

Patti Nitowitz

Subject: FW: Annual Health Benefits Open Enrollment Information

TO: All Benefits Eligible Employees and Graduate Assistants

FROM: David R. Rieger, Assistant Director for Benefits

RE: Annual Health Insurance Open Enrollment Details

The State of Maryland has announced that the annual Health Insurance Open Enrollment period for the plan year July 1, 2009 to June 30, 2010 will be conducted from April 20, 2009 to May 1, 2009. Open Enrollment will close from May 2nd through May 10th, and then reopen May 11th through May 18th for corrections and additional enrollments. As of the date of this memorandum, the new premium rate schedule had not been provided. The new rates will be included in the open enrollment packets that will be distributed as detailed later in this memorandum. The annual Open Enrollment Fair will be held April 22, 2009 from 9:00 AM to 2:00 PM in the Grand Ballroom of the Stamp Student Union as part of the campus wide Terps Wellness Expo for all students, faculty, and staff.

All health care and retirement vendors will be in attendance, plus many health and wellness exhibits and screening stations. More information may be found at www.health.umd.edu/chwb.

Staff employees may be granted one hour of release time to attend the fair; release time may be combined with the break and lunch periods.

Employees are to coordinate their release time requests with their supervisors.

The following are the important changes for the new plan year:

- Same Sex Domestic Partners and their Children are eligible to enroll for coverage, pending final approval by the State of Maryland
- Kaiser Permanente HMO and Dental Benefit Providers (DBP) is no longer available
- HMO plans improved to Exclusive Provider Organization (EPO's)
- National networks
- Improved features
- Referrals not required
- Aetna added an EPO
- Annual Physicals for children extended through age 19
- Improvements to dental coverage
- Smile for Health Maternity Dental provides pregnant women an additional cleaning during pregnancy
- Dental implants will now be covered
- Composite/resin fillings will now be covered
- Dental PPO annual maximum of \$1,500 does not apply to preventive services

During the open enrollment period, eligible employees and graduate assistants may make changes to insurance coverage, add or delete spouses, partners, or dependents, and enroll in a flexible spending account program for the period July 1, 2009 to June 30, 2010. As an eligible employee, you will be receiving a State of Maryland "Summary of Benefits" booklet for the plan year that begins on July 1, 2009, a pre-printed form with your Personal Identification Number (which is your date of birth as mm/dd), and your personalized benefit information.

These will be distributed to you by your departmental benefits coordinator. These are important tools to assist you as you contemplate changes to your coverage that you will make via the State's Interactive Voice System (IVR). If you intend to change your coverage, or re-enroll in a flexible spending account, you must use the State's Interactive Voice Response (IVR) system. The IVR numbers are: 1-888-578-6434, and 1-410-669-3893 (TTY 1-410-333-5244). The IVR line is available 24-hours a day, seven days a week during Open Enrollment, between 12:01 a.m. on April 20, 2009, and 11:59 p.m. on May 1, 2009. When you call the IVR line, you will be prompted through the menu of options. Once you make changes in the IVR system, it will take 24 hours for your selections to be updated in the system. If you are not making changes to your coverage and you do not intend to

participate in a flexible spending account, you do not need to do anything during the open enrollment period. Your current coverage will roll over to the new plan year.

If you are enrolling for the first time, you must complete a July 1, 2009 to June 30, 2010 enrollment form and return it to your departmental benefits coordinator or the University Human Resources (UHR) Office of Employee Benefits within the open enrollment period. This form must include the appropriate documentation if you intend to cover your spouse/partner and/or dependent(s). The form will be available on the Employee Benefits page of the UHR website under "Forms" at www.uhr.umd.edu, or from your departmental benefits coordinator.

If you are currently enrolled but do not receive a pre-printed Open Enrollment form, you may call the IVR system between 8:30 a.m. and 4:30 p.m., Monday through Friday during the open enrollment period. When the system answers, press "0" and you will be connected with a customer service representative who will assist you in the enrollment process.

If you intend to enroll or re-enroll in a Health or Dependent Care Flexible Spending Account (FSA) for the plan year 07/01/2009 through 06/30/2010, you must affirmatively enroll in the FSA plan. FSA plans do not automatically roll over. Spending account deductions for this twelve-month period must be used for eligible expenses that are incurred during the plan year, and Internal Revenue Service regulations require that unused funds be forfeited. The total amount you defer to either FSA plan must be divided according to the appropriate number of biweekly deductions during the plan year as follows:

- 26-pay employees divide the total amount deferred by 24 deductions
- 22-pay employees divide the total amount deferred by 20 deductions

(For example: You are paid 26 times in the plan year and you want to defer \$1,200 in the Health Care Account. Formula: \$1,200 divided by 24 deductions equals \$50 bi-weekly)

Dependent Eligibility - unmarried, dependent children are now eligible for coverage through the end of the month in which they turn 25 years old. If you add a dependent during open enrollment, you must submit a certified copy of the child's birth certificate and a completed State of Maryland Affidavit of Status for All Dependent Children with the enrollment form to the UHR Office of Employee Benefits. Completion of the affidavit will establish eligibility for your dependent. The affidavit is available at the UHR or DBM websites noted below.

If you add a same sex domestic partner during the open enrollment period, you must be in a committed relationship for at least 12 consecutive months with the intention of remaining in the relationship indefinitely, share a primary residence, and demonstrate financial interdependence. Please refer to the Open Enrollment material when you receive it for required verification documentation.

If you add a spouse during the open enrollment period, you must supply a certified copy of your marriage certificate to the UHR Office of Employee Benefits. The marriage certificate must be from the applicable Division of Vital Records and must be signed by the appropriate State or County Registrar or the Clerk of the Court. A "Certificate of Marriage" signed by a member of the clergy is not an official document.

Grandchild and Other Dependent Child Relatives - For an employee to enroll a grandchild, niece, nephew, etc., as a dependent, the child must reside permanently in the household of the employee and must be supported solely by the employee. The employee must supply the Affidavit for All Dependent Children with the enrollment form available at the UHR or DBM website, plus a Court Order of Permanent Custody or Guardianship, or a testamentary order signed by a judge or court official. Please note that a letter signed by an attorney or another individual granting the employee custody is not a court order, and therefore it does not meet the documentation requirements

Long Term Care – the vendor for Long Term Care is the Prudential Insurance Company of America. If you are interested in enrolling in this plan you must contact them directly at 1-800-732-0416, or online at www.prudential.com/gltc. Enter the Group Name (Maryland) and the Password (marylandltc). New enrollees will be required to submit a medical statement form.

Should you wish to discuss the options available to you before making a decision, please call the University Human Resources Office of Employee Benefits at (301) 405-5654.

Important Websites:

State of Maryland Department of Budget and Management www.dbm.maryland.gov (for information, rates, and “Summary of Benefits” booklet)

University Human Resources www.uhr.umd.edu