EMPLOYEE BENEFIT OPEN ENROLLMENT IS HERE!

April 1, 2013

The annual opportunity for you to make changes to your health, dental, vision, and voluntary life insurance coverage for the plan year of May 1, 2013 to April 30, 2014 has arrived.

Open enrollment period: Monday, April 1, 2013 – April 15, 2013

Open enrollment website: www.roosevelt.edu/HR/Benefits/OpenEnrollment2013.aspx

Open enrollment deadline: Monday, APRIL 15 at 5:00 p.m.
Open enrollment meetings and rate schedule: see pages 2 and 3

We are pleased to announce that new benefits have been added to our menu of voluntary options. Aflac will be offering the following group insurance products:

- Critical Illness
- Accident
- Hospital Indemnity

Representatives from Aflac will be in attendance at all of the Open Enrollment meetings.

HEALTH INSURANCE - UnitedHealthcare (UHC) - Changes to Plan Copays

The University's health insurance plan for the year beginning on May 1, 2013 will continue to be United Healthcare's PPO Choice Plus. We will have the same network, prescription copayments, deductibles and out of pocket maximums as in the current plan. The only plan design changes are increases in three copays: from \$25 to \$30 for primary care office visits, from \$50 to \$60 for specialist office visits and from \$150 to \$200 for emergency room visits.

In January, UHC quoted the University an annual health insurance increase of \$565,000, about 10.85% of the current year's cost. Through negotiations and instituting the copay changes recommended by the Employee Benefits Committee, the final cost increase is expected to be approximately \$300,000 per year (5.20%) with the University paying two thirds and employees one third.

The salary tier threshold for Clerical Union employees will increase to \$44,589. Your annual base salary as of May 1, 2013 determines your employee contribution salary tier for the plan year: under \$44,589 or equal to or above \$44,589.

Faculty and administrative health contributions will change to four tiers from two tiers based on salary. Faculty and administrators in tiers 1 and 2 will experience a decrease or no change to their employee contributions. Your annual base salary as of May 1, 2013 determines your employee contribution salary tier for the plan year. Please refer to the rate schedule on page 3.

The University will also be offering an incentive program to encourage participation in the voluntary on-campus biometric screening program and online health assessment in the fall of 2013. Details on this money-saving program that will be tied to health insurance contributions will be announced to all health plan participants in August.

DENTAL INSURANCE – Humana (CompBenefits) – no Plan Changes

Humana (CompBenefits) continues as our dental provider with two plan options —

- The Advantage Plan offers the in-network option of a PPO plan with premiums and a copayment schedule for services that mimic a HMO. No rate increase for 2013-14.
- The Elite Preferred PPO Plan –offers in-network and out-of-network options. The maximum insurance benefit is \$1,500 per calendar year on the PPO Plan. No rate increase for 2013-14.

VOLUNTARY VISION PLAN – UnitedHealthcare Vision (formerly Spectera) – no Plan Changes or rate increases for 2013-14.

VOLUNTARY LIFE INSURANCE – Unum – no Plan Changes

The voluntary term life and accidental death and dismemberment (AD&D) insurance plan allows eligible full time faculty, administrators and clerical union employees to purchase and/or increase voluntary term life insurance on his/herself, spouse or domestic partner and dependent children. This is an employee-funded benefit that is a supplement to the current University-sponsored life/AD&D benefit plan.

What Actions Must You Take?

- No action is required if you wish to maintain your current coverage and dependents in the health, dental, vision, voluntary life plans. Your current elections will automatically carry over for 2013.
- If you wish to enroll in or change your benefit elections coverage type (add or drop dependents), you must complete an enrollment form and submit it by the April 15, 2013 deadline.
- If you wish to cancel your benefit elections coverage, you must complete a cancellation form and submit it by the April 15, 2013 deadline.

2013 OPEN ENROLLMENT INFORMATION: MEETINGS AND DEADLINE

In order to provide more detailed information, we have scheduled ten enrollment meetings in the next few weeks. You are strongly encouraged to attend a group meeting.

The following 30-45 minute informational meetings for health, dental, vision, life and Aflac will be held during open enrollment:

Campus-Bldg.	Room	Day	Date	Т	imes
Chicago-	360	Tuesday	April 2	11:00 am	1:00 pm
Auditorium	360	Wednesday	April 10	11:00 am	1:00 pm
Schaumburg	628	Wednesday	April 3	11:00 am	1:00 pm
	628	Tuesday	April 9	11:00 am	1:00 pm
Chicago- Gage	306	Thursday	April 4		1:00 pm

Representatives from Aflac will be in attendance at all meetings.

You may submit your enrollment forms any time between April 1 and April 15. Please do not wait until the deadline. Information and enrollment/change forms are available online at: www.roosevelt.edu/HR/Benefits/OpenEnrollment2013.aspx

The deadline is <u>Monday, APRIL 15 at 5:00 p.m.</u> for all enrollments or changes. Original enrollment/change forms must be submitted to Clara Gong in HR by this date for May 1, 2013 to April 30, 2014 plan year. The next open enrollment will be in March, 2014 for the plan year beginning May 1, 2014. A special open enrollment will be held in November 2013 for the 2014 FSA Plan Year.

Important Note: Human Resource Offices have relocated to Auditorium 344. Benefit information is available outside of AUD 336 or online at: www.roosevelt.edu/HR/Benefits/OpenEnrollment2013.aspx

Employee Monthly Insurance Rate Schedule May 1, 2013 – April 30, 2014

Health Insurance - UnitedHealthcare (UHC) Faculty and Administrators

Type of Coverage	Salary equal to Or less than \$40,000	Salary from \$40,001 through \$67,000	Salary from \$67,001 through \$95,000	Salary equal to or greater than \$95,001
Employee	\$110.00	\$130.00	\$145.00	\$160.00
Employee + Child(ren)	\$250.00	\$275.00	\$325.00	\$375.00
Employee + Spouse or Domestic Partner	\$360.00	\$410.00	\$470.00	\$530.00
Family	\$425.00	\$465.00	\$505.00	\$565.00

Salary tier is based on annual base salary as of May 1, 2013

Clerical

	Salary less than	Salary equal to or
Type of Coverage	\$44,589	greater than
		\$44,589
Employee	\$120.00	\$130.00
Employee + Child(ren)	\$265.00	\$275.00
Employee + Spouse/Dom. Partner	\$380.00	\$410.00
Family	\$445.00	\$465.00

Salary tier is based on annual base salary as of May 1, 2013

Voluntary Dental Insurance - Humana (CompBenefits)

	Advantage	Elite Preferred PPO
Type of Coverage	Plan AVN-1	500 Plan
Employee	\$16.00	\$31.94
Employee + Child(ren)	\$32.02	\$75.64
Employee + Spouse/Dom. Partner	\$32.22	\$80.24
Family	\$52.14	\$109.96

Voluntary Vision Insurance - UnitedHealthcare Vision (formerly Spectera)

Type of Coverage	Monthly Rate	
Employee	\$6.77	
Employee + Child(ren)	\$13.49	
Employee + Spouse/Dom. Partner	\$12.91	
Family	\$20.76	

Please note that enrolling in any of the voluntary benefit plans (dental, vision, flex) is a <u>12-month commitment</u> (plan year) regardless of your use of the benefit. You may change coverage within a 12-month period only if you experience what is called a "qualifying event", such as marriage, divorce, birth or adoption of a child.

All employee health contributions and dental and vision premiums are pre-tax, monthly rates. Health, dental and vision eligible employees include full-time administrators, full-time faculty, and clerical union employees. Part-time clerical union employees are eligible for single coverage.