Welcome to Lawrence Tech’s Annual Open Enrollment!

Lawrence Tech continues to be committed to offering our eligible employees and their family members comprehensive and affordable health care coverage. We, like most other employers, continue to struggle with the high cost of health care. As a result, Lawrence Tech researched many alternative plan designs with our current insurance carriers as well as plans offered by other insurance carriers. After a comprehensive review, we have made the following changes regarding insurance providers for 2013:

- The current AHL EPO, PPO and BCN HMO plans will terminate on 12/31/2012.
- Effective 1/1/2013, the new medical plan options will be Blue Care Network (BCN) Healthy Blue Living HMO and Blue Cross Blue Shield of MI (BCBSM) PPO. All employees will need to make a new medical election for 2013.
- The life and Disability insurance provider will change from The Standard to The Hartford. All employees will need to complete The Hartford (Life Insurance) Enrollment form.
- The 2013 annual limit for the FSA Health Care Plan is changed to $2,500. For complete details, please review the Benefits Enrollment Instructions contained in this newsletter.

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 2013 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). This newsletter will provide you with a high level overview of the changes for 2013. For detailed information, please refer to the 2013 Benefits Guide.

13th Annual Benefits & Wellness Fair

Please join us for our 13th 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.

Wednesday, October 24, 2012
11:00 am to 3:00 pm
Ridler Field House

Flu shots will be available from 11 am - 2 pm

Important Dates to Remember

- **October 22, 2012**—November 2, 2012 — Open Enrollment Period
- **October 24, 2012** — 13th Annual Benefits and Wellness Fair
- **November 2, 2012** — All enrollment forms due to Human Resources
- **January 1, 2013** — Benefit Effective Date
2013 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
- LegalShield/Identity Theft Shield (LS/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. Here are the procedures to get you started:

**Step 1**

*Review your Benefits Open Enrollment material...*

Be sure to:

- Read this guide to learn what’s changing for 2013.
- Review your current benefits and dependent/beneficiary information online at [www.ltu.edu/bannerweb](http://www.ltu.edu/bannerweb).

**Step 2**

*All employees need to complete Benefit Forms for 2013...*

- **All employees** must complete the 2013 Benefits Election/Change Summary Form #3075.
- **All employees** must complete The Hartford (Life/Disability) Insurance Enrollment Form.
- **All AHL EPO, AHL PPO and BCN HMO members** must enroll in either BCN Healthy Blue Living HMO or BCBSM Simply Blue PPO or complete the Waiver of Coverage Certification of Other Coverage form.

In addition, you need to make elections if:

- You want to submit a change to your dental, vision or legal plans. Changes include cancel coverage or add/remove spouse or dependent.
- You want a **2013 FSA** Health Care and/or Dependent Care plan. **IF YOU DO NOT MAKE AN ELECTION FOR 2013 DURING THE BENEFITS OPEN ENROLLMENT PERIOD, YOU WILL NOT HAVE A FSA ACCOUNT.**
- You want to waive medical, dental and/or vision coverage for 2013, you must submit the Waiver of Insurance Certification of Other Coverage form. **If you are currently waiving insurance coverage and do not elect coverage for 2013, your current “waive insurance” election will automatically continue for 2013.**

**Step 3**

*Make your 2013 benefits plan elections:*

You have two ways to enroll or make changes to your benefits – paper or online.

- **Paper Enrollment.** Complete the 2013 Benefits Election/Change Summary Form #3075 and applicable enrollment/change forms located on the HR web site at [https://www.ltu.edu/human_resources/benefit_forms.asp](https://www.ltu.edu/human_resources/benefit_forms.asp).
- **Online Enrollment:** Log onto the Bannerweb at [www.ltu.edu.bannerweb](http://www.ltu.edu.bannerweb) and make your elections. If you make any changes, also complete the applicable enrollment/change forms located at [https://www.ltu.edu/human_resources/benefit_forms.asp](https://www.ltu.edu/human_resources/benefit_forms.asp).
2013 Plan Changes

Effective 1/1/2013, there will be two new medical plan options. A high level comparison has been provided below for your review. A detailed overview of features for each health care plan and the monthly insurance rates can be found in the 2013 Benefit Guide located on the HR web site at https://www.ltu.edu/human_resources/benefit_forms.asp.

BCN Healthy Blue Living HMO gives you quality health care coverage and access to wellness resources so you can achieve a healthier lifestyle. Healthy Blue Living has two benefit levels:

1. **Enhanced benefits** - contains reduced copays and deductibles. Enhanced benefits are awarded to those who commit to healthy living.
2. **Standard benefits** - provides the same coverage but has higher out-of-pocket costs. Standard benefits are given to those who chose not to meet the plan requirements.

When individuals enroll, you will automatically be placed in the Enhanced benefits for the first 90 days of coverage. To remain in the Enhanced plan, both you and your spouse will need to complete the following steps within the first 90 days of 2013.

1. Complete the online BCN health assessment located at www.mibcn.com
2. Visit your BCN physician to complete a health qualification form.
3. Meet specific wellness targets or commit to participating in health improvement programs or treatment plans.

At the end of the 90 day period, if the employee and spouse have not completed these three steps, they will be placed in the standard plan with higher out-of-pocket costs for the remainder of the benefit year. Learn more about the BCN HBL HMO plan and requirements at http://www.mibcn.com/member/healthyBlueLiving/index.shtml.

**Simply Blue PPO** provides freedom of choice in the PPO-style arrangement where there is no PCP requirement. Members may seek service in-network or use out-of-network providers. However, your out of pocket expenses will be higher if you use an out-of-network provider. There are no requirements to participate in this plan.

<table>
<thead>
<tr>
<th></th>
<th>BCN Healthy Blue Living HMO</th>
<th>BCBSM Simply Blue PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Enhanced</td>
<td>Standard</td>
</tr>
<tr>
<td>CALENDAR YEAR DEDUCTIBLE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$500</td>
<td>$2,000</td>
</tr>
<tr>
<td>Family</td>
<td>$1,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>80%</td>
<td>70%</td>
</tr>
<tr>
<td>CALENDAR YEAR COINSURANCE MAXIMUM (Does not include copays)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
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<td>$1,500</td>
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<tr>
<td>Family</td>
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<tr>
<td>Lifetime Maximum Benefit</td>
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<td>None</td>
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<tr>
<td>PHYSICIAN OFFICE SERVICES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office Visit (Illness/ Injury Related)</td>
<td>$20 copay</td>
<td>$20 copay</td>
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<tr>
<td>Specialist/Referral Office Visit</td>
<td>$20 copay after deductible</td>
<td>$20 copay after deductible</td>
</tr>
<tr>
<td>PREVENTIVE SERVICES</td>
<td></td>
<td></td>
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<tr>
<td>Adult Periodic Wellness Exams</td>
<td>100%</td>
<td>100%</td>
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<tr>
<td>Well-Baby and Child Care</td>
<td>100%</td>
<td>100%</td>
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<tr>
<td>EMERGENCY MEDICAL SERVICES</td>
<td></td>
<td></td>
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<tr>
<td>ER Copay (waived if admitted)</td>
<td>$75 copay after deductible</td>
<td>$100 copay after deductible</td>
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<tr>
<td>Ambulance Services Copay</td>
<td>80% after deductible</td>
<td>70% after deductible</td>
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<td>Urgent Care Visits</td>
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<td>HOSPITAL CARE</td>
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<tr>
<td>Inpatient Hospital Services</td>
<td>80% after deductible</td>
<td>70% after deductible</td>
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<tr>
<td>Outpatient Surgery</td>
<td>80% after deductible</td>
<td>70% after deductible</td>
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<tr>
<td>PHARMACY</td>
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<td>Generic Copay</td>
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<td>Non-Preferred Brand Copay</td>
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<td>$50</td>
</tr>
<tr>
<td>Mail Order</td>
<td>2x copay for 90 day supply</td>
<td>2x copay for 90 day supply</td>
</tr>
</tbody>
</table>

*Plus an additional 25% of BCBSM approved amount for the drug.
Flexible Spending Account—Update

Lawrence Tech offers a Health Care and Dependent Care Flexible Spending Account (FSA) program. The FSA plans are funded by a salary reduction program and administered through WageWorks. The Health Care FSA program provides a tax-free method of paying for many health care expenses not covered by your medical, dental and vision plans. Effective January 1, 2013 the annual limit for the Health Care Flexible Spending Account will change from $5,000 to $2,500.

Programs for your Benefit

- The Pre-Paid Legal Services plan name has changed to LegalShieldSM. The new monthly rate will be $15.95 and includes 24/7 emergency assistance for covered legal emergencies.
- The life and disability insurance carrier will be changing from The Standard to The Hartford Life insurance company.

Other Programs

**Ability Assist—Employee Assistance Program (EAP)**

The Hartford’s Ability Assist program, offered by ComPsych, helps you and your family cope with life, from the everyday to the unexpected. Ability Assist helps you cope with life by providing the following services:
- Easy confidential access to professionals—toll-free, 24 hours a day, 7 days a week, 365 days a year
- Up to five face-to-face sessions per year
- Financial and legal consultation
- Trusted on line resources and tools

Help is only a phone call away. We encourage you to take advantage of the resources available through The Hartford’s Ability Assist program.

1-800-96-HELPS (1-800-964-3577)

[www.guidanceresources.com](http://www.guidanceresources.com)

*Getting support to help you manage life is simple.*

Please contact Human Resources for information on this program.

**Employee Travel Assistance Program**

We are pleased to offer a free Travel Assistance Program through The Hartford. This program provides toll-free emergency assistance to you, your spouse and your dependents 24 a day, seven days a week when traveling 100 miles or more from your primary home (national or international travel) for 90 days or less. The Hartford’s Travel Assistance program provides three kinds of services for your business or vacation travel–Pre-trip Information, Emergency Medical Assistance and Emergency Personal services.

- **Pre-Trip Information:**
  - Visa, Passport, Inoculation and Immunization Requirements
  - International “Hot Spots”
  - Travel Advisories
  - Foreign Exchange Rates
  - Embassy and Consular Referrals

- **Emergency Medical Assistance:**
  - Medical Referral, Monitoring and Evacuation
  - Repatriation
  - Traveling Companion Assistance
  - Emergency Medical Payments
  - Medication and Eyeglass Assistance

- **Emergency Personal Services:**
  - Sending and Receiving Emergency Messages
  - Emergency Travel Arrangements
  - Emergency Cash
  - Legal Assistance

Services available for business and personal travel. For inquiries within the U.S. call toll free: 1-800-243-6108

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**2013 Retirement Savings Program**

Employees who participate in a 403(b) plan are able to invest a portion of their salary on a pre-tax basis in the Lawrence Technological University Defined Contribution Retirement Plan. There are two parts of the Plan: Retirement part and TDA part. When you are eligible, you can enroll in the Retirement part and contribute 2.5% of base pay to receive the University’s match contribution. Beginning November 2012, the University’s match will increase to 2%. If you want to contribute more than 2.5% of your base pay, or if you are not eligible for the Retirement part, you can enroll in the non-matching TDA part. To determine your eligibility for each part, review the Summary Plan Description at [https://www.ltue.edu/human_resources/retirement.asp](https://www.ltue.edu/human_resources/retirement.asp).

For participants under age 50, the 2013 maximum annual contribution amount allowed for the Retirement and TDA parts (combined) is $17,500 and $23,000 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.