

Healthcare/Dental/Vision Open Enrollment

To: Faculty and Staff
From: Office of Human Resources
Date: October 30, 2009

The open enrollment period for plan year 2010 for the medical, dental, and vision plans is from **November 2 through November 25, 2009**.

We are completing our first year with Aetna Health Care and the results to date have been excellent. With regard to cost, medical premiums for 2010 will increase overall by 1.11%. This is an extremely low increase for medical premiums. It would not be unusual to experience an increase of 7% to 12%. We are excited about this unusually low increase. It could not have come at a better time given the economic climate.

Through the first eight months of this calendar year, claims data indicates that the Aetna Health Fund (HRA) plan is costing less than the Aetna Choice POS II (PPO) plan, which was expected and is by design. Therefore, the Aetna Choice POS II premium rates will increase by 1.30% and the Aetna Health Fund rates will remain unchanged for 2010. We will monitor the cost of the two plans each year and adjust rates accordingly. As an ongoing impact of a better cost arrangement with Aetna, *the Choice POS II rates for 2010 are about 8.7% less than the comparable PPO plan with Cigna in 2008.*

With Denison contributing the majority of the monthly Dental plan premiums in 2009, there was an increase in employee participation and utilization. Because of this and the addition of the orthodontia benefit in 2009, dental claims increased significantly this year. As a result, the Dental PPO premiums will increase by 25% for 2010. The Dental DMO premiums will increase by 7.9%. While the percentage increase is high for the Dental PPO plan, the actual monthly dollar increase for employees is relatively low. We should see the increase moderate for 2011.

The VSP Vision plan rates will not increase for 2010. We have a rate guarantee from VSP that covers both years 2009 and 2010.

We are not changing any of the plan designs for 2010. All deductibles, copays, coinsurance and other design parameters will stay the same. Each year, the medical care services CPI (consumer price index) is examined to determine if copays and deductibles should increase accordingly. While a change is not indicated this year, it is likely that copays and deductibles will increase slightly in 2011.

To find more information on the 2010 premiums and additional resources about Aetna and the plans available, including the benefits enrollment form, please visit our [HR web site](#).

Open Enrollment Meetings – Make an Informed Choice

Tuesday, November 3, 12:30 to 1:30 am – Burton-Morgan Lecture Hall – this meeting accommodates third shift employees working in Facilities Services, Security, and the Health Center

Wednesday, November 4, 8:00 to 9:00 am - Burton-Morgan Lecture Hall

Wednesday, November 4, 10:00 to 11:00 am - Burton-Morgan Lecture Hall

Thursday, November 5, 2:00 to 3:00 pm - Burton-Morgan Lecture Hall

Thursday, November 12, Noon to 1:00 pm – Slayter Auditorium

Benefit Plan Reminders for 2010

1. Aetna Health Fund (HRA) Plan – Essentially, the plan includes an employer funded health reimbursement account (HRA) which pays your first dollar health care expenses. After the HRA, the plan is comprised of a PPO arrangement with a high deductible and 80/20 coinsurance for in-network claims. Any funds not used in the HRA roll over to the next plan year to help offset the deductible and potentially other health expenses. So, there is an incentive to use your funds carefully because unused funds are available for the next plan year. Additionally, preventive services are covered 100% by the plan – you do not have to use your HRA funds for preventive services. You should attend an open enrollment meeting to learn more about this option.
2. Aetna Choice POS II – The POS II plan is simply another name for a PPO plan. We've been offering a PPO medical plan since the mid 1990's. There are no changes to the deductibles, physician copays, coinsurance, and out-of-pocket maximums. We consider this our base plan. You can check whether your doctor is in-network by searching the physician directory available at our office web site.
3. Drug/Pharmacy Plan – The drug plan operates independently from the medical plans. The plan design for 2010 has not changed. You can find a full list of drugs and the tier of each (1 is generic, 2 is preferred brand, and 3 is non-preferred brand) at our web site.
4. Dental PPO Plan – This will be the second year we're covering orthodontia care. The plan will pay 50% of services up to \$1,000 per person for child or adult orthodontia care. This is a lifetime maximum. You should visit our web site to review a list of in-network dentists. While you can receive care from any dentist under this plan, your benefits are greater if you use an in-network dentist. You can find a summary of the plan on our [HR web site](#).
5. Dental DMO Plan – Under the Dental DMO plan, you have to choose an in-network primary dentist who will manage your care. This plan also offers orthodontia care. You should visit our [HR web site](#) to review in-network Dental DMO dentists and to find a summary of benefits.
6. Voluntary Vision Plan - We offer faculty and staff a voluntary vision plan through VSP. VSP is a leading vision carrier with an excellent reputation. Their network

of providers is extensive in the Columbus metropolitan area and Licking County. Faculty and staff enjoy competitive group premium rates and contributions paid with pre-tax dollars through payroll. Faculty and staff are responsible for the total premium. For a complete description of the VSP Plan B benefits, visit our [open enrollment](#) web site.

7. [Aetna Navigator](#) – Aetna Navigator is how you view and manage your medical, dental, and pharmacy claims and access health and wellness resources that Aetna offers. Simply visit [Aetna](#) on the web and follow the link to “Member Log In”.
8. [Wellness Counts!](#) – We believe strongly that one significant reason our premiums have moderated over the last five years is due to our increasing attention to being well. As you know, we sponsor many programs at Denison to help you lead a healthy lifestyle and we know many faculty and staff engage in programs on their own outside of Denison. Just a few reminders regarding wellness and the effective use of health care:
 - [24 Hour Nurse Line](#) – Not feeling well and unsure if you need to go to the doctor? Call the toll-free nurse line to discuss your situation and get advice 1-888-318-2349
 - [Choose Generic Drugs](#) – Generic medications cost you only \$5.00. Talk with your physician regarding the availability of generic medicines.
 - [Health Risk Appraisals](#) – We have offered faculty and staff a health risk appraisal the last couple of years and will be doing so again in February/March of 2010. This is a great way to measure key indicators of health and to receive suggestions and resources to improve your health status.
 - [Fitness Assessments](#) – Our Wellness Coordinator, Stephanie Agosta, conducts fitness assessments for faculty and staff a couple of times per year. Participate in an assessment and let it be a springboard for change.
 - [Wellness Activities](#) – We coordinate many fitness activities, programs, and information sessions. For the latest list of scheduled programs and events, please visit our [Wellness](#) web site.

Options for Part-time Employees

Part-time faculty and staff working the equivalent of at least 15 hours per week can participate in the healthcare, dental, and vision programs; however, they **must pay the total cost** of the program(s). Please consult with the Office of Human Resources regarding your eligibility to purchase this insurance and/or on how to enroll.

Finding Aetna and VSP Providers

You can search for in-network providers at our [Open Enrollment](#) web site.

How Do I Enroll?

You only need to complete a benefit enrollment form if you are making a change for 2010. If you want to change your medical, dental, or vision plan or if you want to add or drop a dependent, you must complete a form.

All forms must be completed and turned in to our office **by November 25.**

If you have any questions, please call the Office of Human Resources at ext. 6725 or 6299 or simply stop by our office on the 3rd floor of Doane. Thank you.