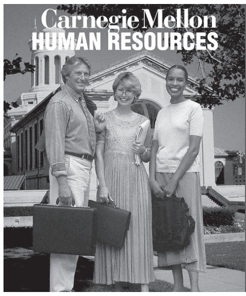

Benefits Bulletin

August 2007

Break it Down For Me - Ensuring That You Aren't Paying More Than You Should

Often, we assume that providers who accept an insurance plan understand how the plan works, and charge us in accordance with our coverage. Unfortunately, that's not always true.

How can you ensure that you are not being charged for services that should be covered at a higher level? Find out exactly what they're billing you for!

Whether you are getting glasses at an eyeglass store, visiting the dentist, or paying a medical bill, getting an itemized bill makes it easier to make sure you are being billed correctly.

For example, an itemized eyeglass invoice for your child may show that they've charged you for polycarbonate lenses. However, all of our vision options fully cover polycarbonate lenses for minors.

Similarly, you may be charged for full-mouth x-rays at your dentist. But if it has been at least 3 years since you've had a full-mouth x-ray, this procedure is covered in full by all of our dental options as part of our plans' preventive maintenance.

To prevent being charged incorrectly for your services:

1) Bring a copy of the Schedule of Services or Plan Summary/Description with you to the provider - particularly a provider who asks you to pay for services in the store/office, rather than mailing you a bill after submitting it to insurance.
2) Request an itemized, detailed breakdown of the services/features for which you are being charged.
3) If you are mailed a bill, request a new one that is itemized, and then compare it to the plan information when you receive it.
4) Discuss with the provider any conflicts with the plan provisions, and ask them to contact the insurance company directly to verify benefits.
5) Contact the Benefits Office at hrhelp@andrew.cmu.edu or 412-268-4747 if you are unable to resolve the issue.

Insurance plan summaries and schedules of benefits can be found from the HR web site at http://hr.web.cmu.edu/current/insurance/.

Actively reviewing your charges ensures that the money that belongs in your pocket stays in your pocket!

PharmaCare Prescription Manager Merges with Caremark: CVS/Caremark

CVS Corporation/PharmaCare and Caremark Rx, Inc. have merged, and the resulting organization will be called CVS/Caremark.

CVS/Caremark is expected to improve the delivery of pharmacy services and decision making in an increasingly consumer-centric environment, enabling consumers to benefit from unparalleled access, greater convenience and greater choice.

The merger of PharmaCare and Caremark combines the strengths of one of the nation's leading pharmaceutical services companies with the largest pharmacy chain. CVS/Caremark will be: #1 in pharmacy sales; #1 in prescription benefits management participants enrolled; #2 in mail services pharmacy sales; #1 in specialty pharmacy sales; and #1 in retail-based clinics.

Beginning on August 1, 2007, materials from our prescription manager will feature the Caremark logo with a new design.

Customer Service will continue to answer the phones as they currently do, by identifying themselves as PharmaCare. Effective January 1, 2008, the customer service representatives will identify themselves as Caremark.

Your current PharmaCare Member ID card will function properly - you need not acquire a new one. Members who lose cards and request replacements will receive ID cards with the Caremark logo.

The mail order services will remain the same. However, you will see materials accompanying your order informing you of the name change.

For more information about the merger, click on "CVS/Caremark Merger Information" from the PharmaCare home page at http://www.pharmacare.com.

LifeWorks Online - New Resources, Easier Access

LifeWorks online offers hundreds of articles, videos, award-winning booklets and recordings, interactive self-assessments, and a wide variety of helpful locators. Now, LifeWorks Online is better than ever!

New content

- **Life Passages** – A new section organized around important life events, from becoming a parent to coping with loss.
- **Becoming You: Finding Your Path in Your 20's and 30's** - A new self- assessment that offers younger workers customized information and resources on important issues like careers, finances, and relationships.
- **Health Library** – An award-winning, comprehensive reference library to help you stay healthy. It includes more than 8000 articles, medical news, interactive tools, and much more.

New tools

- **Counselor Search and Refer Me to a Counselor** –Two new ways to get in touch with LifeWorks more quickly, begin an assessment, and find an employee assistance counselor who can help.

New services

- **Education Assistance/Planning** - Whether your child is entering kindergarten, elementary, middle school or college, a LifeWorks consultant can help: K-12 Education, College Planning, Advocacy and Special Needs, and Career Planning.

Check it out! Visit LifeWorks Online today from http://hr.web.cmu.edu/current/work-life/lifeworks/.

AY 2007-08 Under-Graduate Tuition Benefits for Children

Effective for the 2007-08 academic year, the staff tuition benefit for children attending an institution other than Carnegie Mellon has been increased to $6,100 per academic year (up to $3,050 per term).

The tuition grant for faculty is based on Carnegie Mellon's tuition costs. Please see the web site for the maximum benefit available to faculty in 2007-08.

Benefit checks for tuition benefits for dependent children are mailed starting in the beginning of August.

See http://hr.web.cmu.edu/current/work-life/tuition/child/ for more information about tuition benefits for children.

Certify Your College-Aged (19 up to age 23) Child's Student Status To Continue Benefits Coverage

You may cover dependent children under Carnegie Mellon's medical, prescription, dental and vision insurance up to age 19. Coverage may be extended through age 23 for full-time students who are claimed as dependents on your federal income taxes.

In order to continue your coverage of dependent children up to age 23, you must complete the Request for Student Certification at http://hr.web.cmu.edu/forms/benefits/Studentcert.pdf at the start of the Fall and Spring terms.

This brief form should be completed and submitted to the Benefits Office, UTDC, by the first day of the Fall and Spring semesters.

How's Your Retirement Nest Egg?

If your sole retirement income were from a monthly Social Security check and the income from your Carnegie Mellon contributions to your 403(b), could you make ends meet?

It pays to know how much you may need to save. Research says that those who know how much to save are twice as likely to be saving enough for retirement as those who don't.

Find out what you can do to get ready for retirement. Visit the HR web site at http://hr.web.cmu.edu to find the article "How Much Do You Need to Live Comfortably in Retirement?" The article contains helpful information and a link to "Getting Ready to Retire," a fast-paced video with realistic tips to help you prepare for the day you stop working.

Are You Incurring Expenses For Your HCFSA and DCRA?

Those who are contributing to a Health Care Flexible Spending Account or Dependent Care Reimbursement Account need to incur all expenses during the 2007 calendar year.

The plan year grace period was eliminated in 2007. While you have until June 30, 2008 to file claims, you must actually incur all expenses by December 31, 2007.

Go online to your HCFSA and/or DCRA administrator to see how much you are contributing in 2007, how much you have already claimed, and your unclaimed balance to ensure that you plan appropriately to get back all the money you contribute. The IRS imposes a "Use It or Lose It" rule on these accounts - all monies that you contribute for which you do not submit claims that were incurred in 2007 will be lost.