

2010 Benefit Plan Changes and Open Enrollment

**Presentation to Staff Council
September 16, 2009**

Proprietary DePaul University Program (Confidential - Do not copy or distribute)

Agenda

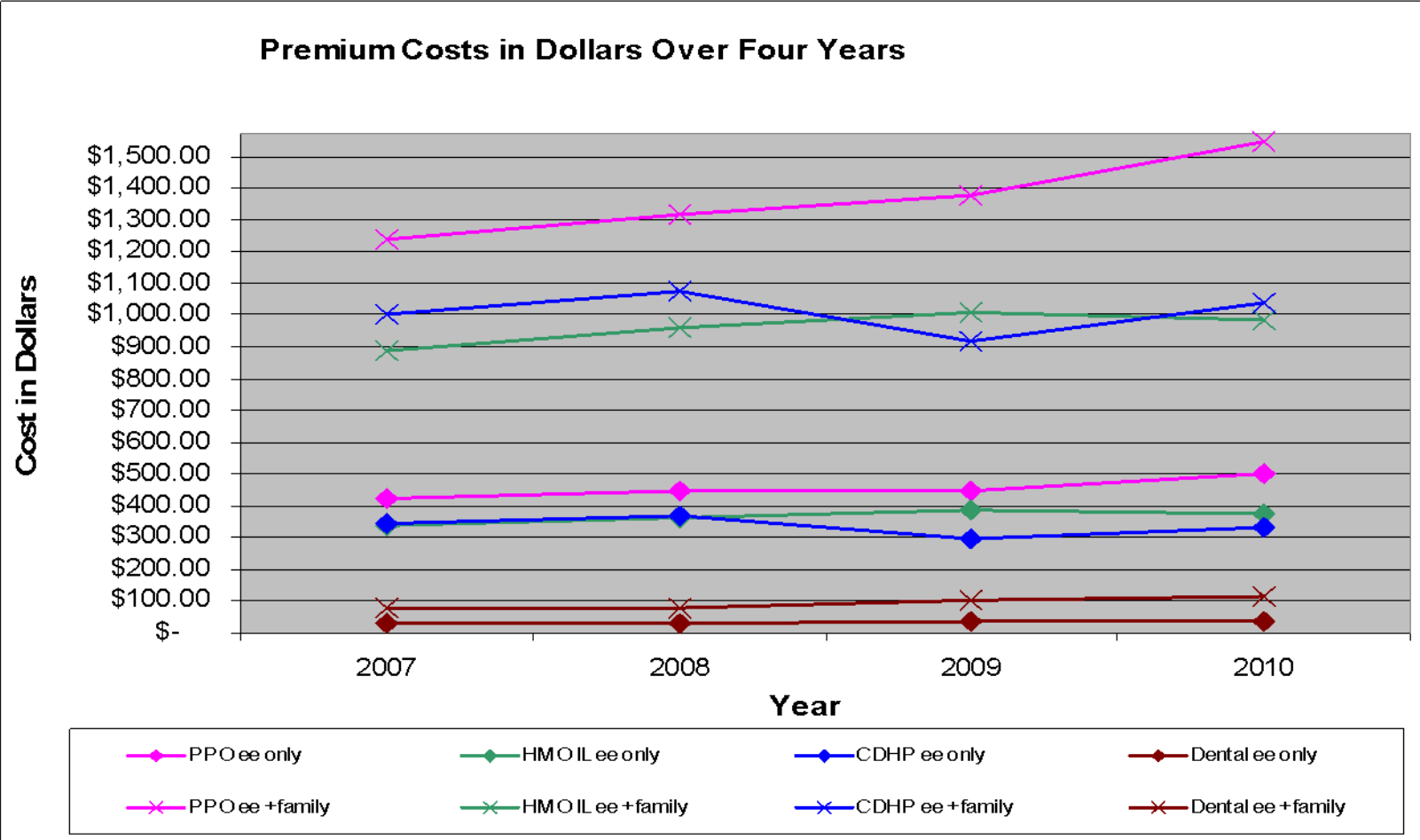
1. Summary of Benefit Plan Changes
2. Historical DePaul Benefit Costs
3. Migrate Traditional Plan Participants to Other DePaul Medical Plans
4. 2010 Benefit Open Enrollment

Summary of 2010 Benefit Plan Changes

2010 Goals

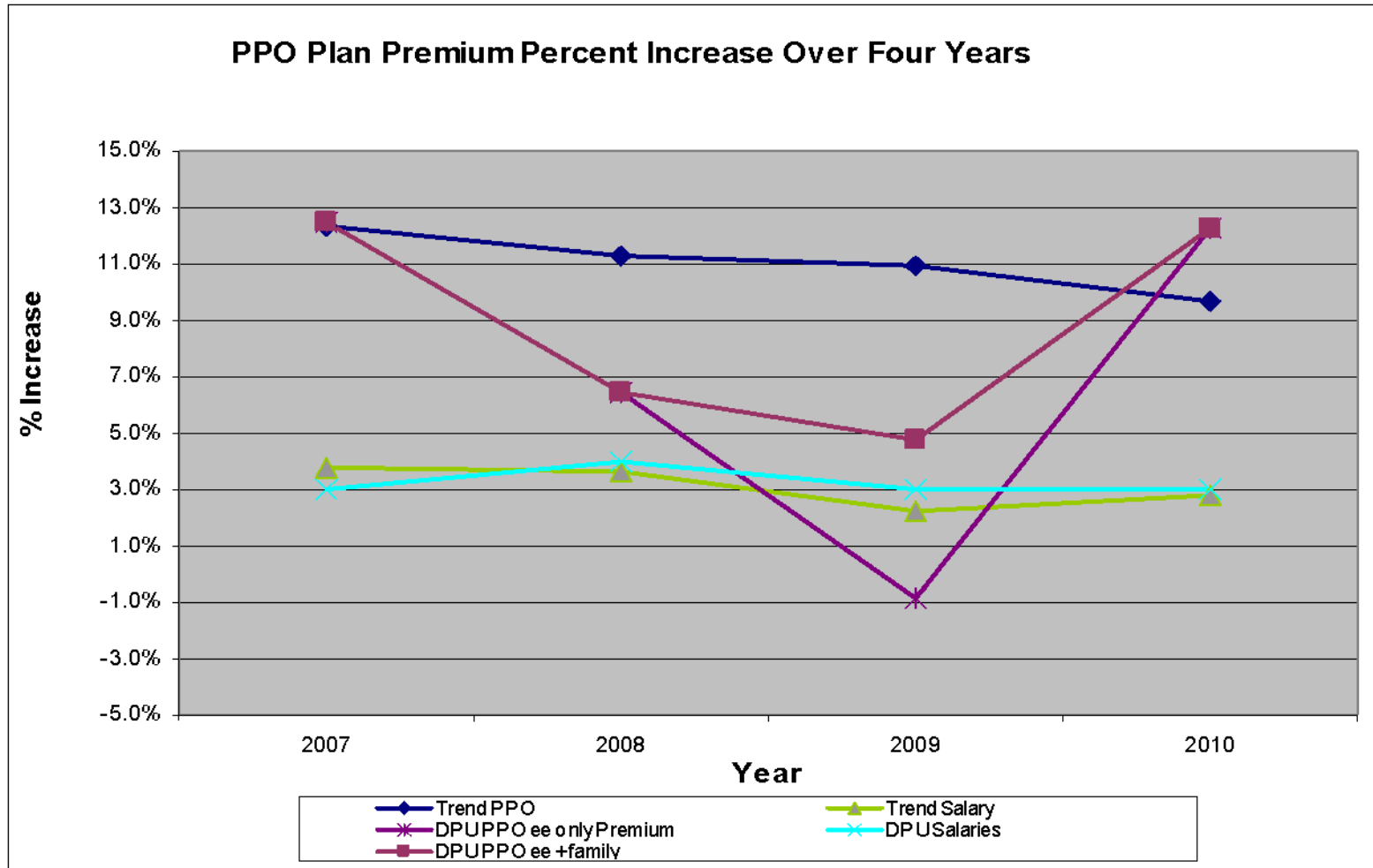
- Continue focus on managing benefit plans, cost containment, maintain current level of coverage, and overall promotion of employee wellness
- Amend Plans to Address Legislative Changes
 - Federal
 - State
- Migrate Traditional Plan Participants

DePaul Premium Costs in Dollars Over Four Years



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DePaul PPO Plan Premium Percent Increase Versus Trend Over Four Years



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Plan Costs

Medical Plan 2010

- Premium Increase of approx. 12.3%
- Why?
 - Claims Experience—13 Large claims (> \$100,000) last plan year
 - Total Gross Claims was over \$13.7 million (12 month period of 2008/09)
 - Legislated Changes to Benefits
 - Federal mandate
 - » Mental Health Parity and Addiction Equity Act
 - » Adds 1 percent to our medical plan costs
 - State mandate
 - » Medical Coverage for Dependent Expanded to Age 26 (up to age 30 for military veterans)
 - » Adds 1 percent to our medical plan costs

Dental Plan

- Premium Increase of 13.1%
- Why?
 - Claims and utilization

Legislative Changes for 2010

Federal Mandates

- Mental Health Parity and Addiction Equity Act
 - Requires plans with mental health or substance use disorder benefits to have similar deductibles, co-pays, and day/visit limits as medical and surgical benefits
 - **Adds 1 percent cost to our medical plan costs**
- Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA)
 - Requires special enrollment period for employees who lose Kidcare or Medicaid or become eligible for a premium subsidy
- Centers for Medicare and Medicaid Services Mandate (CMS) of SSN
 - CMS require BCBSIL to pass SSN for employees, spouses, dependents, age 45 or older and those who are Medicare eligible
- Heroes Earnings Assistance and Relief Tax Act
 - Allows penalty-free withdrawals from healthcare FSA for qualified reservists called to active duty

Legislative Changes for 2010

State Mandates Require:

- Medical Coverage for Dependent Expanded to Age 26 (up to age 30 for military veterans)
 - Adds 1 percent cost to our medical plan costs
- Autism—coverage for individuals under age 21 for the treatment of autism spectrum disorders subject to \$36,000 maximum
- Shingles Vaccine—coverage of shingles vaccine for individuals 60 yrs of age or older
- HPV Vaccine—coverage of HPV vaccine
- Anorexia and Bulimia—Definition of "serious mental illness" includes anorexia and bulimia
- Marriage and Family Therapy Mandate--coverage of treatment for mental, emotional, and nervous disorders by a licensed marriage and family therapist
- Breast Cancer Pain Medication and Therapy Act—coverage for all medically necessary pain medication and pain therapy related to the treatment of breast cancer on the same terms and conditions that are generally applicable to coverage for other conditions

Elimination of Traditional Plan and Impact

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2010 Changes

- **Migrate Traditional Plan participants into other medical plans effective January 1, 2010**

Impact:

- 49 (Actives and Retirees) currently in Traditional Plan
- Letter sent to each employee's home
 - Offered individual appointments to review changes
 - 14 employees have scheduled appointments
 - overall response has been positive
- Rationale, premiums are much higher for the Traditional Plan with less benefit coverage
- Premiums for the Traditional Plan have been increasing at a faster rate than the other DePaul Plans.

2010 Benefit Open Enrollment and St. Vincent's Health Benefit Faire

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St. Vincent's Health Benefit Faire

Continue the annual benefit health fair and offering Wellness Benefits to eligible employees:

- Free Flu Shots (**Registration required to help with long lines**)
- Biometric Health Screening (blood pressure, body mass index, cholesterol, glucose) De Paul pays \$38 and Employee pays \$37 (**Registration required**)
- Free Movement screenings (kinetic chain analysis)
- Demonstrations of the Blue Access for Members website
- Free Yoga sessions
- Free Chair massages
- Free Neck scans and chiropractic information
- All benefit vendors will be present to review their plan offerings and answer questions
- Vendors will Raffle items and have giveaways

Flu Shot and Wellness Screenings

	Flu Vaccination	Wellness Screening
BCBS PPO participants** (employees, spouses and retirees)	Free (\$23 Value)	Billed directly to BCBS plan, \$0 upfront cost
BCBS Blue Edge participants** (employees, spouses)	Free (\$23 Value)	Billed directly to BCBS plan, \$0 upfront cost
HMO IL participants (employees, spouses and retirees)	Free (\$23 Value)	DePaul pays \$38 You pay \$37*
Other Benefits Eligible Employees and Retirees***	Free (\$23 Value)	DePaul pays \$38 You Pay \$37*
Spouses not Enrolled in a DePaul medical plan OR all other non-benefits eligible faculty/staff***	\$23*	You Pay \$75*

Payable at time of service by Cash, Check, Visa, MasterCard, Discover & American Express

**Must Present BCBS card at time of service

***Must present DePaul Id card

H1N1 Flu Shot

A separate vaccine specifically formulated for H1N1 flu will be made available in late October and will be made available by the federal government to the highest-risk populations first.

High Risks population are:

Children or young adults to age 24

Pregnant women

Vulnerable groups (Asthma or other respiratory conditions)

We encourage you to do your part in helping stop the spread of germs by:

- Practicing good hand hygiene by washing your hands often with soap and water, especially after coughing or sneezing; alcohol-based hand cleaners are effective
- covering your mouth and nose with a tissue when you cough or sneeze, and coughing or sneezing into your elbow or shoulder; not into your hands
- Cleaning commonly used surfaces such as doorknobs, refrigerator handles, remote controls, and countertops frequently
- monitoring your health by checking for fever
- educating yourself about the 2009 H1N1 flu vaccination by clicking <http://www.cdc.gov/h1n1flu/vaccination> and learning about the seasonal flu vaccine by clicking <http://www.cdc.gov/flu/protect/keyfacts.htm>

Benefit Enrollment and Faire Communication Plan

September	October												
<ul style="list-style-type: none"> • August Staff Council Update on benefit plans • Staff Council Update on benefit plans (9/16) • E-mail notice about upcoming faire (mid September) • Newline Article (9/21) • Brochure highlighting the faire delivered to desk (end of September) • Tailored communication targeted to Traditional Plan Participants • Scheduled Traditional Plan one-on one individual sessions with Benefit Representatives 	<ul style="list-style-type: none"> • Brochure highlighting the benefit plan features & comparing the medical plans (early October) • Updates to HR website (early October) • New premium rates posted (early October) • Reminder E-mail notice about upcoming faire (early October) • Newline Articles (10/5 & 10/19) • St Vincent's Health Benefit Faire <table border="1" data-bbox="1188 839 1723 956"> <tr> <td data-bbox="956 861 1149 896">October 6:</td> <td data-bbox="1207 853 1400 889">8:00-11:30</td> <td data-bbox="1439 853 1651 889">DePaul Center</td> </tr> <tr> <td></td> <td data-bbox="1207 911 1400 946">1:00-4:30</td> <td data-bbox="1439 911 1651 946">Athletic Center</td> </tr> </table> <table border="1" data-bbox="1188 999 1704 1125"> <tr> <td data-bbox="956 1075 1149 1110">October 7:</td> <td data-bbox="1207 1011 1400 1046">8:00-11:30</td> <td data-bbox="1439 1011 1651 1046">Athletic Center</td> </tr> <tr> <td></td> <td data-bbox="1207 1068 1400 1103">1:00-4:30</td> <td data-bbox="1439 1068 1651 1103">DePaul Center</td> </tr> </table>	October 6:	8:00-11:30	DePaul Center		1:00-4:30	Athletic Center	October 7:	8:00-11:30	Athletic Center		1:00-4:30	DePaul Center
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2010 Open Benefit Enrollment

- Employee ACTION Required!!
 - Open Enrollment is October 19 to 31st
 - All benefit eligible employees must confirm benefit election choice for January 2010 before October 31, 2009
- Must re-enroll in the Flexible Spending Account if you plan to participate in 2010
 - Health or Dependent Care

2010 Open Enrollment for Benefit Plans

Next Steps...

- Watch for benefit open enrollment updates
- Read the updates sent through e-mail or Newslines
- Review the benefit plans on the HR website:
<https://hr.depaul.edu> (To be updated in early October)
- Tell your colleagues to make sure to review their benefit enrollment options and actively re-confirm benefit election choice for January 2010 before October 31, 2009
- Come to the St Vincent's Health Benefit Faire
- Be an informed consumer of health benefits