

TO: University of Dayton Graduate Assistants

FROM: Beth Schwartz
Benefits Manager

SUBJECT: Health and Dental Open Enrollment

DATE: October 27, 2014

The University of Dayton is committed to providing quality health care coverage for our Graduate Assistants while striving to maintain costs at a reasonable level.

Graduate Assistants will continue to be offered the same healthcare plans that are available to active faculty and staff. There are two plans available, Core and Advantage.

All preventative services such as annual physicals and mammograms will continue to be covered at 100%.

Beginning January 1, 2015, premiums will be based on a 3 tier structure based on the base annual salary listed in your contract on January 1, 2015. Salary tiers will not increase during the plan year due to changes in pay or qualifying life events, but the premiums will change to reflect the new level of coverage.

Graduate Assistants who covered family members on December 31, 2013 will be eligible to continue to do so through the end of the assistantship. Graduate Assistant hired on or after January 1, 2014 will continue to be offered single coverage in both the healthcare and dental plans. If enrolled in the healthcare plans, you will also be enrolled, as no extra cost to you, into the EyeMed Vision plan which provides a benefit toward the cost of glasses or contacts. Your eye exam will continue to be covered under your healthcare plan. No enrollment form is needed to enroll in this plan. A summary of your plan benefits as well as the Certificates of Coverage which provides details about plan benefits may be found under the Graduate Assistant Open Enrollment section of the HR website at www.udayton.edu/hr.

There will be no changes to your dental plan benefits for the 2015 plan year. There will be a slight increase in premiums for the 2015 plan year. The plan will continue to have a very broad network of dentists, but if your dentist does not participate in the network, you may seek care from that dentist, but Superior Dental Care will reimburse you rather than the dentist and you may be responsible for paying any remaining balance.

More detail regarding plan benefits for the Anthem healthcare, Superior Dental Care and EyeMed Vision plans, as well as information about the discount program for hearing exams and hardware through Avada Audiology can be found in the open enrollment section on the HR website at www.udayton.edu/hr under the section titled "Graduate Assistants Benefits."

What You Need To Do

Here's a quick overview of what you need to do:

- **If you wish to be enrolled in the same plan/s for 2015, then you don't need to do anything.**

- If you do not currently have coverage and wish to enroll in the health care and/or dental plan, you must complete an enrollment/change form and return it to the Office of Human Resources by the enrollment deadline of November 14, 2014. You may enroll in single coverage only beginning January 1, 2015 if you are not currently enrolled.
- If you want to cancel your existing health care and/or dental coverage, you must complete the Waiver section of the Enrollment/Change Form and submit it to the Office of Human Resources by the enrollment deadline.

Enrollment/Change forms are available online in the Open Enrollment section on the Human Resources website listed above, or from the Office of Human Resources.

Any questions about your coverage may be directed to the Office of Human Resources at 937-229-2541, or you may contact the plan administrators directly by calling Anthem at 800-223-9717, Superior Dental Care at 800-762-3159 or EyeMed Vision Care at 866-723-0513.

**2015 MONTHLY PRE-TAX PREMIUMS
GRADUATE ASSISTANTS ***

Plan and Type of Coverage	2015 Monthly Premiums			\$ Increase per Month		
	<\$35K	\$35K - \$74,999	\$75K or Higher	<\$35K	\$35K - \$74,999	\$75K or Higher
Core						
Employee Only	\$53.00	\$58.00	\$63.00	\$7.00	\$12.00	\$17.00
Employee + Spouse	\$110.00	\$119.00	\$129.00	\$15.00	\$24.00	\$34.00
Employee + Child(ren)	\$89.00	\$97.00	\$104.00	\$12.00	\$20.00	\$27.00
Employee + Family	\$128.00	\$139.00	\$150.00	\$17.00	\$28.00	\$39.00
Advantage						
Employee Only	\$178.00	\$193.00	\$208.00	\$24.00	\$39.00	\$54.00
Employee + Spouse	\$490.00	\$533.00	\$576.00	\$64.00	\$107.00	\$150.00
Employee + Child(ren)	\$393.00	\$427.00	\$461.00	\$52.00	\$86.00	\$120.00
Employee + Family	\$520.00	\$565.00	\$611.00	\$68.00	\$113.00	\$159.00

*If you completed a health evaluation, you will receive a \$10 reduction to your monthly premiums beginning in January of 2015.