

OPEN ENROLLMENT

OCTOBER 9-31, 2023

For calendar year beginning January 1, 2024

In This Guide

WELCOME TO ENROLLMENT FOR 2023

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- ▶ How to Enroll
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- ▶ What Documents Do I Need?
- ▶ Charitable Giving Campaign 2023

WHAT'S NEW FOR 2024

- ▶ Anthem Pharmacy Benefits

2023 OE BENEFITS FAIRS:

- ▶ **Oxford** - September 26 - 9 a.m. to 3:30 p.m.
Shriver Dolibois ABC
- ▶ **Hamilton** - September 27 - 9 a.m. to 11 a.m.
Wilks Conference Center
- ▶ **Middletown** - September 27 - 2 p.m. to 4 p.m.
Johnston Hall

NEW FINANCIAL WELLNESS BENEFIT AVAILABLE NOW!

Oxford - CAPTRUST Financial Wellness
Benefit Presentation with Joey Payne -
September 26 - 9 a.m. to 10 a.m.

Shriver Dolibois C

MEDICARE OVERVIEW

Oxford - Medicare/Retirement Presentation -
September 26 - 12 p.m. to 1 p.m.

Shriver Heritage



Enrollment for 2023

OCTOBER 9-OCTOBER 31

If you wish to enroll in or change any of your benefits, including continuing your Flexible Spending Account (Healthcare or Dependent Care) or your current HSA contribution amount, you must do so during this enrollment period.

Note: If you do not elect the FSA/HSA/DCA during this enrollment period, you will NOT have an FSA/HSA/DCA in 2024.

Your current medical, dental, vision, and elected voluntary benefits (plan type, tier level, and coverage) will continue in 2024, unless you make changes during the 2023 enrollment period.

Welcome to Your Benefits

Miami offers comprehensive health plans designed to provide quality, valuable, and affordable benefits. Anthem will continue as the medical plan administrator and they offer tools and programs to help you and your family.

Open Enrollment is the time when you can make changes and use what you have learned throughout the year to make the best choices for you and your family in 2024.

This guide is an overview of benefit changes, introductions, and those typical benefits that are familiar to you. This information and more can be found at MiamiOH.edu/hr/oe. Information and help sessions will be offered by Benefits and Wellness in order for you to ask questions before making your enrollment elections.

WHO IS ELIGIBLE?

Full-time employees (whose annual appointment is longer than one semester for 30 or more hours per week) are eligible to enroll in the benefits described in this guide. Eligible spouses and children up to age 26 can be covered under your medical, dental, vision, voluntary life, and accidental death and dismemberment plans.

HOW TO ENROLL

After reviewing your current benefits and your 2024 options, login to BannerWeb > Employee Services Online > Benefit Open Enrollment to make your elections. Detailed instructions can be found at MiamiOH.edu/hr/oe.

WHEN TO ENROLL

Enrollment is open from 8 a.m. Monday, October 9 through 11:59 p.m. Tuesday, October 31.

WHAT CHANGES CAN BE MADE IN OPEN ENROLLMENT?

- ▶ Change medical plans and/or coverage level.
- ▶ Enroll or terminate individual and/or dependent coverage in the medical/dental/vision plans.
- ▶ Enroll in or continue a Flexible Spending Account.
- ▶ Add or make changes to the Voluntary Life and AD&D plans.
- ▶ If declining Miami's health insurance: the online Health Plan Waiver.

WHAT DOCUMENTS DO I NEED?

- ▶ If adding a spouse for the first time: copy of marriage certificate and the online Spouse Certification. If the added spouse is employed or retired: Employer Certification.
- ▶ If adding a dependent for the first time: copy of birth certificate or legal guardianship papers.

RESOURCES

OPEN ENROLLMENT WEBSITE
MiamiOH.edu/hr/oe
Health Plan Premium Calculator

BENEFITS AND WELLNESS STAFF
513-529-3926
Benefits@MiamiOH.edu

WHAT'S NEW FOR 2024

HOSPITAL TIERING CHANGE

Effective January 1, 2024, Kettering Health Hospital system will move to Tier 2 and Premier Health Hospital system will move to Tier 1.

WELLNESS COORDINATOR

Beginning January 1, 2024, a wellness coordinator will be located at the employee health center and will help to promote programs and navigate wellness resources.

FREE BENEFIT: FINANCIAL WELLNESS AND ADVICE!

Miami is working with CAPTRUST Financial Services to offer free confidential financial wellness and advice to Miami employees. Beginning in August 2023, CAPTRUST will work directly with university employees through its Financial Wellness and Advice Service. This service is offered virtually; employees may call the CAPTRUST "Advice Desk" to ask any financial question and receive assistance with financial issues facing employees. CAPTRUST is an independent, registered investment advisory firm that offers confidential financial wellness education and advice at no cost to the employee and will not sell any products.

There are many ways to engage the CAPTRUST Financial Wellness services. You can request a consultation with an advisor by phone at 800-967-9948 or go online to [CAPTRUSTAdvice.com](https://www.captrustadvice.com) to make an appointment.

NEW HEALTHY MIAMI VENDOR – EFFECTIVE JANUARY 1, 2024

Health Advocate will replace Cerner Wellness. The Healthy Miami program activities (tobacco free and steps by age and gender) are remaining the same. In January, a new website will be launched to let employees and covered spouses see the new look and the 2024 campaign will begin on February 1, 2024. In addition to the new platform, Health Advocate will also provide Healthy Miami participants with advocacy and health navigation services.

FREE GROUP FITNESS OFFERED AT THE MIAMI RECREATION CENTER THIS FALL

ANTHEM PHARMACY BENEFITS

ENHANCED PREVENTIVE DRUG LIST

The Enhanced Preventive Rx Drug List (certain medications provided at 100% - no copay or coinsurance) includes medications for diabetes, asthma, hypertension, and heart disease. To learn more, go to [MiamiOH.edu/benefits](https://miamiOH.edu/benefits) > Medicine > Anthem Preventive Drug List.

AFFORDABLE CARE ACT (ACA) ASPIRIN PREVENTIVE CHANGE

Anthem notified Miami of a change by the United States Preventive Service Task Force (USPSTF) that downgraded the coverage recommendations for aspirin. The recommendation for aspirin in adults 40-59 years with a 10% or greater 10-year cardiovascular disease (CVD) risk changed to a level that no longer allowed 100% coverage for people who are within this age group. As a result, coverage of aspirin on the Enhanced Preventive List will be removed from the \$0 member cost share.

The remaining aspirin recommendation from the USPSTF is for low-dose aspirin (81 mg/day) as preventive medication for those at high risk for preeclampsia. Coverage of aspirin 81 mg for women 55 years and younger will continue at \$0 member cost share.

ANTHEM'S FORMULARY CHANGES

The Carelon PBM manages the drug list for Anthem members. Drugs within the formulary are reviewed for potential tier changes in April and October. Beginning in January 2024, the review and any future changes will occur in January and July.



LEARN MORE
[MiamiOH.edu/hr/oe](https://miamiOH.edu/hr/oe)

MIAMI HEALTH PLAN COMPARISON

Below is a summary of the two health plans offered by Miami: the PPO (Preferred Provider Organization) and the HDHP (High Deductible Health Plan) with an HSA (Health Savings Account). See [MiamiOH.edu/benefits](https://miamiOH.edu/benefits) for details.

MIAMI PLAN	Miami HDHP	Miami PPO
Benefits/Services	In-network Benefits Member Pays	In-network Benefits Member Pays
Calendar Year Deductible	\$2,000 single \$4,000 family	\$350 individual \$700 family
Medical Out-of-pocket Maximum (deductibles and coinsurance)	N/A	\$2,350 individual \$4,700 family
Plan Out-of-pocket (deductible, coinsurance, and copayments)	\$3,250 single \$6,500 family	\$6,350 individual \$12,700 family
Preventive Care (wellness exams, cancer screenings, immunizations)	0%	0%
Office Visits Primary Care, OB-GYN Mental Health Specialist	20% after deductible 0% after out-of-pocket	\$25 copayment \$25 copayment \$35 copayment
Outpatient Therapy (speech, occupational, physical)	20% after deductible 0% after out-of-pocket	\$35 copayment
Pharmacy	20% after deductible 0% after out-of-pocket	<p>TIER 1: 10% up to maximum \$40 (low-cost generic drugs)</p> <p>TIER 2: 20% up to maximum \$50 (low-cost preferred brands and higher-priced generics)</p> <p>TIER 3: 20% up to maximum \$75 (higher-cost, preferred brand-name drugs)</p> <p>TIER 4: 20% up to maximum \$200 (specialty drugs)</p>

Know Your Benefits

Get the most from your benefit choices by understanding your options.

- ▶ Paycheck contributions, deductibles, and out-of-pocket maximums depend on the medical plan you choose.
- ▶ When choosing the plan that is best for you and your family, think about your needs and how you prefer to pay those expenses during the plan year.
- ▶ Visit the [Healthy Miami Premium Discount](#) webpage to learn about the program and how it can save you money.

WHAT IS A HEALTH SAVINGS ACCOUNT?

- ▶ A Health Savings Account, or HSA, is a tax-exempt bank account designed to help pay for qualified medical, dental, and vision expenses on a tax-free basis.
- ▶ You must be enrolled in Miami's qualified HDHP and be qualified to contribute to an HSA.
- ▶ You cannot have other "first-dollar" coverage.
- ▶ The funds can be used for you, your spouse, and your tax dependents.

HOW DOES THE HSA WORK?

- ▶ The IRS sets an annual limit for contributions based on single or family HDHP coverage.
- ▶ Single limit is \$4,150 and family limit is \$8,300 for participants younger than age 55 (including Miami’s contributions). For participants age 55 and older, the single and family limits are increased by \$1,000.
- ▶ Miami contributes up to 50% of the in-network deductibles for single or family coverage.
- ▶ You can contribute up to the IRS maximum through pre-tax payroll deductions.
- ▶ You use your HSA debit card to make eligible purchases or pay a provider bill.

CONTRIBUTING TO YOUR HSA

- ▶ You may contribute to your HSA via pre-tax payroll deductions up to the IRS maximum.
- ▶ You may change the amount that comes from your paycheck at any time during the year by completing the online form found at MiamiOH.edu/benefits/hsa. You should be aware of the amount of your contributions so that you do not contribute more than the IRS maximum.
- ▶ The first employer contribution will be made in 2024 as made previously with the first pay in January (MN and BW). With the transition to Workday, Miami will transition to the new system on July 1, 2024 and the employer contribution will convert to the pay frequency associated with your normal pay. For example:
 - ▶ If you are paid monthly and in single coverage, the \$500 will convert to the monthly amount of \$83.33.
 - ▶ If you are paid biweekly and in single coverage, the \$500 will convert to the biweekly amount of \$41.66.

IMPORTANT MEDICARE NOTE

Once you are enrolled in Medicare, you may not contribute to an HSA in 2024, but you may continue to use any funds that remain in your account. Consult with a tax professional for details.

JANUARY 1, 2024 HOSPITAL TIERING

Hospital tiering change – effective January 1, 2024, Kettering Health Hospital system will move to Tier 2 and Premier Health Hospital system will move to Tier 1. Hospital facilities with Anthem will be in-network as Tier 1 with a 10% coinsurance, and Tier 2 with a 20% coinsurance.

YOUR HEALTH PREMIUM COST FOR 2024

Your health premiums are based on a percentage of your annual salary. The percentages, which are based on your elected plan and coverage level, are listed below. If paid biweekly, divide the monthly premium by two to get your per-pay premium.



SCAN TO VIEW MIAMI'S HEALTH INSURANCE PREMIUM CALCULATOR

MIAMI PPO		
Coverage Level	Your % Salary	Base Premium
Single	1.52%	\$74/month
Employee +	3.22%	\$148/month
Family	4.72%	\$198/month

MIAMI HDHP		
Coverage Level	Your % Salary	Base Premium
Single	1.52%	N/A
Employee +	3.22%	N/A
Family	4.72%	N/A

DENTAL PLAN OVERVIEW

Miami offers dental coverage through Delta Dental of Ohio.

DELTA DENTAL PLANS	Basic Plan		Enhanced Plan	
Deductible (Basic and Major only) Annual Maximum	\$50 per person \$1,000 per person		\$50 per person \$1,500 per person	
Diagnostic and Preventive - The deductible doesn't apply for these services				
	Plan Pays	You Pay	Plan Pays	You Pay
Diagnostic and Preventive	100%	0%	100%	0%
Emergency Palliative Treatment	100%	0%	100%	0%
Brush Biopsy	100%	0%	100%	0%
Radiographs	100%	0%	100%	0%
Periodontal Maintenance	100%	0%	100%	0%
Basic Services				
Restorative Services	65%	35%	80%	20%
Endodontic Services	65%	35%	80%	20%
Periodontic Services	65%	35%	80%	20%
Oral Surgery Services	65%	35%	80%	20%
Relines and Repairs	65%	35%	80%	20%
Major Services				
Prosthodontic Services	65%	35%	65%	35%
Orthodontics - The deductible doesn't apply for these services				
Orthodontic Services	50%	50%	50%	50%
Orthodontic Age Limit (To age 26 for dependent children)	Lifetime limit of \$1,000 per person		Lifetime limit of \$1,500 per person	

Out-of-Network Benefit - If using a provider out of the Delta Dental network, you will be responsible for payment up to the network rate and will be subject to balance billing (the difference between Delta Dental's payment and what your dentist has billed you).

YOUR DENTAL PREMIUM COST FOR 2024

Your dental premiums are based on the plan you choose, and the number of individuals covered on the plan. If only you will have coverage, it will be single coverage. You plus one or more dependents will be family coverage. If paid biweekly, divide the monthly premium by two to get your per pay premium.

Basic Plan (7188-3000)		Enhanced Plan (7188-4000)	
Single Basic	\$4.86/month	Single Enhanced	\$11.26/month
Family Basic	\$17.52/month	Family Enhanced	\$36.72/month

THINGS TO CONSIDER

When choosing a dental plan, consider the plan components and how you share the cost of services. Other things to consider are the probability of someone in the family requiring orthodontics, whether or not you foresee any major dental needs in the year, what you have spent in previous years, and your overall budget.

VISION PLAN OVERVIEW

Miami offers a vision plan through VSP.

Benefits		Frequency
Eye Exam	\$10 copay	Every calendar year
Glasses	\$25 copay	
Frames	\$175 allowance 20% off amount over the allowance	Every other calendar year
Lenses	Single vision, lined bifocals, trifocals, lenticular Polycarbonate lenses for children	Every calendar year
Lens Options	<ul style="list-style-type: none"> • Progressive lenses \$80-\$160 • Average 35-40% off other lens enhancements • Standard progressives covered in full 	Every calendar year
Contacts	\$130 allowance for contacts, contact lens exam, fitting, and evaluation up to \$60 contact lens exam, fitting and evaluation (instead of glasses)	Every calendar year
Other Savings and Discounts	Discounts on additional glasses, sunglasses; retinal screening; and laser vision	

YOUR VISION PREMIUM COST FOR 2024

Your monthly vision premiums are based on the plan you choose and the number of individuals covered on the plan. If only you will have coverage, it will be single coverage. You plus one or more dependents will be family coverage. If paid biweekly, divide the monthly premium by two to get your per pay premium.

Single	Family
\$8.06	\$22.18

Did You Know

- ▶ Wal-Mart and Sam's Club are in the VSP network.
- ▶ Your health plan will cover a routine eye exam at 100% if the provider is in the Anthem network.
- ▶ Children under age 12 are allowed two eye exams per calendar year.
- ▶ Save up to 60% on digital hearing aids through TruHearing (877-396-7194) and state you are a VSP member.
- ▶ Additional option to shop online for eyewear and contact through Eyeconic. Visit VSP.com and scroll to locate Eyeconic for more information.

CONTACT

Delta Dental
800-524-0149
DeltaDentalOH.com

VSP
800-877-7195
VSP.com

FLEXIBLE SPENDING ACCOUNTS

A Flexible Spending Account (FSA) is a voluntary benefit plan arrangement that allow employees to pay for certain health care or dependent childcare expenses on a pre-tax basis. There are two types:

HEALTH CARE FSA

This is for certain out-of-pocket medical, dental, and vision expenses. Participants elect an annual amount (up to the IRS maximum of \$3,050) and receive their full election at the beginning of the year for reimbursement of eligible claims.

Note: Participants enrolled in the Health Savings Account (HSA) are only eligible for a Limited FSA, where eligible expenses are limited to dental and vision only.

LIMITED FSA

Participants enrolled in the Health Savings Account (HSA) are eligible for a **Limited FSA**, where eligible expenses are limited to dental and vision expenses only.

For both types of accounts, any unused funds remaining in your account at the end of the calendar year are eligible for the 2.5-month grace period. After the grace period, any unused funds are lost. For additional information, visit Chard-Snyder.com.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCA)

This pre-tax voluntary benefit plan is for qualified dependent daycare expenses. You may elect an annual amount (up to the IRS maximum of \$5,000 or \$2,500 if married filing separately) and receive reimbursement for eligible expenses as claims are filed and funds are available in the account via payroll deduction.

This account is not pre-funded. You may only use the funds after they have been deposited per pay period.

For this DCA, any unused funds remaining in your account at the end of the calendar year are eligible for the 2.5-month grace period. After the grace period, any unused funds are lost. For additional information, visit Chard-Snyder.com.

GROUP LIFE INSURANCE OVERVIEW

Miami offers group life insurance and accidental death and dismemberment insurance for full-time employees. Both plans have the benefit of 2x your annual salary up to \$700,000 for life insurance and \$1,200,000 for AD&D paid to you or your designated beneficiary. In addition to this coverage that is at no cost to you, you may elect to enroll in additional coverage for which you pay the premium.

VOLUNTARY LIFE INSURANCE

Enrollment in this coverage is voluntary and is offered in addition to the university-provided coverage you already have for yourself. If you choose coverage for your spouse or children you must first enroll with at least \$10,000 voluntary coverage for yourself. Elections made during open enrollment require a completed Evidence of Insurability form.

You may also purchase coverage in \$10,000 increments to a maximum of **eight times** your annual earnings, or **\$750,000**, whichever is **less** for yourself; and \$10,000, \$20,000, or \$30,000 for your spouse; and \$5,000 or \$10,000 for eligible children.

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Enrollment in this coverage is voluntary and is offered in addition to the university-provided coverage you already have for yourself. You may purchase additional coverage for yourself, spouse, and dependents under age 26. You may purchase coverage in \$10,000 increments to a maximum of 10 times your annual salary to a maximum of \$750,000. The benefit amounts for spouse and children are a percentage of your amount of insurance. Elections made during open enrollment require a completed Evidence of Insurability form.

EMPLOYEE ASSISTANCE PROGRAMS

Miami's Employee Assistance Program (EAP) is a program that offers **free and confidential** assessments, short-term counseling, referrals, and follow-up services to employees and their families who have personal and/or work-related concerns. These services are provided by AllOne Health Impact Solutions telephonically at 800-227-6006.

SUPPLEMENTAL RETIREMENT PLANS

PRE-TAX PLANS

The 403(b) plan is a salary reduction plan for which contributions and investment earnings grow tax-deferred until you withdraw funds (at which time they are taxed as ordinary income). Because your contributions to these plans are withdrawn pre-tax, contributions lower your taxable income and increase your retirement savings while you are working. Your pre-tax contributions are completed via payroll deduction. You can manage your account via the Retirement@Work® online portal.

The Ohio Deferred Compensation (ODC) 457 retirement plan is available for all Ohio public employees and is one of the largest 457(b) plans in the country. The program is unique in that it is a public, nonprofit organization created by Ohio legislation. Investment options are selected and monitored by a 13-member board, composed of public employees, retirees, and appointed investment experts, which governs the program as required by Ohio Revised Code Chapter 148. External managers professionally manage Ohio DC's investment options. Investment options are selected and monitored by the board and its independent investment consultant.

POST-TAX SUPPLEMENTAL PLANS

The Roth 457 is a plan option in which contributions are made **post-tax**. Although these accounts do not affect your taxable income while you are working, the earnings you withdraw at retirement are tax-free.

CHARITABLE GIVING 2023

Miami University participates annually in the charitable giving campaigns for the following organizations: Butler County United Way, United Way of Greater Cincinnati, and Community Shares of Greater Cincinnati.

Employees receive an email during the campaign with a link to the online pledging system. Pledges can be payroll deducted, paid by credit card, or billed from the organization.

CAMPAIGN PERIOD:

October 2-November 17

ADDITIONAL BENEFITS

Miami offers numerous additional benefits to full-time employees.

LONG TERM DISABILITY (LTD)

Miami offers full-time employees an LTD benefit at no cost. This is a salary replacement plan that provides you with income protection. If you become disabled (as defined in the plan) and remain disabled through 180 consecutive days (the elimination period), the benefit pays 50% of monthly earnings, less other deductible sources of income, such as Social Security and workers compensation (see plan booklet for details). The maximum monthly benefit is \$5,000.

TUITION FEE WAIVER

Employees are eligible for the waiver once hired into a full-time position. Spouses and children are eligible once the eligible employee has been employed in a full-time position for three consecutive years. The Miami University Policy Library provides additional eligibility details.

EMPLOYEE HEALTH CENTER

Miami University has partnered with TriHealth to provide on-campus, high-quality care on the Oxford campus at no cost for employees and dependents covered by Miami's health plan. The center is located on Campus Avenue.

PARENT AND FAMILY RESOURCES

Miami offers child care centers on the Oxford, Hamilton, and Middletown campuses. Also available on all three campuses are designated mothers rooms for new mothers during the work day.

RECREATIONAL FITNESS PROGRAMS

Taking activity breaks in your workday can help you feel more energetic, improve mood/concentration, enhance sleep, and decrease risk of chronic disease, illness, and injury. No-cost recreational fitness programs are offered for all faculty and staff this fall beginning August 2023.

RECREATION CENTER GROUP FITNESS FALL SCHEDULE			
Day	Class	Time	Location
Mondays	Total Body Tone	12:15-1 p.m.	Room A
Tuesdays	Zumba	5:15-6:15 p.m.	Room B
Wednesdays	Vinyasa Flow	12-1 p.m.	Room B
Thursdays	Total Body Tone	12:15-1 p.m.	Room A
Fridays	Total Body Tone	12:15-1 p.m.	Room A

Healthy Miami Premium Discount Program

The Healthy Miami Premium Discount Program (PDP) is voluntary and offers Miami employees and their covered spouses the opportunity to earn discounted premiums each calendar year by completing specific healthy steps by November 15. For more information log into your Healthy Miami account at HealthyMiami.PureWellness.com.

NEW HEALTHY MIAMI VENDOR

Effective January 1, 2024, Health Advocate will replace Cerner Wellness. The Healthy Miami program activities (tobacco free and steps by age and gender) are remaining the same. Health Advocate services will include advocacy and health navigation.

EXAMPLE: SINGLE, HIGH DEDUCTIBLE HEALTH PLAN

Here is an example. Miami employee, Swoop RedHawk, earns an annual salary of \$30,000 and elects the single coverage High Deductible Health Plan (HDHP). His health premium is $1.52\% \times \$30,000 = \$456/12 \text{ pays} = \$38$ per month. See the table below to see what happens if Mr. RedHawk does not complete certain steps in the program, as a biweekly or monthly employee.

Premium Frequency	All PDP Steps Completed	Complete Only Tobacco Free Certification	Complete All Except Tobacco Free Certification	No PDP Steps Completed
	With Premium Discounts You Pay Through Payroll Deduction			Discount
Biweekly	\$19	\$26.50	\$41.50	\$49
Monthly	\$38	\$53	\$83	\$98

THE CHRIST HOSPITAL CENTER OF EXCELLENCE

Miami University's Center of Excellence for knee and hip replacement offers members exceptional outcomes and an outstanding patient experience with some of the nation's best orthopedic surgeons at The Christ Hospital Joint and Spine Center.

Members only receive one bill and explanation of benefits, which includes the fees for the facility, surgeon, and other ancillary costs during the hospital stay. The health plan benefit is 100% coverage once the deductible has been met. See the chart below to see a single coverage example.

Hip or Knee Total Replacement	Using the Center of Excellence (TCH)		Using Any Other In-Network Facility	
Medical Plan	PPO Plan	HDHP Plan	PPO Plan	HDHP Plan
Single Coverage Deductable	\$350	\$2,000	\$350	\$2,000
Coinsurance	0%	0%	10-20%	10-20%

HAVE QUESTIONS?

Beginning January 1, 2024, contact Health Advocate 24/7 at 866-799-2655 or Benefits and Wellness at benefits@MiamiOH.edu or 513-529-3926 M-F 8 a.m. to 5 p.m

15 Roudebush Hall-MS1056B
501 E. High St.
Oxford, OH 45056

First_Name Last_Name
Address 1
Address 2
City, State Zip



CONTACT →

**Anthem - Health Guide
Customer Service**
833-995-1483
Anthem.com

Securian Financial
877-282-1752

**CAPTRUST Financial
Wellness and Advice**
800-967-9948
CAPTRUSTAdvice.com

Delta Dental
800-524-0149
DeltaDentalOH.com

Chard Snyder
800-982-7715
Chard-Snyder.com
(FSA and HSA)

Christ Hospital COE
513-557-4882

VSP
800-877-7195
VSP.com

Impact Solutions
Employee Assistance
Program
800-227-6007
MyImpactSolution.com