

Research Scholar Assistants

**2010 Benefits
Open Enrollment
Newsletter**

It's time for our Annual Open Enrollment. Any changes you make will be effective January 1, 2010 and continue until December 31, 2010. Lawrence Tech will continue to offer the Alliance Health & Life (AHL) -EPO plan for 2010.

Open Enrollment Information

Login to Bannerweb at www.ltu.edu/bannerweb to review your insurance and beneficiary/dependent information. During open enrollment you can enroll or make changes to your coverage in the following plans:

-Medical -Dental -Vision

Note: All RSA appointments are subject to 100% approved grant funding. Insurance coverage for the RSA and the RSA's spouse and dependents are subject to the grant-funding agency provisions.

Enrollment made easy!

You are not required to submit the 2010 Benefits Election Summary Form unless you are making changes to your current medical, dental or vision insurance. Those who do not initiate a change will automatically continue in their current insurance. If you are making any changes to your medical, dental or vision insurance, complete the attached 2010 RSA Benefits Election Summary Form and applicable insurance enrollment/change form(s). The insurance enrollment/change forms are located on the HR web site at http://ltu.edu/human_resources/benefit_forms.asp. Return all forms to the **Office of Human Resources by November 13, 2009**.

Save money by taking the *iStrive for better health* questionnaire

Lawrence Tech is a strong advocate for preventive health care. Choosing a healthy lifestyle is not only smart, it's economical. The health assessment tools will be available again this year.

You may qualify for no employee contribution rate under the AHL EPO plan. In order to qualify for the free rate, you (employee only) are required to complete the health assessment questionnaire (HAQ) through HAP's iStrive for Better Health Program via on-line at www.hap.org. Download *Accessing iStrive on the HAP Web Site* from the HR web site at http://www.ltu.edu/human_resources/benefit_forms.asp. For additional assistance with completing the HAQ, please call customer service at 888.999.4347. (Note: Your private health information will not be shared with LTU.) If you do not complete the HAQ within 30 days of the coverage effective date (or before January 31, 2010 for 2010 benefits open enrollment), a monthly employee contribution will be applied through payroll deduction.

2010 Plan Design Changes

The following plan changes will be made to the AHL EPO plan offering effective January 1, 2010:

- Calendar year deductible will increase to \$250 single/\$500 family
- Calendar year out-of-pocket maximum will increase to \$600 single/\$1,200 family
- The office visit copay will increase to \$35
- The emergency room copay will increase to \$150
- The prescription drug copays will increase to \$20/\$40/\$60

Important Dates to Remember

November 2, 2009—November 13, 2009—Annual Open Enrollment Period
November 13, 2009—All enrollment forms due to Human Resources
January 1, 2010—Benefit Effective Date

