FF Thompson Hospital Pharmacy specific breakout within the appendix

Prescription Drugs

Thompson's overall drug spend +10%,
While Specialty Rx +51%.

\$2,873 Avg.
Specialty
Rx

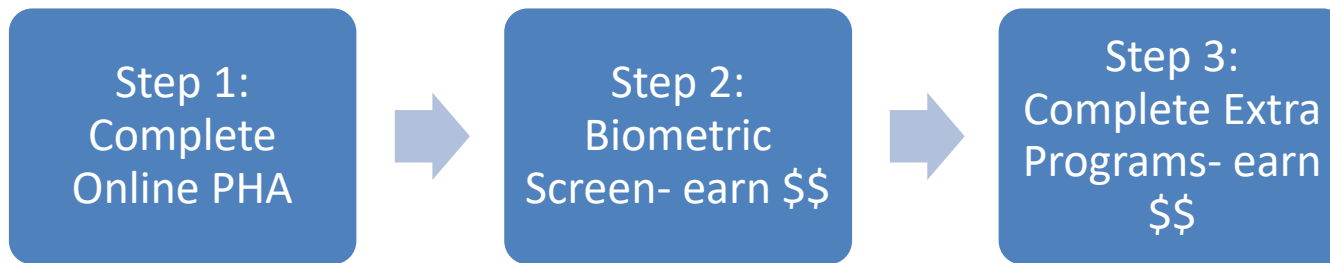
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Wellness Incentive Program

\$57k paid YTD

- Available to Associates and Spouses/DP enrolled in a Thompson health insurance plan
- 100% voluntary – not required
- Incentives paid quarterly as cash, HSA or 403(b) contribution
- Up to \$375 for associates/\$450 for spouses/DP's (per calendar year)



HOME OUR PROGRAM WHY UR MEDICINE CONTACT



2019 Dental Plans

No plan changes
Same rates
New ID cards

Must be benefits eligible since 6/30/18 for 1/1/19 start	Basic Dental In/Out of Network	Premier Dental In/Out of Network
Bi-weekly premiums	\$9 single \$21 associate + family	\$12.75 single \$32 associate + family
Annual Deductible	\$50 individual \$150 family	\$50 individual \$150 family
Deductible Waived for Preventive	Yes	Yes
Annual Plan Maximum	\$1,000	\$2,000
Diagnostic & Preventive	100%	100%
Basic Services	60%	80%
Endontics/Periodontics	60%	80%
Major Services	50%	50%
Adult Implants	No	Yes-50%
Orthodontia Coinsurance	50% (child only)	50% (child/adult)
Lifetime Orthodontia Maximum	\$1,000	\$2,000

Summary of Benefits

	Plan Updates	Cost Change
Dental	New Cards issued for all	No Changes
Dependent Care Account and/or FSA	must annually make an election (paper form)	
Group Life Insurance (1x base annual wages)	update beneficiaries	No Changes
Short and Long Term Disability/ Vol. Life/AD&D	No Changes	Next enrollment 2/19
Auto/Homeowners	Convenient automatic payroll deduction	offered thru Met Life
Accident, Critical Illness, Univ. Life	No Changes	Last offered 9/18- next round TBD

Dependent Care/ FSA

Set aside funds each pay period on a pre-tax basis and use for qualified expenses.

You must re-enroll each year

- ***Health care portion is available in full after 1/1**
 - **Healthcare Spending Limit: \$2,650** (cannot be in an HDHP w/ HSA)
 - **Dependent Care Spending Limit: \$5,000** (can be in an HDHP)

Healthcare FSA Eligible Expenses	Dependent Care FSA Eligible Expenses
Copayments, Deductibles, and Coinsurance	Before or after school care
Dental	Elder care
Vision	Babysitter or Nanny
Rx	Day camp



Unused funds do not carry over to the following year.

Reminder: To enroll for January 1, you must be benefits eligible since June 30, 2018

2019 Medical Premiums...

So what does all this mean to your paycheck???

EPO plan ends 12/31/2018- subscribers **MUST** choose a new plan option or risk not having coverage

\$1350S/ \$2700F Blue PPO Ded. with H.S.A.

- Increase **\$2.50-5.50/pp single**
- Increase **\$10.50-20.50/pp other tiers**

Premiums still lower than in 2014

\$2500S/ \$5000F Blue PPO Ded. with H.S.A.

- Increase **\$2-4.50/pp single**
- Increase **\$8.50-16.50/pp other tiers**

Wage tier break at \$15.40

On-line enrollment: (3rd year)



Associates MUST go on-line to confirm plans

Last year, **approx. 750 associates** used the system

Goal: 100% of
1340 FT/PT Associates

From Home:
www.Thompsonhealth.com
Careers\Compensation & Benefits

The screenshot shows the UltiPro system navigation menu. The 'MENU' button is circled in red. A red arrow points from the 'MENU' button to the 'Open Enrollment' link in the 'Benefits' section. The menu is organized into three main categories: MYSELF, ADMINISTRATION, and SYSTEM CONFIGURATION. The 'Benefits' section includes links for Current Benefits, Beneficiaries/Dependents, PTO Plans, COBRA, Health Care Eligibility, 1095-C, and Links. The 'Open Enrollment' link is circled in red.

The screenshot shows the Thompson Health website navigation and content. The 'Careers' link in the top navigation bar is circled in red. A red arrow points from the 'Careers' link to the 'COMPENSATION & BENEFITS' link in the secondary navigation bar. Below the navigation bar, the 'Thompson Health Associate Compensation and Benefits' section is visible. A red arrow points from the 'Careers' link to the 'Thompson Health Associate Ultipro Access' link in the 'CARES Count Website' section. The URL <https://www.thompsonhealth.com/Health-Services> is visible at the bottom left.



Open Enrollment

You can:

- Make any changes to your current benefit plans for 2019
- Add or drop coverage for you and/or your eligible dependents
- Enroll in Medical, H.S.A., and/or Dental
- FSA/Dependent Care Flexible Spending Accounts (paper form)

Ultipro OE module open

Monday, Nov. 12th through Tuesday, Nov. 20th



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