



**OWENS**  
COMMUNITY COLLEGE

savage

# Owens Community College 2026 Open Enrollment

# Agenda

- Benefit Changes & Highlights
- Smith Rx Introduction
- Ancillary Updates: Principal
- UHC Programs



# 2026 Changes

- Medical and Dental Rates
- Pharmacy Benefit Manager: SmithRx
- High-Deductible Health Plan (HDHP)
  - Deductible changing to \$3,400 individual / \$6,800 Family – IRS requirement
- HSA Contribution Limits
  - \$4,400 Individual / \$8,750 Family
- General Purpose FSA: \$3,400
- Pet Insurance
- EAP: ComPsych

# Medical Plan Highlights

MEDICAL AND RX	CDHP	PPO HIGH	PPO LOW
<b>Deductible</b>	\$3,400 Individual / \$6,800 Family	\$1,500 Individual / \$3,000 Family	\$750 Individual / \$1,500 Family
<b>Co-Insurance</b>	100% After Deductible	20% After Deductible	20% After Deductible
<b>Out-of-Pocket Maximum</b>	\$4,000 Individual / \$8,000 Family	\$3,000 Individual / \$6,000 Family	\$1,500 Individual / \$3,000 Family
<b>Office Visit</b>	100% After Deductible	PCP: \$25 Copay Specialist: \$50 Copay	PCP: \$25 Copay Specialist: \$50 Copay
<b>Urgent Care</b>	100% After Deductible	\$60 Copay	\$60 Copay
<b>Emergency Room</b>	100% After Deductible	\$250 Copay	\$250 Copay
<b>Preventive Care</b>	Covered at 100%	Covered at 100%	Covered at 100%
<b>Retail Pharmacy</b>	<b>After Deductible:</b> Tier 1: \$10 Tier 2: \$35 Tier 3: \$60	Tier 1: \$10 Tier 2: \$35 Tier 3: \$60	Tier 1: \$10 Tier 2: \$35 Tier 3: \$60

Comparison shows in-network benefits. Please refer to your plan documents for complete listing of benefits, limitations, and exclusions

# Preventive Services

## Preventive services – covered in full – **no cost to you!**

- Allergy desensitization treatment
- Childhood/adult immunizations
- Colorectal screenings
- Cytological screenings (Pap smears) for cervical cancer
- Diabetic screenings
- Infectious and chronic disease screenings
- Mammography and BRCA screenings
- Pediatric screenings
- Physical examinations
- PSA screenings
- Tobacco cessation classes
- Well-baby and well-child care

Visit [www.healthcare.gov](http://www.healthcare.gov) for full list of preventive services

# HSA Overview

## Tax Free

- Contributions
- Growth on earnings
- Distributions for qualified medical expenses (IRS Publication 502)

## Portability

- You own the account, funds roll over year after year
- Portable if you change jobs

## Employer Contributions

- Owen's makes contributions to help fund your account

## Investment Opportunities

- You can invest these funds after a certain threshold

## Participation Requirements

- Must be enrolled in an HDHP
- Must not be enrolled in Medicare
- Not claimed as a dependent on someone else's tax return

# HSA Contributions

Health Savings Account (HSA)	Single	Family
2026 Maximum Annual Contribution (Total – Employer & Employee Funding)	\$4,400	\$8,750
Owens Community College Contribution	\$500 (\$19.23 / pay)	\$1,000 (\$38.46 / pay)
NEW HDHP Enrollee Contribution	\$1,000 (\$38.46 / pay)	\$2,000 (\$76.92 / pay)
Catch-up Contribution (Age 55+)	\$1,000	\$1,000

# General Purpose FSA

## 2026 Contribution Limit: \$3,400

- ACTIVE ENROLLMENT – must re-enroll every year
- Available if enrolled in the PPO High or PPO Low
- Can be used for eligible medical, dental, and vision expenses defined by the IRS
- Full amount available April 1<sup>st</sup> – elections cannot be changed throughout the year
- 2025 reimbursement deadline: 6/30/26 for claims incurred 4/1/25 – 3/31/26
- 2026 reimbursement deadline: 6/30/27 for claims incurred 4/1/26 – 3/31/27

# Dependent Care FSA

## Dependent Care Flexible Spending Account

- Maximum: \$7,500 (pre-tax) if filing jointly or single parent tax return
- Maximum: \$3,750 (pre-tax) each if married filing separately
- Provides reimbursement for work-related cost of care for qualified dependents

## A qualified dependent is:

- Children under age 13
- Disabled dependent or spouse and maintains the same principal residence as you

## Eligible Expenses

- Daycare centers, preschool/nursery school, before/after school programs
- Summer day camps, nanny/babysitter services

# Medical Cost per Pay

Medical	CDHP	PPO High	PPO Low
Employee	\$22.33	\$80.19	\$114.82
Employee + Spouse	\$49.12	\$176.41	\$252.61
Employee + Child(ren)	\$42.42	\$152.35	\$218.16
Family	\$71.75	\$256.59	\$367.43
Medical Opt-Out	\$500/year (\$19.23/pay)		

# Care Navigation

Care options to consider	START HERE				
	 <b>PCP</b> Care from the doctor who may know you best	 <b>24/7 Virtual Visits</b> See a doctor whenever, wherever	 <b>Convenience care</b> Basic conditions that aren't generally life-threatening	 <b>Urgent care</b> Serious conditions that aren't generally life-threatening	 <b>Emergency room</b> Life- and limb-threatening emergencies
Average cost*	\$165	Less than \$49**	\$100	\$185	\$2,500
Hours	Varies by location	24/7	Varies by location	Varies by location—may be open nights/weekends	24/7
How to connect	Contact your PCP	<a href="https://myuhc.com/virtualvisits">myuhc.com/virtualvisits</a>	<a href="https://myuhc.com">myuhc.com</a> <sup>®</sup>	<a href="https://myuhc.com">myuhc.com</a>	<a href="https://myuhc.com">myuhc.com</a>

✓ indicates the recommended place for care for the following common conditions:

Broken bone				✓	✓
Chest pain					✓
Cough	✓	✓	✓		
Fever	✓	✓	✓		
Muscle strain	✓		✓		
Pinkeye	✓	✓	✓		
Shortness of breath					✓
Sinus problems	✓	✓	✓		
Sore throat	✓	✓	✓		
Sprain	✓		✓	✓	
Urinary tract infection	✓	✓	✓		



# Pharmacy Benefits Open Enrollment Info

Our mission is to reduce the cost and complexity of prescription drugs with radical transparency.



# What is a PBM and how do I get my medications?

Pharmacy Benefit Managers (PBM) coordinate the interaction between your employer, physician and pharmacy.

## How does the PBM help my pharmacy experience?

- Making sure you're charged the correct copay at the pharmacy.
- Setting up your medications to be covered according to your plan design.
- Managing clinical requirements related to your prescriptions.

## How do I get coverage?

You're automatically covered when you enroll in your health plan.



# Will my pharmacy experience change?

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For most plan members, there will be little to no change.

Go to your usual pharmacy and get your medications.



## Member ID Card

Remember to present your new card at the pharmacy.



## Medication Coverage

You can find your formulary and benefits resources in our [Member Portal](#).



## Member Support

Our dedicated Member Support team is available via 844.454.5201

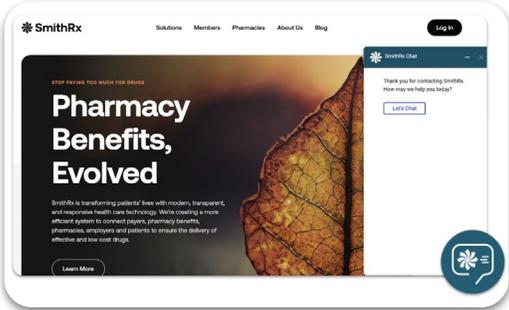
6 am - 7 pm (MT) Mon-Fri

9 am - 2 pm (MT) Sat



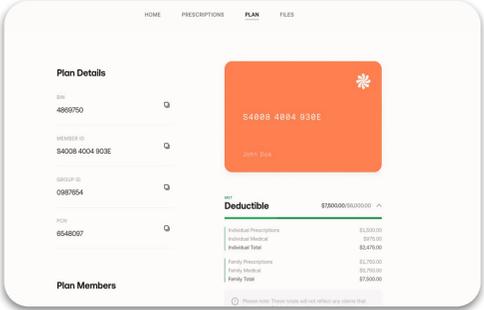
# SmithRx Member Services

We make it easy and convenient for you to access your medications and Rx benefits.



## Live Chat

Just click the chat icon on the bottom-right of the web page to start.



## Member Portal

Create an account on our Member Portal at [smithrx.com/portal](https://smithrx.com/portal). Access answers to FAQs.

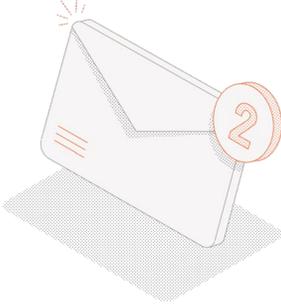


## Phone

(844)454-5201

Member Specialists are available:

- 6 am - 7 pm (MT) Mon-Fri
- 9 am - 2 pm (MT) Sat



## Email

Email: [help@smithrx.com](mailto:help@smithrx.com)



# Recommended Resource: Member Portal

Discover easy Rx benefits management in the Member Portal: [smithrx.com/portal](https://smithrx.com/portal)

## Member ID Card

Access your Member ID Card and forms

## View Claims, PA status

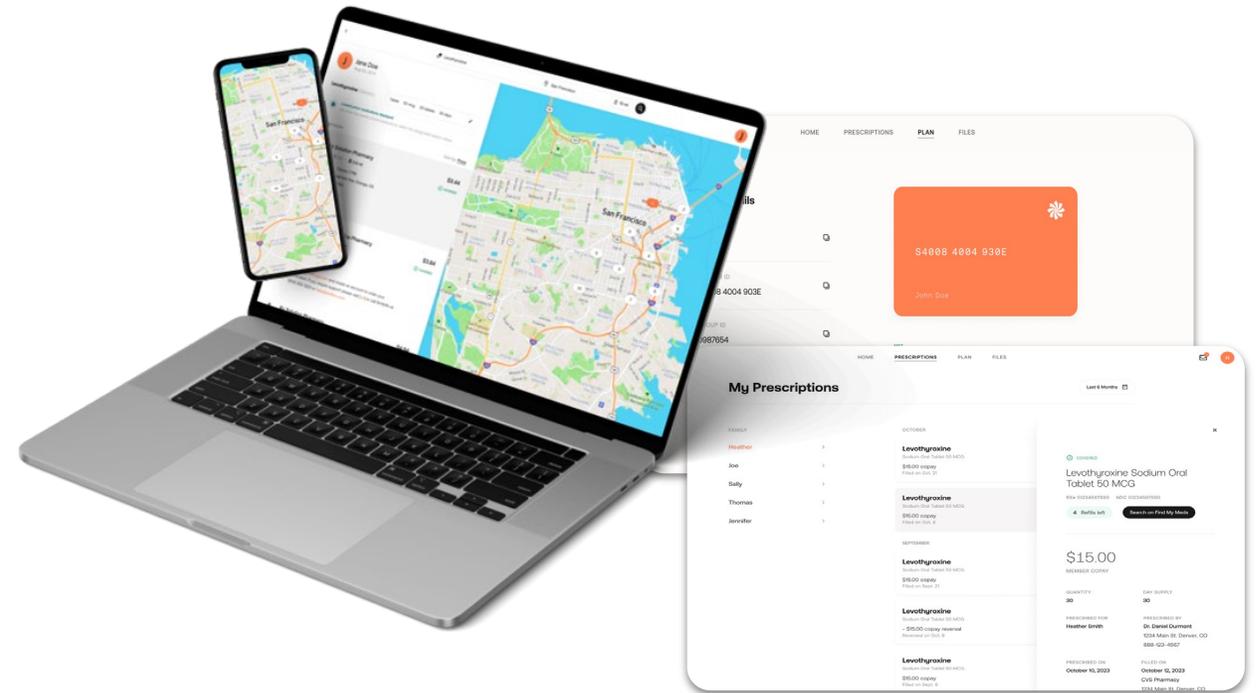
View prescription claims. Get Prior Authorization Status Notifications

## Plan Usage Tracker

Track total spends against your plan deductible and out-of-pocket limits and the total spend breakdown

## Find My Meds

Search for the lowest cost pharmacy near you with the Find My Meds tool





[HOME](#)   [PRESCRIPTIONS](#)   [PLAN](#)   [FILES](#)

# Welcome Jake

 Find My Meds 

YOUR MEMBERSHIP CARD

JAKE FRENZ  **SmithRx**  
Pharmacy Benefits

MEMBER ID  
S900 9093 39SS

 BIN   PCN   GROUP ID  
4869750   6548097   0987654

SHORTCUTS

 Your Prior Authorization is Pending  
Check your notifications for more information.

 Check notifications  >

 Access your plan details >

 Manage your prescriptions >

smithrx.com

HOME PRESCRIPTIONS PLAN FILES  

## Notifications

-  **Prior Authorization update** 5/30  
You have a new status update
-  **SmithRx Member Services** 5/30  
Congratulations! You may qualify for a new pr...
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Congratulations! You may qualify for a new pr...

Levothyroxine

may actively check the status of your prior authorization here in the SmithRx Member Portal as well.

No action is required of you at this time.

Your Reference Number is: [0123456789] and was initiated on [PA - DATE RECEIVED]

For any questions regarding this prior authorization, send us a chat.

You may also email us at [help@smithrx.com](mailto:help@smithrx.com) or call us at 844.454.5201.

Learn more about what a prior authorization is and why it's an important process to assure drug safety.  
[View Article](#)

May 29th



Hi [Full Name Member]!

Your prior authorization case is pending additional information from your doctor. We have notified your doctor of the information needed. Your doctor will have up to 45 days to respond to this request. Once we receive complete information, our clinical team will review.

No action is required of you at this time. For more information and to actively check the status of your prior authorization, please log into Member Portal at [smithrx.com/portal](https://smithrx.com/portal).

Today, 9:57 AM

# Our Nationwide Pharmacy Network

65,000+ retail locations and growing

Retail Network



CVS pharmacy, RITE AID, Walgreens, Walmart Pharmacy, COSTCO PHARMACY

Mail Network



amazon pharmacy, MARK CUBAN CostPlus DRUG COMPANY, Walmart Pharmacy

Specialty Pharmacy



COSTCO WHOLESALE, SENDERRA Specialty Pharmacy

# Connect 360: Opportunities for more Rx savings

How our cost savings program works to get  
help you achieve \$0 copay

1

If you're taking a qualifying drug, you may hear from SmithRx about additional cost savings programs

2

The SmithRx representative will help you navigate the savings program enrollment

3

Ensure your HR team has your contact information on file so we can reach you and guide you through the easy cost-savings process





**Patient (Member)  
Support**

**Toll-free  
Phone Number**  
(844) 454 - 5201

**Email**  
help@smithrx.com

**Hours of Operation**  
Monday – Friday  
8 a.m. – 9 p.m EST

**Saturday**  
11 a.m. – 4 p.m EST



**Pharmacy /  
Provider Line**

**Toll-free  
Phone Number**  
(844) 512 - 3030

**Toll-free Fax Number**  
(866) 642 - 5620

**Email**  
provider@smithrx.com



**Connect  
Patient Support**

**Toll-free  
Phone Number**  
(844) 385 - 7612

**Toll-free Fax Number**  
(866) 642 - 5620

**Connect Access Plus**  
(844) 385 - 4565

**Connect Access  
Specialty & Traditional**  
(844) 385 - 7612

**Email**  
connect@smithrx.com

**Hours of Operation**  
Monday – Friday  
8 a.m. – 8 p.m. EST



**Corporate**

**Toll-free  
Phone Number**  
(844) 454 - 0123

**Toll-free Fax Number**  
(866) 642 - 5620

**Email**  
info@smithrx.com

**Address**  
P.O. Box 77864  
San Francisco, CA  
94107

**Find self-serve tools  
and resources in the  
SmithRx Member Portal**

\*SMS text and emails apply if SmithRx has the updated member contact information. You can update your contact information in the member portal - simply click your profile to add your email and phone number.





# FAQ

Get answers to frequently asked questions in  
the Member Portal

[smithrx.com/portal](https://smithrx.com/portal)



**Delta Dental: In-Network Benefit Summary**

Plan Year	<b>April 1<sup>st</sup>, 2026 – March 31<sup>st</sup>, 2027</b>
Deductible	\$50 per member (Applies to Basic & Major services only)
Preventive	100%, deductible waived
Basic	80% after deductible
Major	80% after deductible
Annual Maximum per person (Orthodontic services does not apply)	\$3,000
Orthodontics (thru age 25 and under)	50%
Ortho Lifetime Maximum	\$1,500

<b>Coverage Tier</b>	<b>Your Cost per Pay (Bi-Weekly)</b>
Employee	\$3.80
Family	\$10.49





EyeMed: In-Network Benefit Summary	
Plan Year	April 1 <sup>st</sup> , 2026 – March 31 <sup>st</sup> , 2027
Eye Exam	\$0 Copay
Frames	<b>PLUS Provider:</b> \$0 copay, \$200 allowance 20% discount after allowance <b>Non-PLUS Provider:</b> \$0 copay, \$150 allowance 20% discount after allowance
Spectacle Lenses: Single/Bifocal/Trifocal	\$0 Copay
Contact Lenses	Conventional: \$180 allowance, 15% discount Disposable: \$180 allowance
Lasik	Discount Available
Frequency: Exam/Frame/Lenses	Once every plan year
Coverage Tier	Your Cost per Pay (Bi-Weekly)
Employee	\$0.71
Family	\$1.51



## **Basic Life and AD&D: 100% Employer-Paid**

- 2x Base Annual Earnings up to a \$300,000 maximum
- Includes matching AD&D benefit

Confirm your beneficiary information in Workday

- Revisit annually and update whenever life event occurs
- Beneficiaries must equal 100%



## **Voluntary Life and AD&D: 100% Employee-Paid**

- Employee: \$10,000 increments; maximum \$500,000 (Guarantee Issue: \$250,000)
- Spouse: \$5,000 increments, maximum \$250,000 (Guarantee Issue: \$50,000)
- Child: \$5,000, \$10,000, or \$20,000 (all amounts are Guarantee Issue)
- AD&D benefit automatically included and equal to the amount of voluntary life elected

## **True Open Enrollment:** all employees can elect up to the maximum Guarantee Issue amount without Evidence of Insurability

- Any amount of insurance requiring Evidence of Insurability (EOI) will NOT be effective unless approved by Principal.

# Voluntary Long-Term Disability



## **Voluntary Long-Term Disability: 100% Employee-Paid**

- 66.67% of salary, up to \$7,500 per month
- Consolidating down to one plan with a 90-day elimination period for all employees
- Aged-banded rates to provide more favorable rating amongst all age demographics

## **True Open Enrollment: all employees can elect coverage without Evidence of Insurability to enroll for 4/1/2026**

- Evidence of Insurability (EOI) will be required to enroll at any other time in the future (included annual open enrollment)

# Additional Principal Programs



## Employee Assistance Program through ComPsych

- 24/7 phone consultation with licensed mental health professionals
- In person or virtual visits
- Work life services
- For more information, or to use the EAP services, please call (844) 869-2365 or visit <https://guidanceresources.com> and enter “**Principal Core**” for the sponsoring company name

## Will & Legal Document Center

- Draft legal documents
- Create a personal organizer
- View estate planning information
- Access identity theft prevention and victim action kit

For more information, or to use these services, please call (800) 546-3718 or visit [www.aragwills.com/principal](http://www.aragwills.com/principal)

# Additional Principal Programs



## Travel Assistance

- Emergency medical transportation when medically required
- Assistance with lost or stolen travel documents such as visas and passports
- Pre-trip planning information such as exchange rates and embassy locations
- For more information, or to use these services, please call (888) 647-2611 or visit [www.principal.com/travelassistance](http://www.principal.com/travelassistance)

## Additional Discounts:

- Laser vision correction – [principallasik.com](http://principallasik.com) or (888) 647-7937
- Hearing aid program – [www.starhearing.com/partners/principallife](http://www.starhearing.com/partners/principallife) or (877) 890-4964
- Teeth Whitening – [Gloscience.com/principal](http://Gloscience.com/principal) use discount code “Principal”
- Oral Care Products – [myzsonic.com/principal](http://myzsonic.com/principal) use coupon code “Principal”

# Programs & Resources as a UHC Member

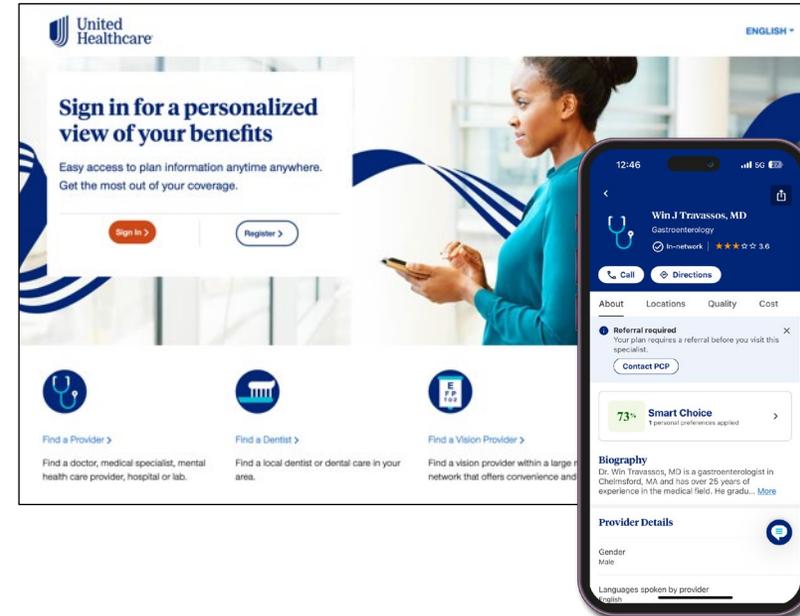
- **One Pass Select** – Choose a membership tier that works for whole body health in one easy affordable plan. Choose from large nationwide network of gym brands and local fitness studios. Work out at home with live on-demand fitness classes. Get grocery or household items delivered to your home
- **Calm Health** – Mental health support resources include mindfulness, self-guided programs and meditation
- **Advocate4Me** – Get help finding care, making sense of a bill, accessing plan benefits and more
- **2<sup>nd</sup> MD** – Access to doctors for a second opinion. 2<sup>nd</sup> MD will provide a summary to be shared with your treating provider
- **SMS** – Specialist Management Solutions to help members find solutions for specialty and outpatient surgical care, from preventive screenings to addressing pain. Specialties include: MSK/Musculoskeletal/Spine, GI/Gastrointestinal, Ophthalmology, General Surgery, ENT, Women's Health
- **Maven Maternity** – Around-the-clock guidance for you and your delivery. Birth plans, breast/bottle feeding, navigation infant sleep, returning to work, managing your mental health



# Digital tools to keep you connected

Your personalized digital tools — the **UnitedHealthcare® app** and **myuhc.com®** — give you quick access to resources designed to help you:

- View benefit info, claim details and account balances
- Find quality providers through Smart Choice search results that are personalized to your preferences
- Access your health plan ID card and add your plan details to your smartphone's digital wallet
- Learn about covered preventive care
- Quickly compare cost estimates before you get care, which may help you save money



Download  
the app



# Welcome, Sally

My coverage [View coverage >](#)

Status:

- Medical
- Dental
- Vision

Dependents:

Bob Smith (Spouse)

[View ID cards >](#)

My accounts [View account >](#)

Health savings account  
\$4,216

My care team

Virtual care  
[View options >](#)

My personal support network

Give access to trusted individuals  
[Manage access >](#)

## My recent claims

[View additional claims >](#)

Dr. Smith	Teladoc Physiclans
Status: <b>Approved</b>	You owe: <b>\$551.50</b>
Status: <b>Approved</b>	You owe: <b>\$54.00</b>

## My spending overview

[View all spending >](#)

Plan type

Medical

Individual in-network deductible



Individual in-network out-of-pocket-max



## My UHC Store



### Explore your exclusive shopping experience

As a UnitedHealthcare® member you can shop discounted health products and programs, all in one place.

[Go to UHC Store](#)

MyUHC.com





 Notifications

 Ask Avery

 What are you looking for?

 My Account 

- Home
- Find Care 
- Claims & Accounts 
- Benefits & Costs 
- Pharmacies & Prescriptions 

## Find Care

- Virtual Care
- Primary care providers
- Medical specialists
- Behavioral care providers
- View all care

## Claims

- My claims
- Prior authorization
- Vision 
- Submit a claim

## Coverage & Benefits

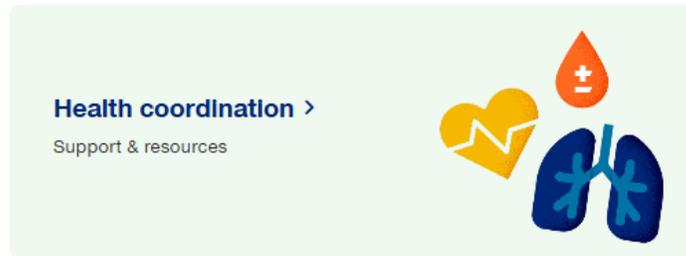
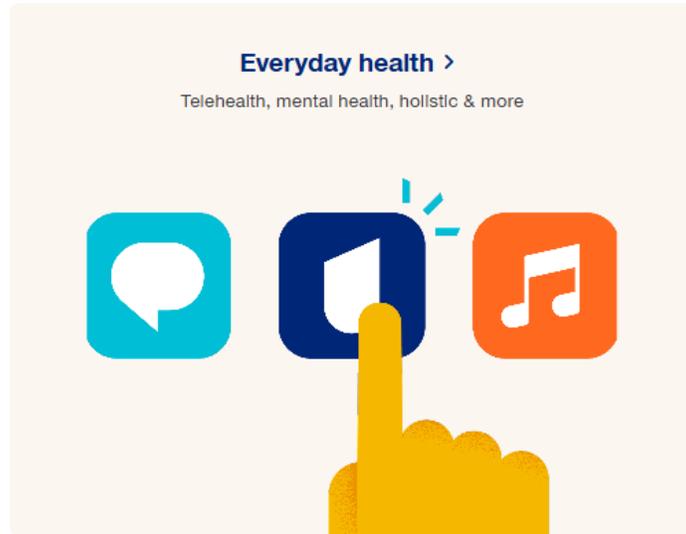
- My coverage & benefits
- Medical
- Mental health
- Prescription drug
- Dental
- Vision
- Additional benefits
- Plan documents and forms

## Estimate Cost

- Get an estimate



# UHC Store



- Nutrisense
- Mune Health
- Trifecta
- Every Mother
- Embr Labs
- Noom
- WellTheory
- Stella
- Weight Watchers

- Average discount 15%
- Credit card, Apple & Google pay
- Subscribers, spouses and dependents 18+
- Already enrolled, be cautious of canceling current subscriptions, reviewing those terms and conditions before canceling and enrolling via UHC Store



# Medical Nutrition Therapy

## Employees:

Get assistance in achieving your health goals through **personalized counseling** and create tailored plans that promote healthy lifestyles.



Enhance your wellness by scheduling an appointment with Michelle for Medical Nutrition Therapy (MNT).



What is MNT? It involves working with Michelle Cleland, a Registered Dietitian and Certified Diabetes Educator with 25 years of experience, to identify your health needs and personal goals. Together, you will create a customized nutrition plan tailored to your unique requirements, along with strategies to help you implement it.

MNT is provided by Registered Dietitians—professionals with specialized training in nutrition who can offer reliable guidance.

### Lifestyle Guidance

Promoting healthy eating through personalized strategies that align with individual goals and lifestyles, ensuring realistic, sustainable dietary improvements for overall well-being.

### Diabetes

Improving blood sugar involves testing, continuous monitoring, nutrition education, carbohydrate counting, and new technologies and medications for better control and overall health.

### Medical Weight Management

Education on healthy weight management, balanced eating, and medication guidance. Incorporates behavioral strategies and mindful eating to achieve goals.

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### Michelle Cleland

Wellness Coordinator  
Michelle.Cleland@SavageAndAssociates.Com  
419.725.7271 (TTY: 711)



# Next Steps

## **Open Enrollment**

- Begins: Monday, February 23<sup>rd</sup>
- Ends: Wednesday, March 4<sup>th</sup>

**Update your beneficiary information in Workday**

**New ID cards will be generated for the Medical/Rx benefits**



Savage  
CLASS

**Q&A / Thank You!**