



UNIVERSITY of DAYTON

2011 Open Enrollment

Healthcare ▪ Dental

There is a lot of information about the new health care law on the Internet and in the news - much of it vague, some of it incorrect, and most of it overwhelming. The new law is very complex, of course, which is reflected in most of the articles. While several of the changes will be effective in 2011, most of the changes will not take effect until 2014. Rest assured, we will keep you informed well in advance of anything you need to know relative to changes in the law.

Dependent Eligibility

In accordance with the Patient Protection and Affordability Care Act (new Health Care Law) effective January 2011, married or unmarried adult children that are the natural, adopted or step child of you or your spouse can be covered under our medical plan to his/her 26th birthday. The University of Dayton will carry this coverage through the end of the calendar year in which the adult child reaches age 26. Additionally, UD has also elected to extend the same eligibility for the dental plan. Please note that in order to be covered, a dependent must not be eligible for other employer-sponsored coverage.

You may have read that Ohio law continues dependent coverage to age 28. This law only applies to plans that are fully-insured and does not apply to UD's self-insured plans.

Pre-Existing Conditions

In 2011 plans will no longer be able to apply a waiting period for pre-existing conditions to a member age 18 or younger. Beginning in January 2014, pre-existing limitations will be removed for all individuals.

Lifetime Limit

Most plans have a maximum lifetime limit on the amount of benefits that will be paid during the life of a covered individual. Effective January 1, 2011, this limit is removed for all medical benefits.

2011 Benefit Highlights:

(Please note changes regarding dependent eligibility for medical and dental)

Plan:	Highlights
Medical	Two options to choose from (Advantage & Core) through Anthem depending on your needs and budget. The only benefit change is the lifetime maximum is now unlimited.
Dental	Coverage once again through Superior Dental Care - no benefit changes
Avada Hearing	Discounts on hearing instruments as well as a free hearing screening



Key Enrollment Dates:

Please review this document regarding important information about plan changes relative to the new health care law and how to enroll for 2011. It is important that you understand all your options so that you can get the most out of your entire benefit program.

The deadline for enrolling or making changes to your health and dental plan is Tuesday, November 9, 2010. If you take no action, you will continue to be enrolled in the same plan(s) in which you are currently enrolled.

Informational Resources

Open enrollment meetings will be taking place during the next few weeks. We encourage you and/or your family members to attend these meetings so that you can learn about your benefit programs and health care law updates. Additional information can also be found on the University of Dayton HR website (<http://www.udayton.edu/~hr>) under the open enrollment tab, including:

- 2011 open enrollment meeting presentation
- Benefit details for health care, dental and hearing.
- Adult child dependent affidavit form
- Enrollment and waiver forms

A Closer Look at Your 2011 Benefit Options for Health Care

We offer you the option of two medical plans to fit your healthcare needs through Anthem Blue Cross & Blue Shield: a Core plan and an Advantage plan.

The only benefit change for 2011 is the elimination of the lifetime maximum.

Anthem and Premier Health Partners recently reached a contract extension which will keep Premier facilities in the Anthem network for three years.

Core or Advantage?

The Core and Advantage options differ in the amount of coverage they provide.

In general:

- If your use of the health care plan is low and you want lower premiums, consider the Core plan. You will pay a greater portion of charges each time you receive care.
- If you use the health care plan often, and lower out-of-pocket costs at the time of service are important, consider the Advantage plan.

2011 Medical Plan Dependent Eligibility Changes

As explained in the introduction, Health Care Law now allows married or unmarried adult children that are the natural, adopted or step-child of you or your spouse to be covered to his/her 26th birthday. In order to be covered, they must not be eligible for other employer-sponsored coverage. UD's plan will extend coverage in the medical and dental plans until the end of the calendar year of the 26th birthday.

If your eligible adult child is currently enrolled, he/she may continue coverage without providing documentation, at this time. However, if your adult child is not currently enrolled in the University of Dayton plan and you wish to enroll him/her, you must complete a dependent affidavit form and submit it to Human Resources by November 9, 2010. The form can be found on the University of Dayton HR website (<http://www.udayton.edu/~hr>) under the open enrollment tab.

Dental and Hearing

There are no benefit changes to the Superior Dental Care plan or the hearing benefit (which includes discounts on hearing instruments as well as a free annual screening).



2011 UNIVERSITY OF DAYTON HEALTHCARE PLANS OVERVIEW

(see below for definitions of key terms)

Anthem Blue Cross & Blue Shield				
PLAN BENEFITS	ANTHEM CORE PLAN		ANTHEM ADVANTAGE PLAN	
	NETWORK	NON-NETWORK	NETWORK	NON-NETWORK
DEDUCTIBLE	\$500 Ind. / \$1,000 Fam.	\$1,000 Ind. / \$2,000 Fam.	\$100 Ind. / \$200 Fam.	\$500 Ind. / \$1,000 Fam.
OUT-OF-POCKET MAXIMUM Including deductible	\$3,000 Ind. / \$6,000 Fam.	\$6,000 Ind. / \$12,000 Fam.	\$2,000 Ind. / \$4,000 Fam.	\$4,000 Ind. / \$8,000 Fam.
CO-INSURANCE	80/20%	60/40%	90/10%	70/30%
LIFETIME MAXIMUM	Unlimited		Unlimited	
OFFICE VISITS	\$25 PCP Co-Pay	Ded. & Co-Ins.	\$20 PCP Co-Pay	Ded. & Co-Ins.
	\$50 Specialist Co-Pay		\$40 Specialist Co-Pay	
INPATIENT HOSPITAL	Ded. & Co-Ins.	Ded. & Co-Ins.	Ded. & Co-Ins.	Ded. & Co-Ins.
OUTPATIENT HOSPITAL	Ded. & Co-Ins.	Ded. & Co-Ins.	Ded. & Co-Ins.	Ded. & Co-Ins.
EMERGENCY ROOM	\$150 Co-Pay	\$150 Co-Pay	\$150 Co-Pay	\$150 Co-Pay
URGENT CARE	\$75 Co-Pay	\$75 Co-Pay	\$75 Co-Pay	\$75 Co-Pay
PRESCRIPTION DRUGS <i>Generic / Formulary / Non-Formulary</i>	<u>\$50 Deductible, then</u> <u>30-day retail:</u> \$10 / \$30 / \$50 <u>90-day mail order:</u> \$20 / \$75 / \$125	<u>30-day retail:</u> Ded. & 50% Co-Ins. (\$50 min)	<u>30-day retail:</u> \$10 / \$30 / \$50 <u>90-day mail order:</u> \$20 / \$60 / \$100	<u>30-day retail:</u> Ded. & 50% Co-Ins. (\$50 min)

To determine which tier applies to your prescription drug, call Anthem customer service at 800-552-9159. This benefit description is intended to be a brief outline of benefits. Certain services may have limits on the number of visits, days or dollar amounts that will be covered. Please refer to the Summary of Benefits and Certificate of Coverage on the HR website for a complete listing of benefits.

MORE DETAIL REGARDING PLAN BENEFITS FOR THE ANTHEM HEALTHCARE, SUPERIOR DENTAL CARE, AND AVADA HEARING PLANS CAN BE FOUND IN THE OPEN ENROLLMENT SECTION ON THE HR WEBSITE AT WWW.UDAYTON.EDU/~HR/

Definitions

Deductible

The amount of eligible healthcare costs that you are required to pay each calendar year before the plan begins to pay for covered expenses with co-insurance. The deductible is not required for healthcare expenses that have a co-pay under both the Advantage plan & Core plan. The Core plan has a separate Rx deductible.

Out-of-pocket maximum

The maximum amount you can spend for covered healthcare in any calendar year. This includes the medical deductible and your coinsurance amounts (the Rx deductible does not apply). When the out-of-pocket maximum is reached, the plan will pay 100% for covered services for the rest of the calendar year. You will not pay any further co-insurance amounts. You will still need to pay any co-payments.

Lifetime maximum

The maximum dollar amount for covered healthcare paid by the plan during your lifetime.

Co-payment

A flat dollar amount that you pay for certain healthcare services (such as an office visit). Co-payments do not apply toward the deductible or out-of-pocket maximum.

Co-insurance

The percentage of cost that the plan and you share for covered healthcare expenses. For example, the plan may pay 80% of the cost and the participant may pay 20%. In this case, 20% is your co-insurance. Your in-network co-insurance is a percent of the discounted charges that Anthem has negotiated. It is helpful to remember that coinsurance is applicable for procedures performed in hospital facilities – it is not used in procedures performed in doctor's offices.

Primary Care Physicians (PCPs)

PCPs include general practitioners, internists, family practitioners, pediatricians, obstetricians, gynecologists, and geriatricians.

Employee to do List for 2011 Enrollment

- Review the Health Care Premium Rates. Your monthly premium contributions for each plan are shown on the enclosed rate chart.
- If you are currently enrolled in the Anthem Advantage or Core plans and DON'T want to make changes to your benefits, you do not need to do anything. You will continue to be enrolled in the same plan in 2011 as you are now.
- If you want to enroll in the dental plan for the first time, or want to make changes to your existing benefit elections, you must complete an enrollment/change form and return it to the Office of Human Resources by the **enrollment deadline of November 9, 2010.**
- If you want to cancel your existing health care and/or dental coverage, you must complete the appropriate waiver form and submit it to the Office of Human Resources by the enrollment deadline of November 9, 2010.
- Attend one of the enrollment meetings or view the open enrollment presentation online on the HR website at www.udayton.edu/~hr/ under the Open Enrollment tab.
- **If you want to enroll your adult child(ren) not currently enrolled in the medical and/or dental plan(s), you must complete an enrollment form and an adult child affidavit form certifying ineligibility for other employer coverage by the enrollment deadline of November 9, 2010.**

Enrollment/change forms and Waiver forms will be available at the open enrollment meetings and are also available under the Open Enrollment tab at the Human Resources site at www.udayton.edu/~hr/. You may also request forms from the Office of Human Resources at 229-2541.

Enrollment Meetings

To help you understand your health care and dental benefits, you and/or your spouse are invited to attend one of the enrollment meetings scheduled in November. Representatives from Anthem, and Superior Dental Care will be on hand, along with representatives from the Office of Human Resources, to answer any of your benefit questions.

Meetings will be held at the following dates, times, and locations:

Date	Time	Location
November 1	9:00 a.m. – 10:30 a.m.	Kennedy Union Room 310
November 1	2:00 p.m. – 3:30 p.m.	Kennedy Union Room 310
November 2	9:00 a.m. - 10:30 a.m.	Kennedy Union Room 207
November 4	2:00 p.m. - 3:30 p.m.	Kennedy Union Room 331