



Santa Clara University
Department of Human Resources

Bronco Benefits Breakdown



Topic: Open Enrollment 2024



Open Enrollment

- Open Enrollment begins Tuesday, November 7 and closes on Monday, November 27 at 5:00 pm. Changes become effective January 1, 2024.
- During the open enrollment period, you may make changes via Workday to:
 - Medical Plan
 - Vision Plan
 - Dependent Care FSA
 - Mass Transit FSA
 - Dental Plan
 - Health Savings Account
 - Healthcare Flexible Spending Account
 - Voluntary Life Insurance



What's New for 2024

2023	2024
Kaiser HMO	Addition of Acupuncture Specialty Rx tier
Blue Shield Trio HMO	Aetna Whole Health (AWH) HMO
Blue Shield Access+	Aetna HMO
Blue Shield PPO HDHP	Aetna PPO (OAMC) HDHP
Delta Dental	Guardian



How Did We Get Here?

- Unprecedented in recent years: Double digit renewals
 - Factors: high utilization, increase in claims, increase in prescription, nursing shortage, increase in costs
- Employee concerns around dental plan (dentist dropping Delta, “premier” network is not same as in-network = increase in out of pocket costs, file own claims)
- University absorbed all increases over last 2 renewal periods. Not able to absorb the significant increase, however, able to maintain same level % of contribution
- Benefits committee: Important to maintain similar quality (or better) benefits coverage and little to no disruption
- Provide some predictability in future years



What Should I Do Now?

- More information will be coming out prior to Open Enrollment
- If you are currently enrolled in Blue Shield or plan to change – Visit the Aetna website and see if your current primary care physician is in network
- If you do not currently have a PCP, research one
- Check if your dental provider is in network. If not, you are still covered under the PPO. You can also [nominate your dentist](#) and Guardian will reach out.
- If you/your dependent is currently undergoing care and your provider is not in network, reach out to the Benefits team at scu-benefits@scu.edu to discuss transition of care



Aetna – Find a Provider

- Go to <https://www.aetna.com/individuals-families/find-a-doctor.html>
- Under Guest, select Plan from an Employer
- From here Select the Plan you are interested in reviewing if your provider is within the network
 - *Aetna AWH (replacement of the Blue Shield Trio HMO):*
 - Under “Aetna Whole Health Plans”: Select **(CA) Aetna Whole HealthSM - Northern California HMO**
 - *Aetna HMO (replacement of the Blue Shield Access+ HMO):*
 - Under “Aetna Standard Plans: Select **HMO**
 - *Aetna PPO HDHP (OAMC) (replacement of the Blue Shield PPO HDHP):*
 - Under “Aetna Open Access Plans”: Select **OA Managed Choice POS HDHP (OAMC)**



Guardian – Find an in-network dentist

- Find an in-network dentist in your area on guardianlife.com.
- At top of landing screen, Select “Find a Dentist”
- Under employer, Select 'Find a dentist' link
- Select PPO DentalGuard Preferred and search by location or name



Info Sessions

Benefits Open Enrollment Overview, 11/6/2023, 11:00 am - 12:00 pm, California Mission Room (in person and virtual option). Representatives from Marsh McLennan, Aetna, and Guardian will be in attendance.

Aetna Health Plan Overview, 11/10/2023, 10:00 am - 11:00 am (virtual)

Guardian Dental Plan Overview, 11/10/2023, 11:00 am - 12:00 pm (virtual)

Aetna Health Plan Overview, 11/14/2023, 1:00 pm - 2:00 pm (virtual)

Benefits Open Enrollment Overview, 11/14/2023, 2:00 - 3:00 pm (virtual)

Guardian Dental Plan Overview, 11/14/2023, 3:00 pm - 4:00 pm (virtual)

Health & Wellness Expo

**Get into the Groove with your Health
Tuesday, 11/7/2023
10:15 am - 1:15 pm
Locatelli Center**

Dust off your favorite bell bottoms, grab your beads, and join us in your finest 70's attire for the costume contest.

**Light lunch will begin at 11:15 am.
Blast from the Past Costume Contest at 11:30 am**



Faculty & Staff
Medical Dental Vision Premium Rates
(Per Pay Period)
Effective 1/1/2024 - 12/31/2024

	Employee Contribution* Per Pay Period	SCU Contribution Per Pay Period	Total Cost Per Pay Period	Total Cost Per Month
Aetna AWH HMO Medical Plan				
Employee Only	\$8.50	\$439.52	\$448.02	\$896.03
EE + One Dependent	\$89.91	\$850.92	\$940.83	\$1,881.65
EE+ Two or More Dependents	\$169.55	\$1,174.49	\$1,344.04	\$2,688.08
Aetna HMO Medical Plan				
Employee Only	\$57.54	\$619.51	\$677.05	\$1,354.10
EE + One Dependent	\$244.36	\$1,177.44	\$1,421.80	\$2,843.59
EE+ Two or More Dependents	\$370.97	\$1,660.17	\$2,031.14	\$4,062.28
Aetna OAMC PPO HDHP Medical Plan				
Employee Only	\$86.82	\$759.65	\$846.47	\$1,692.93
EE + One Dependent	\$295.45	\$1,482.13	\$1,777.58	\$3,555.16
EE+ Two or More Dependents	\$468.81	\$2,070.59	\$2,539.40	\$5,078.79
Kaiser Medical Plan				
Employee Only	\$36.84	\$490.42	\$527.26	\$1,054.52
EE + One Dependent	\$205.37	\$849.15	\$1,054.52	\$2,109.04
EE+ Two or More Dependents	\$309.77	\$1,182.38	\$1,492.15	\$2,984.29
Guardian Dental Plan				
Employee Only	\$0.00	\$41.25	\$41.25	\$82.50
EE + One Dependent	\$9.85	\$56.60	\$66.45	\$132.90
EE+ Two or More Dependents	\$22.50	\$76.37	\$98.87	\$197.74
Blue View Vision Plan				
Employee Only	\$2.31	\$2.52	\$4.83	\$9.65
EE + One Dependent	\$3.20	\$3.84	\$7.04	\$14.08
EE+ Two or More Dependents	\$5.39	\$7.10	\$12.49	\$24.97



Questions?

scu-benefits@scu.edu

One-on-One Consultations with Benefits team - sign ups coming out soon