

MEMORANDUM

TO: Benefits-Eligible Faculty and Staff
FROM: HR/EO - Benefits
DATE: September 28, 2009
SUBJECT: Open Enrollment for Plan Year **2010** Health Plans and Flexible Spending Accounts

Open Enrollment will be held October 1 - 31, 2009. Enclosed in this packet is information from Kansas Health Policy Authority (KHPA) about the changes and options available for health, dental, prescription drug and vision insurance and Health Care and Dependent Care Flexible Spending Accounts (FSAs). Open Enrollment information also can be found online at <http://www.hreo.ku.edu>.

Who Must Participate in Web Open Enrollment?

1. **All employees** enrolled in a health plan must complete the **tobacco certification** *on-line* during Open Enrollment, otherwise KHPA will **default** you into the non-disclosure category which has **higher tobacco user premiums**. This year *paper tobacco certification forms will not be allowed*; information must be completed on-line.
2. If you want to participate in a **Flexible Spending Account** (health and/or dependent care) on-line enrollment is required every year. Remember that the Dependent Care Flexible Spending Account is for work-related dependent child care or adult care expenses.
3. **HealthyKIDS** – interested employees must apply every year to participate in the HealthyKIDS program. On-line enrollment is mandatory this year and dependents must be enrolled currently in coverage or newly enrolled during the on-line Open Enrollment process.
4. If you want to **change** health plans; add or drop vision coverage; add, drop or change dependent medical, dental or vision coverage; or change tax status of premium payments, you must participate in on-line Open Enrollment. If you add a spouse and/or child(ren) you must provide appropriate documentation to Benefits. To document marital status, provide a marriage license or the most current year's filed tax return; for a child, provide a birth certificate.

Open Enrollment Meetings –

You are encouraged to attend one of the 1.5 hour Open Enrollment meetings where representatives from KHPA will present information, answer questions and hear your concerns and feedback.

Thursday, Oct. 15th at 9:00 a.m. and 1:00 p.m. in Room 150, JRP

Tuesday, Oct. 20th at 1:00 p.m. and 3:30 p.m. in the Big 12 Room, KS Union

Premiums-

Refer to the enclosed Open Enrollment booklet for premium information. *All employees enrolled in a health plan must go on-line to designate one of three elections: non-tobacco user, tobacco user or non-disclosure. Those who do not make a designation will be defaulted into the non-disclosure category. Those with tobacco user or non-disclosure status will pay higher premiums.*

In addition to full-time/part-time status, salary tiers and coverage options, the 2010 employee premiums will include the “Non-Tobacco User Discount.” KHPA states there will be a \$20 discount per pay period for non-tobacco users or tobacco users who enroll and complete the “State’s HEALTHQUEST Tobacco Control Program.”

To pay the lower non-tobacco user premiums, you will need to go on-line to make your designation as a non-tobacco user or, if you are a tobacco user, you will need to enroll in AND complete the Tobacco Control Program. Please note: KHPA indicates that misrepresentation of tobacco user status may result in the loss of the employer contribution toward the health insurance premium for the remainder of the Plan Year; those who enroll in but fail to complete the Tobacco Control Program within the required timeline will lose the non-tobacco user discount. *All employees enrolled in a health plan who do not complete the tobacco certification on-line will be defaulted into the non-disclosure category.*

Coverage Periods and Premium Deductions –

Coverage periods for both health insurance and flexible spending accounts will be monthly. Coverage will begin on the first day of the month and will end on the last day of the month. Plan Year 2010 will be effective January 1, 2010, and the first premium will be deducted from the check dated January 8, 2010.

Semi-monthly deductions for health insurance, flexible spending and health savings accounts are taken from the first and second paychecks of each month for that month’s coverage. If the month has a third paycheck, those deductions will not be taken.

Academic year faculty and staff with positions designated as less than twelve-month will have health insurance, flexible spending account and health savings account deductions from the first two paychecks during the first four months of the year (Jan – Apr) and the last four months of the year (Sept – Dec). Advance summer health insurance premiums will be deducted from checks in the spring.

Plan Changes for Plan Year 2010 – Refer to the enclosed Open Enrollment Booklet for complete detailed information.

All Plan A policies provide the same benefits; all Plan B policies provide the same benefits; and all Plan C policies provide the same benefits. The differences among the health insurance companies offering the plans are: the provider networks available, the ancillary services offered (website and discount programs) and the premiums. The three companies that offer Plan C each use a different vendor for their Health Savings Accounts and associated fees.

Some of the changes include:

- A. Plan A – Increased Deductible and Coinsurance, but the Quest Lab Card benefit was added.
- B. Dental – Increased Deductible and a value-based dental plan design was implemented to encourage use of preventative care. Copayments will be lower when at least one preventative office visit for cleaning and/or exam in the preceding 12-month period is completed.
- C. Prescription Drug – Implemented performance drug list to encourage members to make cost effective choices.
- D. Salary Tiers – Premiums paid by full-time employees (90% or greater FTE for the health plan) are based on annual salary:

	Calendar Year 2009	Calendar Year 2010
Tier 1	Less than \$27,000	Less than \$28,000
Tier 2	\$27,000 to \$47,000	\$28,000 to \$48,000
Tier 3	Greater than \$47,000	Greater than \$48,000

- E. Premiums – Increased employee and employer premiums depending on health plan selected and salary tier.
- F. HealthyKIDS – Increased the eligibility from 200% to 250% of poverty level.
- G. Mental Health – Treatment for mental illness and addiction covered on the same terms and conditions as any other illness, but care must still be medically necessary.
- H. Flexible Spending –an optional debit card option for health care FSA with a \$12 annual service fee.

Primary Care Providers –

Again, in Plan Year 2010, all of the Plans are PPOs and use of a Primary Care Physician is not required and you do *not* need a referral when seeking services. Instead, lower co-payments apply when using the following types of primary care providers: general practice, family practice, internal medicine, pediatrics, geriatrics and physician extenders (physician assistants and advance registered nurse practitioners). Using network primary care providers will result in the lowest out-of-pocket cost. Other network providers, who are not primary care providers, will be considered specialists and a higher co-payment is required. Using non-network providers will result in higher out-of-pocket costs. Preventative care services will not be covered when you use a non-network provider.

KHPA indicates that each company’s provider network will be used for both Plan A and Plan B (i.e., Blue Cross will have the same network for both Plan A and Plan B). Check the on-line provider directories or check directly with your medical provider to verify whether the doctors/hospitals you prefer to utilize are included within a company’s provider network, both within the State of Kansas and nationwide. Please remember that provider networks can change

Department of Human Resources & Equal Opportunity

throughout the Plan Year.

Identification Cards –

All employees enrolled in Plan A will receive new identification cards from the health insurance companies and a Quest Lab card. Delta Dental will be issuing everyone a new dental card. Plans B & C; Caremark (prescription drug) and Superior Vision only will send new cards to new members or members making changes. (You can print a new Delta identification card from their website, and no vision card is needed to access Superior Vision services.) If you have moved, please ensure that your current address is on file with Payroll to ensure prompt delivery of your new cards!

Web Browsers -

Please check this State of Kansas website for recommended browsers to ensure on-line security: <http://da.state.ks.us/ps/subject/ssc/sscbrowser.htm>. If you do not have access to a computer at work or at home with the appropriate browser with 128-bit encryption, we strongly recommend you utilize computers on campus that have been appropriately configured by departmental LAN administrators.

If you have questions related to your network data connection or browser, contact your departmental technical support staff. Also, the IT Customer Service Center (864-8080) itcsc@ku.edu will be available to provide support Monday through Thursday, 8:00 a.m. to 8:00 p.m., Friday, 8:00 a.m. to 5:00 p.m., Saturday, 10:00 a.m. to 6:00 p.m. and Sunday, noon to 8:00 p.m.

Web Self-Service Instructions -

Follow the instructions on the last page of this memo for on-line Open Enrollment. You will need your state employee ID Number (available at the Kyou Portal <http://staff.ku.edu> under MyEmployeeInfo, under View Paychecks after your address, or from your departmental human resources staff member).

If you need *technical assistance signing into the Employee Self-Service Center*, contact the Kansas Health Policy Authority Help Desk in Topeka at 785-296-1900 or toll free at 866-999-3001, 24 hours a day from October 1 – October 31. After 5 p.m. there is only one person available to provide assistance, so you are encouraged to contact the Help Desk during regular business hours. The Help Desk staff cannot answer questions about benefit options.

For *benefit coverage questions*, please contact Benefits at 864-7402 or email benefits@ku.edu. **The Benefits Office cannot provide log-in assistance or password information.** You are encouraged to enroll early in October in case you need assistance with your password.

Computer Access for Web Open Enrollment -

Benefits staff will be available to assist you before or after the scheduled meetings on Thursday, October 15, from 7:30 a.m. to 5:00 p.m., in Carruth-O'Leary Room 150 and on Tuesday, October 20, from 12:30 a.m. to 5:00 p.m., in the Kansas Union Big 12 Room. Also, to utilize computers for Web Open Enrollment during the month of October, visit your departmental human resources office during business hours, or stop by Benefits at 150 Carruth-O'Leary, from 7:30 a.m. to 5:00 p.m. M-F.

Confirmation Statements -

Once you complete on-line enrollment, please print a copy of your saved elections. You will be able to view confirmation statements on-line in early December. A confirmation statement will not be mailed to you.

If you have questions, please contact Benefits at 4-7402 (Open Enrollment hotline); stop by 150 Carruth-O'Leary between 7:30 a.m. to 5:00 p.m., Monday through Friday; or email benefits@ku.edu.

On-line Open Enrollment must be completed by midnight October 31, 2009. We strongly encourage you to enroll early in October in case you need assistance with your password.

Employee Self Service Center Instructions

IF YOU HAVE NOT USED THE STATE OF KANSAS EMPLOYEE SELF SERVICE within the last 30 days:

- Go to www.hreo.ku.edu. Click on '**2010 Open Enrollment Information**' in the Announcement section (lower left corner).
- Click on 'EMPLOYEE SELF CENTER'.
- Enter your **11-character State of Kansas Employee ID** available at the Kyou Portal <https://staff.ku.edu>, under MyEmployeeInfo, under View Paycheck under your address, or from your departmental human resources staff member. (The first digit is an alpha character, and the remaining ten digits are numeric. **Remember to capitalize the first letter.)
- If you do not remember your password from last year, click on **Forgot your password?**
- Enter your **11-character State of Kansas Employee ID** again and click **Continue**.
- Enter your **Response** to your **secret Question** and enter your **Date of Birth** in the format shown and click on **Display New Password**.
- Use this temporary password to enter the Employee Self Service Center and you will be directed to create a new password. Don't forget to Save at the bottom of the page!
- Click **Main Menu** to go to the Options page. Click on **Benefits Open Enrollment**.

If you have problems logging into the Self-Service Center, please contact the Kansas Health Policy Authority Help Desk in Topeka at 785-296-1900 or toll free at 866-999-3001, 24 hours a day from October 1 – October 31

FIRST TIME USERS OF THE EMPLOYEE SELF SERVICE CENTER: WHO HAVE NEVER COMPLETED WEB OPEN ENROLLMENT

- Go to www.hreo.ku.edu. Click on '**2010 Open Enrollment Information**' in the Announcement Section (lower left corner).
- Click on 'EMPLOYEE SELF CENTER'.
- Enter your **11-character State of Kansas Employee ID** available at the Kyou Portal <https://staff.ku.edu>, under MyEmployeeInfo, under View Paycheck under your address, or from your departmental human resources staff member. (The first digit is an alpha character, and the remaining ten digits are numeric. **Remember to capitalize the first letter.)
- First time users of the Employee Self Service Center will need to call the Help Desk at 866-999-3001 to get a temporary password to enter for the first time.
- You will be prompted to update your profile by including creating a new unique password, setting up a secret question and answer and entering an email address, if applicable. Follow the on-screen instructions and don't forget to save!
- Click **Main Menu** to go to the Options page. Click on **Benefits Open Enrollment**.

If you have problems logging into the Self-Service Center, please contact the Kansas Health Policy Authority Help Desk in Topeka at 785-296-1900 or toll free at 866-999-3001, 24 hours a day from October 1 – October 31