



# DePaul University 2009 Annual Benefits Enrollment

October 20 – October 31, 2008

# DePaul University

## 2009 Annual Benefits Enrollment

Today we will discuss:

- Plan changes for 2009
- Making enrollment decisions
- Enrollment resources
- Eligible dependents, including SDAs
- What happens if you do not enroll
- Other plans to consider – 403(b) and Transportation

# 2009 Benefit Plan Enhancements

- Medical Plans:
  - New Consumer Driven plan – BlueEdge HSA
  - CIGNA Plans discontinued
  - Increase in Maximum Allowable HSA Contributions
- Dental Plan:
  - Cap raised from \$1,000 to \$1,500
  - Preventive care x-ray covered at 100%
  - 4 tier premium schedule
- Vision Plan:
  - 4 tier premium schedule
- Prescription Plan: Member pays difference for brand name drugs
- Second Domiciled Adult coverage: added for Dental, Vision, and Dependent Life
- 403(b) Plan: match for age 21+ (with one year of service) effective 1/1/09.

# 2009 Benefit Plan Enhancements

## Medical Plan Changes:

For 2009, all plans are consolidated under BlueCross BlueShield. There will be 4 plans:

- Blue Edge HSA (Consumer Driven Health Plan, CDHP)
- BlueCross BlueShield PPO
- HMO Illinois
- Traditional Plan  
(closed to new participants)

The CIGNA plans  
are discontinued.

### ACTION NEEDED!!

All employees enrolled in a CIGNA plan must re-enroll in one of the BCBS Plans.

If not, coverage defaults to the BCBS PPO-Single.

# 2009 Benefit Plan Enhancements

## Increase in Maximum Allowable Health Savings Account (HSA) Contributions:

Type of Consumer Driven Health Plan Coverage	DePaul HSA Contribution (full year)	'09 Maximum Total Annual Contribution	'09 Maximum Employee Contribution
Single Coverage	\$500	\$3,000	\$2,500
Employee+ Child or Spouse	\$1,000	\$5,950	\$4,950
Age 55 + Catch-up	N/A	\$1,000	Single: \$3,500 >Single: \$5,950

# 2009 Benefit Plan Enhancements

## Dental Plan Changes:

- Raise maximum coverage cap per year from \$1,000 to \$1,500
- Cover Dental Preventative Care X-ray at 100%
- Expanding to a 4 Tier Premium Rate Schedule
  - Employee Only
  - Employee + Spouse
  - Employee + Child
  - Family

### ACTION NEEDED!!

Dental Plan participants with Coverage other than Single must re-enroll.

If not, coverage defaults to waived.

# 2009 Benefit Plan Enhancements

## Vision Plan Changes:

- Expanding to a 4 Tier Premium Rate Schedule
  - Employee Only
  - Employee + Spouse
  - Employee + Child
  - Family

### ACTION NEEDED!!

Vision Plan participants with Coverage other than Single must re-enroll.

If not, coverage defaults to waived.

# 2009 Benefit Plan Changes

## Prescription Drug Program (under Medical Plans):

- Pharmacist dispenses generic unless physician stipulates brand
- If brand drug is selected, member pays the cost difference
- Member does not pay the difference if the physician specifies 'May not substitute'

**ACTION NEEDED!!**

Make sure to discuss  
prescription details with your  
Doctor

# 2009 Benefit Plan Changes

## Second Domiciled Adult Coverage added:

Coverage for Second Domiciled Adults and their eligible children for:

- Dental Plan
- Vision Plan
- Dependent Life

### ACTION NEEDED!!

#### Step 1

Employee contacts Patty Parra in HR no later than **October 24th** to coordinate eligibility coverage documentation; and

#### Step 2

Employee completes the online enrollment process.

# 2009 Benefit Plan Enhancements

## 403(b) Plan Change:

- Effective 1/1/09 – Provide 8% employer match for employees between age 21 and 26 (with at least one year of service) who contribute a minimum of 5%

**ACTION NEEDED!!**

Employee must enroll in 403(b) and contribute at least 5% to receive the 8% employer match.

# 2009 Benefit Plan Enrollment

Before October 31, 2008:

Step 1: Select the plans in which to participate

Step 2: Inform HR of new dependents, beneficiaries, & Second Domiciled Adults (SDAs) – should be completed by October 24<sup>th</sup>

Step 3: Enroll in the selected plans

Post-Enrollment:

- BlueEdge Consumer Driven Participants: Establish HSA Contribution
- If increasing life insurance coverage: Initiate Evidence of Insurability process
- After November 15<sup>th</sup>: Confirm your Annual Enrollment Choices

# 2009 Benefit Plan Enrollment

## -Step 1: Make Plan Choices

### Health Plans:

- Three Medical Plan Options
  - BlueEdge HSA (Consumer Driven Health Plan)
  - Blue Cross Blue Shield PPO
  - HMO Illinois
- Dental Plan
- Vision Plan

### Tax Savings Plans:

- The Health Savings Account (also a non-taxable capital accumulation plan)
- The Health Care Flexible Spending Account
- The Dependent Care Flexible Spending Account

### Life Insurance Plans:

- The Supplemental Group Life Insurance Plan
- The Accidental Death and Dismemberment Plan
- The Optional Spouse and Dependent Life Plan

# 2009 Benefit Plan Enrollment

## -Step 1: Make Plan Choices, continued...

### Resources to Help You Decide

- Comparison of Medical Plan Features
- Enrollment Guide and Benefits Overview Document
- 2009 Premiums
- Newsline Articles
- Summary Plan Descriptions

All of these resources can be found on the Benefits Enrollment Page of the HR web-site at <https://hr.depaul.edu>

### To Check Your Current Elections:

Log in to the Employee Self-Service page in Campus Connection  
(Campus Connection>For Employees>Employee Self-Service>Benefits)

# 2009 Benefit Plan Enrollment

## -Step 2: Inform HR of New Dependents and Beneficiaries

If you need to cover a person who you currently do not cover or need to add a beneficiary for life insurance:

- On the forms section of the HR website, print the Dependent Add / Change form and the Employee Life Insurance Beneficiary Designation form.
- Complete the forms and send them to HR by October 24<sup>th</sup> before you enroll using the on-line enrollment application.
- You may call Benefits at (312)362-8232 to check when the individuals will be added on the HR system so that you can proceed with enrollment.

# 2009 Benefit Plan Enrollment -Steps 3: Enroll for 2009 & Post-Enrollment

**Step 3:** Enroll using the self-service enrollment application accessible via Campus Connection  
(For Employees>Employee Self Service>Benefits>Benefits Enrollment)

## **Post-Enrollment:**

- BlueEdge HSA Participants: Establish your Health Savings Account (HSA) and Set up Pre-tax HSA Contributions
- HMO Illinois Participants: Select a Medical Group if Enrolling in HMO Illinois for the First Time
- Employees Increasing Supplemental and/or Optional Life Insurance: Submit Evidence of Insurability (E of I) to Standard Insurance
- After November 15<sup>th</sup>: Confirm your benefit elections via Employee Self-Service (Campus Connection>For Employees>Employee Self Service>Benefits)

Details on how to perform these actions are detailed in the 2009 Enrollment Guide and Benefits Overview document.

# 2009 Benefit Plan Enrollment -If You Do Not Enroll

Please carefully review your benefit elections for 2009

- CIGNA Plans – if you are currently enrolled in a CIGNA plan and do not make a new election for 2009, you will default to the BlueCross PPO-Single coverage.
- Dental & Vision Plans – if you are currently enrolled with coverage for spouse or dependents, you must re-enroll for 2009, or you will default to WAIVE.
- Health Savings Account Contributions: Your contribution to the **Health Savings Account** will cease December 31st of the current year and will not re-start until you re-enroll.
- Flexible Spending Account Contributions: Your contribution to the **Health Care Flexible Spending Account** and the **Dependent Care Flexible Spending Account** will cease December 31st of the current year unless you re-enroll.

# 2009 Additional Enhancements

## 403(b) Retirement Plan

- If you are not participating or contributing less than 5% of pay, you may be missing out on the University's 8% "matching" contribution
- See the 403(b) page of the HR website (<https://hr.depaul.edu>) for instructions regarding how to begin participation
- Eligible employees may begin participation in this plan at any time during the year
- Beginning 1/1/09 – Employees age 21 (with one year of service) will receive the match if contributing at least 5%

# Reminder

## Transportation Tax-Savings Plan

- Mass transit tickets, CTA passes, vouchers, and the CTA's Chicago Card Plus
- Eligible commuter parking expenses
- Eligible employees can elect to begin participation at any time during the year
- See the Transportation (PayFlex) page on the HR website (<https://hr.depaul.edu>) for enrollment instructions

# For Help

- Benefits Enrollment Page on the HR Website - <https://hr.depaul.edu>
- Benefits Help Line: (312) 362-8232
- Blue Cross Blue Shield of Illinois: (800) 458-6024
- HMO Illinois: (800) 892-2803