



DePaul University

2010

Overview of Benefit Options

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2010 Overview of Benefit Options

Today we will discuss:

- Legislative changes for 2010
- Health and Welfare Overview
- Plan Enrollment
 - Making enrollment decisions
 - Enrollment resources
 - Eligible dependents, including SDAs
 - What happens if you do not enroll
- Other plans to consider

Legislative Changes for 2010

Federal Mandates

- Mental Health Parity and Addiction Equity Act
 - Expands coverage for mental health or substance use disorder so deductibles, co-pays, and day/visit limits are comparable to medical and surgical benefits
- Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA)
 - Provides 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 requires SSN to be provided to medical carriers for covered members, 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

- **Medical Coverage Expansion for Dependents to Age 26** (up to age 30 for active military veterans). Tax implications may apply.
- **Autism**— provides coverage for individuals under age 21 for the treatment of autism spectrum disorders subject to \$36,000 maximum
- **Shingles Vaccine** — provides coverage of shingles vaccine for individuals 60 yrs of age or older
- **HPV Vaccine** — provides coverage of HPV vaccine
- **Anorexia and Bulimia** —Definition of "serious mental illness" includes anorexia and bulimia
- **Marriage and Family Therapy Mandate** — provides coverage of treatment for mental, emotional, and nervous disorders by a licensed marriage and family therapist
- **Breast Cancer Pain Medication and Therapy Act** —provides 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

Health and Welfare Overview

- Eligibility
 - Elections Effective 1/1/2010
 - Expanded eligibility for some plans based on legislation for 1/1/2010
 - Some benefits may be extended to spouse, children and 2nd domiciled adults (see Benefits Enrollment Page for details).
- Choices
 - Three Medical Plan options
 - Dental, Vision and Flexible Spending Plans available
 - Life Insurance and Accidental Death & Dismemberment options
- Enrollment (10/19/2009 – 10/31/2009)
 - Actively confirm your elections through Campus Connection with your user name and Password.
 - If you do not take action: You will not be able to change your elections until 2011, unless you have a qualified status change.
- 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

Health Benefits: Medical Plans

Consumer Driven Health Plan (CDHP)

Preferred Provider Organization (PPO)

Health Maintenance Organization (HMO)

Blue Cross Blue Shield Blue Edge HSA Plan	Blue Cross Blue Shield PPO Plan	Blue Cross Blue Shield HMO Illinois
Use any provider	Use any provider	Use network providers only
Generally, referrals not required	Generally, referrals not required	Generally must use a Primary Care Physician (PCP)
Can go out-of-network but greater benefits when in-network providers used	Can go out-of-network but greater benefits when in-network providers used	Must use in-network providers or no benefits will be paid Referrals may be required for specialist care
Deductibles and coinsurance apply Employer and Employee contributions to Health Savings Account (HSA)	Deductibles and coinsurance apply as well as office visit co-pays	Generally, no deductibles or coinsurance apply. There are office visit co-pays
Waiving Medical Coverage		
You must actively choose a medical plan or actively waive coverage. If you have medical coverage elsewhere, you may elect to waive medical coverage and receive an incentive of \$30 of taxable compensation per month. To actively waive medical coverage, go to the enrollment site via Campus Connection		

Please read the Health Plan SPD on the University's HR website before finalizing your enrollment decision.

https://hr.depaul.edu/Benefits/Benefits_Enrollment/index.html

2010 BlueEdge HSA Plan Contributions

Maximum Allowable Contributions Health Savings Account (HSA):

Type of Coverage	DePaul HSA Contribution (full year)	'10 Maximum Total Annual Contribution*	'10 Maximum Employee Contribution
Single Coverage	\$500	\$3,050	\$2,550
Employee+ Child or Spouse	\$1,000	\$6,150	\$5,150
Age 55 + Catch-up	Covered above	\$1,000	Single: \$3,550 >Single: \$6,150

* IRS sets limits annually

Health Benefits: Blue Care Dental PPO

	In-network	Out-of-network
Annual Deductible¹	\$50 per person \$150 per family	\$50 per person \$150 per family
Annual Maximum	\$1,500 per person	\$1,500 per person
Preventive Services: •Oral examinations (two per year) •Dental x-rays (bitewing x-rays twice per calendar year, full mouth or panoramic x-ray once every 36 months) •Cleaning, scaling and polishing of the teeth (twice per year)	100%	100% of U&C ²
Primary Services: •Fillings •Simple Extractions	80%	80% of U&C ²
Major Services: •Inlays, onlays, and crowns, bridges	50%	50% of U&C ²
Orthodontics³	50%	50% of U&C ²
Orthodontic lifetime maximum	\$1,500 per person	\$1,500 per person

1. Deductible does not apply to Preventive Services.
2. Only usual and customary (U&C) charges are considered; excess fees are the employee's responsibility.
3. Orthodontic services are available to dependent children under the age of 19 only.

https://hr.depaul.edu/Benefits/Benefits_Enrollment/index.html

Additional Benefits

Paid by Employer:

- Group Basic Life Insurance (1½ times Base Salary)
- Long-Term Disability

Paid by Employee:

- Vision Service Plan
- Supplemental Life Insurance
- Dependent Life Insurance
- Accidental Death and Dismemberment
- Dependent Care Flexible Spending Account
- Health Care Flexible Spending Account

https://hr.depaul.edu/Benefits/Health_Welfare/Summary/default.asp

2010 Benefit Plan Enrollment

Before October 31, 2009:

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 22nd**

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 15th: Confirm your Annual Enrollment Choices at:
<https://campusconnect.depaul.edu/>

2010 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

2010 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
- 2010 Premiums
- Newsline Articles
- Summary Plan Descriptions

All above resources can be found on

- [the Benefits Enrollment Page of the HR web-site](https://hr.depaul.edu) 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](#))

2010 Benefit Plan Enrollment

-Step 2: Inform HR of New Dependents and Beneficiaries

If you Need to Cover a person 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 OR
 - Print the Employee Life Insurance Beneficiary Designation form.

Remember: with legislative changes for 1/1/2010, dependents on your medical plan can be covered up to age 26 (up to age 30 for active military veterans)

- Complete the forms and send them to HR by October 22nd 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.

2010 Benefit Plan Enrollment

-Steps 3: Enroll for 2010

Enroll for 2010: 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 15th: 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 2010 Enrollment Guide and Benefits Overview document.

2010 Benefit Plan Change – Action Needed

Medical Coverage for Dependent Expanded to Age 26 (up to age 30 for active military veterans):

Coverage expanded for:

- PPO
- HMO IL

Note: If enrolling in dependent life, the eligibility for a dependent child has also increased, from 25 to age 26

ACTION NEEDED!!

Step 1

Employee contacts Patty Parra in HR no later than **October 22nd** to coordinate eligibility coverage documentation; and

Step 2

Employee completes the online enrollment process.

2010 Benefit Plan Change – Action Needed

Mandate of SSN by Centers for Medicare and Medicaid Services (CMS):

- CMS requires SSN to be provided to medical carriers for covered members, age 45 or older and those who are Medicare eligible.

Note: After enrollment closes, SSN will no longer be viewable

ACTION NEEDED!!

Step 1

Review beneficiary and dependent information online and validate SSN.

Step 2

If no SSN is on record, contact the Benefits Department at x28232.

2010 Benefit Plan Enrollment

-If You Do Not Enroll

Please carefully review your benefit elections for 2010

- 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.

Other Plans to Consider

Transportation Tax-Savings Plan

- Mass transit tickets, CTA passes, vouchers, and the CTA's Chicago Card Plus
- Eligible commuter parking expenses
- See the Transportation (PayFlex) page on the HR website (<https://hr.depaul.edu>) for enrollment instructions

Long-Term Care (2 providers)

- Discounted rates; Portable coverage
- Coverage for home care, assisted living facilities and nursing home care
- CNA – 800-528-4582
- MetLife – 630-875-1394

Auto/Renters/Condo/Home Insurance

- MetLife – 800-GETMET8 (800-438-6388)
- Enroll at any time
- Discounts for payment via payroll deduction