

Benefits Bulletin

Changing Benefit Plans - How Does It Affect You?

Faculty and staff sometimes realize that the plan they selected is not ideal for their family – it may not have the right level of coverage or be the most cost-effective option. But they may have concerns about how changing plans will affect their short-term and long-term care. Here are some answers to common questions about changing plans:

If I have ongoing, pre-existing conditions, can I be dropped or denied coverage? No. Our employer-sponsored group insurance plans have *no* pre-existing condition clauses. You can pick up, drop and change plans within Carnegie Mellon's array of options and cannot be denied coverage for any pre-existing condition.

If I had a procedure or service pre-approved, will I have to repeat the whole process if I change plans? If you change plans but stay with the same carrier, the approval will remain on file. If you change carriers and the procedure requires approval of medical necessity, you will need to complete the medical review again.

Will I have to change doctors? The network of doctors who participate with an insurance carrier is the same, no matter which plan option you select. Many physicians accept multiple insurances – if you're considering changing insurance carriers, ask your doctor (or search the carrier's provider directory online) if they also accept that plan. PPO plans have coverage for out-of-network care, as well. NOTE: The HMO plans have a smaller provider network. They are limited to certain counties, while the PPO plans cover a larger area.

Will my condition be treated differently? Most services are covered similarly among all three carriers – so you don't need to extensively research every plan option for every possible medical issue. However, you should talk to the carriers or a Benefits Specialist about how a specific condition or service is covered under each carrier.

Will I have to follow new processes?

- The first time you go to a doctor with a new plan, you'll

need to show them your new member ID card.

- If you switch to an HMO, you'll need to select a PCP and will need referrals for some services.
- If your new plan has a different deductible, coinsurance rate or copay, you will be responsible for paying those fees. You will receive bills for deductible and coinsurance charges; copays are paid at the doctor's office.

If I leave the university, can I keep the new plan I selected? Can I get back into the plan I had in 2008? You can continue in your current plan through COBRA, and may change back to your old plan during the Open Enrollment period. If you wish to buy private health insurance instead, or move to another employer's group health plan, you may do so without risk of exclusion. HIPAA's portability provisions prohibit pre-existing condition exclusions if you have been covered under a group health insurance policy (like ours) without a break of more than 64 days.

2009 Open Enrollment (November 3 - 17, 2008) – What You Need to Know

Your Open Enrollment packet will be mailed to your home by November 1, 2008. If you don't receive it by Monday, November 3, please call the Benefits Office. Your packet will include a cover sheet, your personalized benefits statement, your dependent data sheet, and an Open Enrollment Quick Reference Guide.

Below is a summary of the changes that may impact you in the 2009 enrollment period:

- **Rate Changes:** Over half of our rates have remained at their 2008 levels. There are no rate changes in the dental, vision, life and AD&D insurance, dependent life and AD&D insurance, and long-term disability insurance plans.

Medical Plan Rates: PPO Option 1 and PPO Option 2 (except individual coverage) saw modest increases. The Highmark HMO

and Comprehensive plans saw large increases due to high utilization costs in those plans.

Prescription Plan Rates: Caremark Option A and the Highmark HMO prescription coverage saw small increases, ranging from \$1 - \$4 per month.

- **Medical Plan Changes:** The Highmark HMO plan has been changed to make it consistent with our other PPO and HMO offerings. The therapy benefit (speech, physical and occupational combined) will be 60 visits per calendar year. The chiropractic benefit will be \$1,000 per calendar year.
- **Prescription Plan Changes:** The Highmark HMO prescription coverage has been changed to make it consistent with our Caremark offering. The retail

supply will be 30 days. The copays for non-formulary drugs and formulary medications with generic alternatives will be identical to Caremark Option A.

- **Dental and Vision Plan Changes:** This is not a dental or vision election year. Diagnostic and preventive dental care will no longer be applied to the annual maximum in the PPO plans.
- **Life Insurance Changes:** Normal Statement of Health rules apply. Employees may increase their supplemental coverage by only one level. Life insurance for those aged 70+ will include AD&D coverage.
- **Spending Accounts:** EBDS's MedSave product has been added, to make claims filing, account tracking and payment faster and easier.

2008 Benefits and Fitness Fair: Nov. 5, 11am - 4pm

The 2008 Benefits and Fitness Fair will be held on Wednesday, November 5 from 11 am – 4 pm in the University Center - Rangos. Bring your postcard invitation for easy entry into all of our raffles. Use the YourHealth web site (see below) prior to the day of the Fair and donate a can of food to the Staff Council Food Drive for entries into extra raffles.

Dozens of vendors will be available to answer your questions, provide you with information, hand out freebies and give demonstrations/screenings.

Free flu shots will be available.

Bring your university ID card and a completed flu shot authorization. See <http://www.cmu.edu/hr/benefits/OE/fair.html>.

YourHealth: Health Risk Information Web Site

A new expert health risk information site for Carnegie Mellon University faculty and staff is available for a limited time to help you understand your health risks and what you can do to reduce them. *YourHealth* is a joint effort of Human Resources, the H. John Heinz III School of Public Policy and Management, and the Department of Social and Decision Sciences.

Go to <http://www.cmu.edu/hr/benefits/YourHealth>. Use this site on or before November 4 (prior to the Benefits & Fitness Fair), and you can enter a drawing for a special raffle prize at the Benefits & Fitness Fair on Nov. 5.

Connecting with Older Family Members

Spending time together across the generations can be rewarding for everyone. LifeWorks can help you reach out and make positive connections with your older relatives this holiday season, whether as a caregiver or simply as a caring daughter or son, nephew or niece.

Talk to a consultant who can help when an older relative needs special support — when housing or medical needs change, for example.

This month, LifeWorks is also offering the *Time Together CD*. On this recording, Arthur Kornhaber, M.D., president and founder of the Foundation for Grandparenting,

shares advice on how to strengthen family ties across the generations by making time for one another in today's busy world. The *Time Together: Connecting with Your Loved Ones* booklet is also available. This booklet is filled with helpful tips, inspirational quotes and dozens of activities to do together as an extended family.

Visit the LifeWorks web site to read or download informative articles. Go to <http://www.lifeworks.com> or call 1-888-267-8126 to order your free materials, talk to a consultant or access other helpful information.

Work Life Play, from Ceridian LifeWorks

LifeWorks is offering the free booklet, *Work Life Play*. This compact booklet is a sequel to the award-winning *Feeling Good* booklet.

Work Life Play is filled with dozens of ideas and inspirational quotes to help you make positive choices every day — at work, at home and in your personal life. There are tips on how to manage work/life priorities, reduce pressure at work, find focus, take charge of your career, take charge of yourself, strengthen relationships with family and friends, find support and - most importantly - to enjoy and make the most of life.

Request this free booklet by calling LifeWorks at 1-888-267-8126 or online at the LifeWorks web site.

Dirt-Repellent AR Lenses from Davis Vision

Essilor, licensor of Davis Vision's most popular Anti-Reflective (AR) lens coating, has joined forces with the top consumer fabric protector, Scotchgard™, to give you the ultimate in glare protection and cleanliness. Crizal Avancé™ with Scotchgard Protector is now available from Davis Vision.

The Crizal Avancé coating is specially fabricated to repel stains, dirt and smudges better than other anti-glare lenses, making them easy to keep clean throughout the lifetime of the lens prescription.

This industry-leading coating is available to members at no additional cost above that of the previous premium AR coating. Davis Vision's state-of-the art on-site AR coating

facility in Plainview, NY offers an environment of complete quality control, as well as improved turn-around time.

Retirement Savings in a Volatile Market

The financial markets are extremely volatile with the news about the sub-prime mortgage crisis and government bail-out. The value of the stock market changes substantially each day. The sub-prime mortgage mess continues to claim victims on Wall Street. Falling oil prices, while a blessing for consumers, indicate a weakening global economy.

It's perfectly natural to be concerned when the value of your investments falls. Even though you understand that reward seldom comes without risk, a down market is still tough to stomach.

But tough financial markets don't mean that you shouldn't save for retirement. Go to http://www.cmu.edu/hr/benefits/benefit_programs/retirement/education.html for information about investing in a volatile market, or to make a 1-on-1 counseling appointment with your retirement carrier to discuss your investment accounts.

Avoiding the Flu

According to the American College Health Association, influenza struck colleges and universities with unexpected severity last winter, and schools reported their worst flu season in recent memory.

To help you stay healthier during this cold and flu season, Student Health Services offers these basic tips:

1. Get a flu vaccine shot.

Faculty and staff can get it for free at the Benefits & Fitness Fair on November 5 in the University Center, from 11 am to 4 pm.

2. Practice good hand washing.

Wash hands thoroughly and often.

3. Use cough/sneeze etiquette.

Cover your cough and sneeze with a tissue or, if a tissue is not available, cough into the bend in your arm.

If you become ill with a cold or flu, information on self-care is available at <http://www.studentaffairs.cmu.edu/HealthServices/medicalServices/firstaid/fluCold.cfm>.