

## 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.

**Please be sure to read the Open Enrollment Newsletter in its entirety.** It contains important information on your benefits to help you make informed decisions regarding your health care participation for the 2010 plan year.

To continue our "green" sustainability commitment to the University, again this year you will not receive paper enrollment materials. Instead, you will receive an email that will contain links to all of your open enrollment materials. All open enrollment materials may be found on Lawrence Tech's Human Resources website at: [http://www.ltu.edu/human\\_resources/benefit\\_forms.asp](http://www.ltu.edu/human_resources/benefit_forms.asp).

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## 10th Annual Benefits & Wellness Fair

Please join us for our 10th Annual Benefits & Wellness Fair. Our benefit providers will be on site to address any questions you may have regarding your coverage. There will also be vendors from our community on site to share helpful benefit and wellness related tips.

**Thursday, October 29, 2009**  
**11:00 am to 3:00 pm**  
**Ridler Field House**

### Below is a list of benefit and wellness fair participants:

- |                                    |  |                                       |
|------------------------------------|--|---------------------------------------|
| • Alliance Health & Life (HAP)     | • Huntington Bank                                  | • Ridler Field House                  |
| • American Dental Network          | • Liberty Mutual Insurance                         | • Sprint PCS                          |
| • Blue Care Network                | • LTU Campus Safety Department                     | • Social Security Administration      |
| • Costco                           | • LTU Library                                      | • The Standard Life Insurance Company |
| • EyeMed Vision Care               | • Michigan First Credit Union                      | • TIAA-CREF                           |
| • Gallagher Benefit Services, Inc. | • Oakland County Health Department                 | • Trader Joes                         |
| • Gift of Life—Michigan            | • Pre-Paid Legal Service and Identity Theft Shield | • WageWorks                           |
| • HAP Worksite Wellness            |  | • Weight Watchers                     |

### Important Dates to Remember

**October 26, 2009—November 6, 2009—Open Enrollment Period**  
**October 29, 2009—10th Annual Benefits and Wellness Fair**  
**November 6, 2009—All enrollment forms due to Human Resources**  
**January 1, 2010—Benefit Effective Date**





## Open Enrollment Process—What Do I Need To Do?

During open enrollment you can enroll or make changes to your coverage in the following plans:

- Medical
- Dental
- Vision
- Coverage Waiver
- Pre-Paid Legal Services/Identity Theft Shield (PPLS/ITS)
- Life Insurance and Accidental Death & Dismemberment
- Health Care or Dependent Care Flexible Spending Account

You can review the Benefits Open Enrollment Instructions for options on completing your benefit elections. You may decide to complete your benefit elections on-line through Bannerweb at [www.ltu.edu/bannerweb](http://www.ltu.edu/bannerweb) or complete the 2010 *Benefits Election Summary Form*. Here are the procedures to get you started:

- **Review Your Benefits:** Login to Secure Area on Bannerweb at [www.ltu.edu/bannerweb](http://www.ltu.edu/bannerweb) to review your benefits and beneficiary/dependent information.
- **Take No Action (see Exception):** If you are **NOT** making any changes to your current benefits, your current plans will automatically continue in 2010. **EXCEPTION:** Election forms must be completed for Health and/or Dependent Care Flexible Spending Account.
- **Attention AHL EPO and PPO Members:** For reduced rates, all AHL EPO and PPO members must complete the *iStrive Health Assessment Questionnaire* at [www.hap.org](http://www.hap.org) by January 31, 2010.
- **Take Action:** If you are making **ANY** changes to your current benefits (i.e., switching, adding or canceling medical insurance, life insurance or pre-paid legal service/identity theft shield; adding or removing family members; electing a 2010 Health and/or Dependent Care Flexible Spending Account), complete the *2010 Benefits Election Summary Form* and applicable enrollment/change forms.
- **Return Forms:** Only return forms to the Office of Human Resources no later than **November 6, 2009** if you are making changes to benefits, electing or re-enrolling in a 2010 Health and/or Dependent Care FSA plan.

## Life Events—Special Enrollment Period

Once your enrollment elections have been submitted you will not be permitted to change your benefit elections unless you experience a qualified change in family status. Family status changes include:

- Change in marital status (marriage/divorce)
- Birth, adoption or legal guardianship of a child
- Death of a spouse or dependent
- Termination of your spouse's employment
- Switch from full-time to part-time employment
- Begin or return from an unpaid leave of absence
- Change in dependent eligibility
- Loss of other medical insurance coverage

You must report any family status change to Human Resources within **30 calendar days** of the date of the event. Otherwise, you will be required to wait until the next open enrollment period to add or remove any qualified dependents.

## 2010 Plan Changes

Plan design changes will be made to the Alliance Health & Life (AHL) EPO & PPO benefits only. The Blue Care Network (BCN) plan will not be changing. A high level comparison of the plan features of each plan has been provided for your review. All plan design changes are effective January 1, 2010 and are highlighted in **red**.

	Alliance Health & Life (AHL) - EPO	Alliance Health & Life (AHL) - PPO		Blue Care Network (BCN)
		In- Network	Out-of-Network	
<b>CALENDAR YEAR DEDUCTIBLE</b>				
Single	\$250	\$250	\$500	N/A
Family	\$500	\$500	\$1,000	N/A
Co-Insurance	90%	90%	70%	100%
<b>CALENDAR YEAR OUT-OF- POCKET MAXIMUM (Deductibles not included):</b>				
Single	\$600	\$800	\$1,600	N/A
Family	\$1,200	\$1,600	\$3,200	N/A
<b>PHYSICIAN OFFICE SERVICES</b>				
Office Visit (Illness/Injury Related)	\$35	\$35	Not covered	\$30
<b>EMERGENCY MEDICAL CARE</b>				
ER Co-pay	\$150	\$150	\$150	\$100
Urgent Care Visits	\$75	\$75	\$75	\$50
<b>PRESCRIPTION DRUGS</b>				
Generic Co-Pay	\$20	\$20	Not covered	\$10/\$20/\$40
Preferred Brand Name	\$40	\$40	Not covered	
Non-preferred Brand Name Co-pay	\$60	\$60	Not covered	
Mail Order Drug Program	2x copay	2x copay	Not covered	

This guide summarizes certain features of the company's benefits plans. Full details of the plans can be found in the official plan documents, the official plan documents will govern. The company reserves the right to amend or terminate these benefits at any time. The information in this guide does not constitute a contract of employment.

If you have any questions about the benefit plans described in this guide, please email [benefits@tu.edu](mailto:benefits@tu.edu).

## 2010 Retirement Savings Program

Employees who participate in a 403(b) plan are able to invest a portion of their salary in the Tax-Deferred Annuity/Group Supplemental Retirement Account (TDA/GSRA) and/or Defined Contribution Retirement Account (DCRA) programs on a pre-tax basis. Participants do not pay federal income taxes on the amounts they contribute or on earnings until the funds are withdrawn from their accounts.

For most participants, the 2010 maximum annual contribution amount allowed for the TDA/GSRA and DCRA (combined) is \$16,500 for those under age 50 and \$22,000 for those ages 50 and over. To enroll in the program or adjust your contributions, please contact the Office of Human Resources. Log on to [www.tiaa-cref.org/ltu](http://www.tiaa-cref.org/ltu) or contact a TIAA CREF counselor at (800) 842-2776 to learn more about retirement investing.

## Programs for your Benefit



### The Standard Insurance Group: *Medex Travel Assist and Horizon Health EAP*

Did you know that eligible employees covered on the University's life insurance policy through The Standard Insurance Group are also automatically covered under the *MEDEX Travel Assist* and *Horizon Health Employee Assistance Program (EAP) Services* programs. *MEDEX Travel Assist* is a program of information, referral, assistance, transportation and evacuation services designed to help you respond to medical care situations and many other emergencies that may arise during travel.

*Horizon Health EAP* services offers support, guidance and resources to help members resolve personal issues such as child care and elder care, alcohol and drug abuse, stress and anxiety, depression, financial and legal concerns, grief and loss and others as well. A master's level Member Advocate from Horizon Health EAP Services will confidentially consult with you over the telephone and help you find solutions and resources to meet life's challenges.

To learn more about these services, contact a customer service representative or visit the web sites as follows:

<u>Plan</u>	<u>Customer Service No.</u>	<u>Website</u>	<u>Group No.</u>
Medex Travel Assist	800.527.0218	<a href="http://www.medexassist.com">www.medexassist.com</a>	643876
Horizon Health	888.293.6948	<a href="http://www.horizoneap.com">www.horizoneap.com</a>	Company Code = Standard Password = eap4u