

UNIVERSITY of



DAYTON

# 2013 OPEN ENROLLMENT

HEALTHCARE DENTAL VISION FLEXIBLE SPENDING



The University of Dayton continues to be committed to providing the highest quality health care coverage for our employees and their family members while attempting to keep health care costs at a reasonable level.

As a result of the current wellness activities and your participation in the University of Dayton provided annual health screenings, we have been able to keep our health care increases to a minimum. In 2013, the University of Dayton will continue to focus on wellness initiatives. Your ongoing participation and healthy lifestyle choices will help the University of Dayton continue to offer competitive benefits at an affordable price.

The University of Dayton is pleased to announce that, for yet another year, all carriers will remain the same for 2013, with no plan changes. Your portion of health care costs will also continue to be a smaller portion than many other employers with the University of Dayton subsidizing 82% of the overall cost. According to the Mercer and Milliman surveys recently published, the average employer contributions are between 70% and 75% of the overall cost.

According to the Mercer survey, the average monthly employee contribution for single coverage was \$111 and the average family contribution was \$366 for large employers with 1,000 to 5,000 employees. Similar to the Mercer study, the Milliman survey results show that the average monthly employee single contribution in Dayton Ohio is \$101 and family contribution is \$326. The University of Dayton continues to offer employee contributions for the Core plan that are well below the national and Dayton averages.

## WHAT'S THE SAME IN 2013:

Plan:	Highlights
Medical	Two options to choose from (Advantage & Core) through Anthem depending on your needs and budget
Dental	Coverage once again through Superior Dental Care
EyeMed	A continued wide selection of new frame designs and add-on's from which to choose
Avada Hearing	Continued discounts on hearing instruments as well as a free annual hearing screening
Flexible Spending Account	As in past years, you must re-elect this benefit annually in order to participate

## KEY ENROLLMENT DATES:

Please review this document regarding how to enroll for 2013. It is important that you understand all of 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 **Friday, November 16, 2012**. *If you take no action, you will continue to be enrolled in the same plan(s) in which you are currently enrolled.*

Please note that the enrollment deadline for enrolling in Flexible Spending Accounts (FSAs) will be extended to **November 30, 2012** again this year to allow participants to more accurately predict 2013 out-of-pocket expenses. **You must re-enroll in this benefit every year.**

## INFORMATIONAL RESOURCES

Open enrollment meetings take place in the coming weeks. We encourage you and/or your family members to attend these meetings so that you can learn about your benefit programs. Additional information can also be found on the University of Dayton HR website at [www.udOpenEnrollment.com](http://www.udOpenEnrollment.com) including:

- 2013 open enrollment meeting presentation,
- Online calculator to assist you in choosing the right health plan based on your needs,
- Benefit details for health care, dental, hearing, and flexible spending accounts, and
- Adult child dependent affidavit form
- Your 2013 benefit elections will now be able to be viewed on the HR Connections tab on Porches, under the benefit section within 5 business days of receipt by HR

## A CLOSER LOOK AT YOUR 2013 BENEFIT OPTIONS FOR HEALTH CARE

The University of Dayton continues to offer a “grandfathered” health plan according to the Affordability Care Act (ACA). As permitted by the ACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when the law was enacted. 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.

## Core or Advantage?

The Core and Advantage options differ in the amount of coverage they provide. Use the online calculator available on the human resources website to help you decide which plan works best for you. In general:

- If your use of the health care plan is low and you want lower payroll deductions for 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.

## 2013 Medical Plan Dependent Eligibility Reminder

Married or unmarried adult children who are the natural, adopted or stepchild of you or your spouse may be covered to his/her 26th birthday under your medical, dental and vision plans. In order to be covered, they must **not** be eligible for other employer-sponsored coverage. When enrolled, UD’s plan will extend coverage in the medical, dental and vision 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 16, 2012. The form can be found at [www.udOpenEnrollment.com](http://www.udOpenEnrollment.com) on the University of Dayton HR website.

## DENTAL

The University of Dayton has added an enhancement to the current Superior Dental Care plan. All benefits will remain the same, EXCEPT preventive services will continue to be covered at 100% and will now be in addition to your \$1,000 annual benefit maximum. Beginning January 1, 2013, the maximum only applies to those services that fall into the Basic and Major categories. There will be no changes to the overall benefit structure. The hearing benefit (which includes discounts on hearing instruments as well as a free annual screening), and vision plan will remain the same for 2013.

## FLEXIBLE SPENDING ACCOUNTS: GET MORE BY UTILIZING FSA DOLLARS

There is a mandatory change to the Flexible Spending Account (FSA). According to the Affordability Care Act, the FSA limit for **medical** reimbursement, beginning January 1, 2013, cannot be more than \$2,500. The FSA limit for dependent care reimbursement continues to be \$5,000. **Remember that you must re-enroll into the FSA every year to participate.**

Do you know the amount of money you can actually save by contributing to an FSA? The following is an illustration of how you’ll pay less for out of pocket healthcare expenses when you use money you’ve put into your healthcare FSA.

Let’s say you incur \$300 of out-of-pocket expenses from co-payments, prescriptions and other miscellaneous expenses. Your tax bracket is 28%. If you pay the \$300 out-of-pocket expenses using your healthcare FSA dollars, you save \$84 in taxes because your healthcare FSA contributions are pre-tax. However, if you pay that same \$300 out of pocket rather than through the account, you don’t save any money in taxes. In fact, at a 28% income tax bracket, you’ll need to earn \$384 to have \$300 left after taxes are taken out.

## 2013 UNIVERSITY OF DAYTON HEALTHCARE PLANS OVERVIEW

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*	Deductible (Ded) & Co-Ins.	\$20 PCP Co-Pay*	Deductible (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>	\$50 Deductible**, then 30-day retail: \$10 / \$30 / \$50 90-day mail order: \$20 / \$75 / \$125	30-day retail: Ded. & 50% Co-Ins. (\$50 min)	30-day retail: \$10 / \$30 / \$50 90-day mail order: \$20 / \$60 / \$100	30-day retail: Ded. & 50% Co-Ins. (\$50 min)

\* PCP - Primary Care Physician

\*\* Deductible not required for generic Rx.

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, EYEMED VISION, AND AVADA HEARING PLANS CAN BE FOUND IN THE OPEN ENROLLMENT SECTION ON THE HR WEBSITE AT [www.udOpenEnrollment.com](http://www.udOpenEnrollment.com).

## 2013 MONTHLY PRE-TAX EMPLOYEE CONTRIBUTIONS

	CORE	ADVANTAGE	DENTAL
Employee Only	\$36.00	\$133.00	\$30.37
Employee + Spouse	\$82.00	\$367.00	\$87.95
Employee + Child(ren)	\$66.00	\$294.00	\$87.95
Employee + Spouse + Child(ren)	\$96.00	\$390.00	\$87.95
Both Spouses UD Benefit Eligible (No Children)	\$0.00	\$183.50	\$87.95
Both Spouses UD Benefit Eligible (With Child(ren))	\$0.00	\$195.00	\$87.95

If you do not make a change, your contribution rate will automatically be based on the member(s) enrolled in your plan. Your 2013 benefit elections will now be able to be viewed on the HR Connections tab on Porches, under the benefit section within 5 business days of receipt by HR.

## EMPLOYEE TO DO LIST FOR 2013 ENROLLMENT

- Use the online calculator to choose the best plan for you and your family. The calculator is located at [www.udOpenEnrollment.com](http://www.udOpenEnrollment.com).
- Review the Health Care Premium Rates. Your monthly premium contributions for each plan are shown on the previous page.
- **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 2013 as you are now.

### HOWEVER, IF YOU WANT TO PARTICIPATE IN THE FLEXIBLE SPENDING ACCOUNTS (FSAs) FOR 2013, YOU MUST ENROLL AND SPECIFY AN AMOUNT FOR 2013, EVEN IF YOU PARTICIPATED IN 2012.

- If you want to enroll 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 16, 2012.**
- 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 16, 2012.
- If you want to participate in one or both of the FSAs, you must complete the Health Care Spending Account and/or Dependent Care Spending Account Enrollment Form and submit it to the Office of Human Resources by November 30, 2012. Please remember that the maximum allowed by the IRS for the medical reimbursement account has been changed to \$2,500, according to the Affordability Care Act (ACA). If you fail to enroll by the deadline, you will not be enrolled in the FSAs for 2013. The enrollment deadline for the Flexible Spending Accounts is extended to November 30, 2012 to allow you time to more accurately predict your 2013 expenses.
- Attend one of the enrollment meetings or view the open enrollment presentation online on the HR website at [www.udOpenEnrollment.com](http://www.udOpenEnrollment.com).
- **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 16, 2012.**

Your 2013 benefit elections will now be able to be viewed on the HR Connections tab on Porches, under the benefit section within 5 business days of receipt by HR.

Enrollment/change forms, Waiver forms and Flexible Spending Account forms will be available at the open enrollment meetings and are also available at [www.udOpenEnrollment.com](http://www.udOpenEnrollment.com).

You may also request forms from the Office of Human Resources at 229-2541.

## ENROLLMENT MEETINGS

To help you understand your health care, dental and FSA benefits, you and/or your spouse are invited to attend one of the enrollment meetings. Representatives from Anthem, EyeMed, Superior Dental Care, and My Cafeteria Plan 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	Locations
November 5 2:00 p.m. - 3:30 p.m.	Kennedy Union, Room 311
November 7 10:00 a.m. - 11:30 a.m.	Kennedy Union, Room 310
November 8 9:00 a.m. - 10:30 a.m.	Kennedy Union, Room 331
November 8 3:00 p.m. - 4:30 p.m.	WPAFB - Cafetorium