

TO: University of Dayton Graduate Assistants

FROM: Beth Schwartz
Benefits Manager

SUBJECT: Health and Dental Open Enrollment

DATE: October 28, 2013

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.

Beginning January 1, 2014, all Graduate Assistants will be offered the same healthcare plans that are available to active faculty and staff. There are two plans available, Core and Advantage. All Graduate Assistants enrolled in the current Exclusive Provider Organization (EPO) plan as of December 31, 2013 will be defaulted to the Core plan. You may elect to buy up to the Advantage plan but must complete an enrollment/change form and return it to Human Resources by the November 15, 2013 deadline to do so.

Beginning January 1, 2014, all preventative services such as annual physicals and mammograms will be covered at 100%.

All current Graduate Assistants who cover family members on December 31, 2013 will be eligible to continue to do so through the end of the assistantship. Any new Graduate Assistant hired on or after January 1, 2014 will be offered single coverage only in both the healthcare and dental plans. In addition, as of January 1, 2014, you will also be enrolled, at 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 Certificate of Coverage which provides details about plan benefits may be found under the Open Enrollment section of the HR website at www.UDopenenrollment.com

There will be no changes to your dental plan benefits for the 2014 plan year. In addition, there will be no increase in premiums for the 2014 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.UDopenenrollment.com 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 Core plan for 2014, then you don't need to do anything** – you will be defaulted into that plan effective January 1, 2014 without completing an enrollment form.
- **If you wish to enroll in the Advantage plan, complete the enrollment/change form and return it to the Office of Human Resources by the enrollment deadline of November 15, 2013.**
- **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 15, 2013. You may enroll in single coverage only beginning January 1, 2014 if you are not currently enrolled.**
- **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.**
- **If you want to enroll your adult child(ren) in the medical and/or dental plan(s), you must complete an enrollment/change form by the deadline of November 15, 2013.**

Enrollment/change forms and waiver 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.

**2014 MONTHLY PRE-TAX PREMIUMS
GRADUATE ASSISTANTS ***

	CORE PLAN	ADVANTAGE PLAN	SUPERIOR DENTAL CARE
EMPLOYEE ONLY	\$46.00	\$154.00	\$30.37
EMPLOYEE + SPOUSE	\$95.00	\$426.00	\$87.95
EMPLOYEE + CHILD(REN)	\$77.00	\$341.00	\$87.95
EMPLOYEE + SPOUSE + CHILD(REN)	\$111.00	\$452.00	\$87.95
BOTH SPOUSES UD GRADUATE ASSISTANTS (NO CHILDREN)	\$95.00	\$426.00	\$87.95
BOTH SPOUSES UD GRADUATE ASSISTANTS (WITH CHILDREN)	\$111.00	\$452.00	\$87.95

*If you completed a health evaluation, you will receive a \$10 reduction to your monthly premiums beginning in January of 2014.