

TO: Faculty and Staff
FROM: Jeanette O'Boyle, Benefits Manager
DATE: September 27, 2011
SUBJECT: Open Enrollment 2011

Open Enrollment for Medical, Dental, Vision and Supplemental Life Insurance plans for the 2012 plan year begins on **Monday, October 24, 2011 and extends through Friday, November 11, 2011**. Changes to benefits for the new plan year are presented during this period of time and employees can make changes to their health insurance coverage in reaction to the changes.

This year we will be making some changes to the current Blue Cross/Blue Shield Community Blue PPO1 due to the significant increase in rates. All of the changes are listed below and will become effective January 1, 2012.

Changes for 2012 Include:

- **Blue Cross/Blue Shield PPO Plan 4 will be replaced with PPO Plan 3 (NEW).**
- **PPO Plan 3 – \$250/\$500 deductible; 20% copay; \$1,000/\$2,000 out-of-pocket maximum; \$25 office visit; triple tier prescription plan (\$15 generic, \$50 brand, 50% non-preferred brand).**
- **Blue Cross/Blue Shield PPO 1 will have two options; Plan 1 with the current prescription plan at \$10 for generic \$40 brand name and \$20 office visit will remain the same.**
- **Blue Cross/Blue Shield PPO 1 Plan 2 with a new triple-tier prescription plan \$15 (tier 1 - generic); \$50 (tier 2 –brand name) and 50% (tier 3 non-preferred brand name). There is no change with the basic coverage; only a prescription change.**
- **Flexible Spending Open Enrollment Period – Open enrollment will begin Monday, October 24 through Friday, November 11, 2011. This will be the only time period to enroll for the 2012 Flexible Spending Plan. Log in to Cardinal Direct to make your election for the next year. Current Health Care and Dependent Care Spending Account elections do not carry over.**

The rates for medical, dental and vision are available at http://www.svsu.edu/fileadmin/websites/ecs/Benefit_Rate_Info/2012_Rate_Summary_Sheet_updated_AP_FA_SS.09.26.11.pdf

Three (3) Blue Cross/Blue Shield Informational Meetings have been scheduled for employees to receive information about the new plan design changes and ask questions. A representative from BCBS will be on campus to present on:

Wednesday, October 5	10:00 a.m. – 11:00 a.m.	Curtiss – Seminar F
Wednesday, October 19	1:00 p.m. – 2:00 p.m.	Curtiss – Banquet C
Thursday, November 3	2:30 p.m. – 3:30 p.m.	Curtiss – Alumni Lounge

Detailed information about Open Enrollment including 2012 rates, Benefits-at-a-Glance, Benefit Fair and online open enrollment instructions is available on the HR website at <http://www.svsu.edu/hr/home/open-enrollment-introduction.html> . You can also call ext. 7100 or ext. 4108 for information and assistance

Online Open Enrollment – Cardinal Direct

You must make all changes during this time period using Cardinal Direct, which can be accessed from your SVSU work station, your home or any campus computer where you can login to Cardinal Direct beginning Monday, October 24 through Friday, November 11, 2011. If you do not have computer access, please contact Human Resources at ext. 4108 to schedule a time when one of the HR staff can assist you with the online enrollment process. **If you are making changes to your benefits, you are required to make your benefit changes online and then print the necessary enrollment/change forms, complete them, and submit to Human Resources, Wickes 373.**

Keep in mind that, outside of Open Enrollment, if you have a change of status that impacts your benefits; you need to contact the Human Resources Office **within 31 days** of a significant life event – such as birth, marriage or divorce.

Please carefully review the information provided in this memo to better understand the changes that might impact you and your family. All changes described in this memo are effective **January 1, 2012**, unless otherwise stated.

E-mail Confirmation of Benefit Elections/Changes

Within three (3) days of completing the online open enrollment process, you will receive an e-mail confirmation of your benefit elections for 2012. You will also be reminded to print necessary enrollment/change forms for any enrollment changes that you made during the enrollment process.

If you are NOT making any changes to your current benefits, your current plans will automatically continue in 2012 and no action is required by you. EXCEPTION: If you participate in a Health and/or Dependent Care Flexible Spending Account (FSA), you must login to Cardinal Direct to enroll for the next year (2012).

- **Health Coverage Available for Children up to Age 26**

The Affordable Care Act allows adult dependent children to enroll or continue coverage at SVSU through the end of the calendar year in which they turn 26 regardless of student or marital status. The Act removes all previous and current eligibility requirements for the coverage.

This eligibility extension applies to all SVSU benefit plans that are open to dependents – medical, dental, and vision and child life insurance – and has no impact on benefit rates or imputed income.

If you have an eligible adult child up to age 26 who is not currently enrolled in a SVSU plan, you may enroll him/her during Open Enrollment for a January 1, 2012 effective date. You will need to provide a copy of your child's birth certificate as proof of dependent status. Eligibility for coverage terminates at the end of the calendar year the dependent turns age 26. Once your dependent reaches age 26, he/she becomes eligible for COBRA, even if previously covered through COBRA. The coverage does not extend to your child's spouse or their children.

- **No Lifetime Maximum on Medical Benefits**

Medical plans will no longer have lifetime maximums on eligible expenses. Employees enrolled in any of SVSU's medical plans will have eligible expenses covered with no lifetime cap.

- **Preventive Care – Co-Pays Eliminated**

You will no longer have any out-of-pocket costs for annual preventive care. This includes the annual adult and child physical exams and well-woman visits.

- **Flexible Spending Account (FSA)**

Reimbursements for Over-the-Counter Medication Ends

You will no longer be able to use your health care spending account to be reimbursed for over-the-counter medication. Over-the-counter medications include common cold and allergy formulas, contact lens cleaner, wraps for sprains and first aid supplies. These items will only be reimbursed if you can provide proof that your physician prescribed the use of over-the-counter medications or supplies.

Please keep these changes in mind when you decide the amount to contribute to your Health Care FSA for 2012. Remember, enrollment in an FSA is not automatic; **you must re-enroll each year if you wish to participate in a Flexible Spending Account.**

Please go to <http://www.svsu.edu/hr/benefits.html> to review the Benefits Comparison Chart for complete benefit and rate details.

Online Enrollment Assistance

Computer work stations are available in the Human Resources office for you to use should you need assistance from one of our staff members during the Open Enrollment period.

Please do not hesitate to call our office at ext. 4108 or email us at hr@svsu.edu if you have any questions.

We look forward to seeing you at the Benefits Fair on Tuesday, October 25th!

