OPEN ENROLLMENT
decision making guide

begins: October 1, 2011   ends: December 1, 2011 (FORMS ARE DUE!)

review your plans

• Health Insurance (Base Plan, Buy-Up Plan, QHDHP+HSA)
• Dental Insurance
• Vision Insurance (Low Benefit Plan, VSP High Benefit Plan)
• Life Insurance (Voluntary Life coverage at 1,2,3 x annual salary)
• AFLAC
• Cafeteria Plan (Flex Spending Accts: medical & dependent care)

research your options

• OPEN ENROLLMENT MEETINGS
  All meetings are scheduled in the Student Union Ballroom
  Presentation by Blue Cross Blue Shield KC, Delta Dental, Ameritas, Standard, AFLAC
  – October 25: 8-9:30 a.m., 10-11:30 a.m., 2-3:30 p.m., 4-5:30 p.m., 8-9:30 p.m.
  – October 26: 8-9:30 a.m., 10-11:30 a.m., 1-2:30 p.m.
• myNORTHWEST (Work Life tab / Benefits)
  – Benefit Summaries / Plan Documents
  – Network Provider Lists
  – more information to help make your decision

retrieve your enrollment/change forms

• Office of Human Resources
• myNORTHWEST (Work Life tab / Benefits)

resource

• Sara Freemyer
  Assistant Director of Human Resources
  saraf@nwmissouri.edu
  x.1129

reminders:

✓ Health Insurance – as of 1/1/2010
  – routine preventive care visits – paid for at 100% (network provider), no copays
  – flu shots – paid for at 100% (network provider), no copays
✓ Health, Dental, and Vision Insurance – as of 1/1/2010
  – dependents can stay on your plan until the age of 26 (regardless of marital status)
✓ Vision Insurance
  – Low Plan: claim forms must be filed within 90 days for reimbursement
✓ HSA and MOCAFE Flexible Spending Accounts – as of 1/1/2010
  – over-the-counter drugs ARE NOT reimbursable without a prescription from a physician
• Premiums have decreased
• No plan design changes
• If you ARE making changes; please complete the enrollment form
• Enrollment forms are available in the Office of Human Resources or on myNorthwest
• If you ARE NOT making changes; there is no form to complete

BASE PLAN
$500 individual/$1000 family deductible
$2500 individual/$5000 family out-of-pocket max
Co-Insurance: 80/20 network, 60/40 non-network
$40 office visit copay (primary/urgent/specialist)
$150 ER visit copay
Rx copay $12/$35/$60

BUY-UP PLAN
$300 individual/$600 family deductible
$2000 individual/$4000 family out-of-pocket max
Co-Insurance: 80/20 network, 60/40 non-network
$30 office visit copay (primary/urgent/specialist)
$50 ER visit copay
Rx copay $12/$35/$60

QUALIFIED HIGH DEDUCTIBLE PLAN w/ HSA
$2500 deductible, 100% in network
$2500 out-of-pocket max
Co-Insurance: 100/0 network, 80/20 non-network
All charges apply to deductible

Important information on the Qualified High Deductible Plan...
• The Qualified High Deductible Health Plan is accompanied by a Health Savings Account.
  o The University will contribute $48.23/month towards your HSA if you have the “employee only” coverage.
  o The HSA allows you to set aside money, pre-taxed, to pay for qualified medical expenses.
  o The HSA works like the MOCAFE Flexible Spending account and you CANNOT have both.
  o The HSA balance at the end of the year will rollover to the next year, unlike the MOCAFE Flexible Spending account.
  o HSA enrollment forms are available in the Office of Human Resources and online at myNorthwest.

HEALTH PLAN ENHANCEMENT (effective 1/1/2010)
Blue Cross Blue Shield of KC offers a unique Value-Based Drug Benefit Incentive Program for members with Diabetes and Coronary Artery Disease. If you are willing to participate in the programs, you could receive waived or reduced co-pays for your medications and supplies specifically related to your condition. Easy to participate! (Drug copays for a network pharmacy are $0/$0/$30)

MISSOURI MANDATE to health care plans (effective 1/1/2012)
Oral Chemotherapy
Group health insurance plans that provide coverage for prescription drugs, must provide coverage for orally-administered prescription anticancer medication no less favorable than intravenously administered or injected cancer medication (IV chemo) that are covered as medical benefits. Blue KC will no longer assess a copay for prescription oral chemo medications on our prescription copay plans. For drug plans subject to deductible, we will waive both the deductible and any copay or coinsurance requirements for oral chemo medications. However, due to federal restrictions, our BlueSaver High Deductible plan must be subject to the deductible for oral chemo medications. Any copay or coinsurance requirements after the deductible will be removed on BlueSaver High Deductible plans.
**Dental Insurance**

*Provider: Delta Dental of Missouri*

- No change in premiums; these have a two year rate guarantee
- **Additional PPO provider network offers better benefits**
- If you ARE making changes; please complete the enrollment form
- Enrollment forms are available in the Office of Human Resources or on *myNorthwest*
- If you ARE NOT making changes; there is no form to complete

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<thead>
<tr>
<th>DENTAL PLAN</th>
<th>PPO</th>
<th>Premier</th>
<th>Non-Network</th>
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<td>Basic Services</td>
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<td>Major Services</td>
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<td>Orthodontia</td>
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**Rates:**

- Employee: $25.77/mo
- Emp + Spouse: $49.12/mo
- Emp + Child(ren): $76.76/mo
- Family: $100.04/mo

Deductible: $50/person/year, waived for preventive care
Annual Maximum: $1000/person (includes services for preventive care)
Orthodontia Lifetime Maximum: $1000/person

**Dental Providers:** *This provider list is not complete; please check [www.deltadentalmo.com](http://www.deltadentalmo.com) for a complete listing.*

- **PPO**
  - Maryville: Snyder, Harris
  - St. Joseph: Taylor, Jungbluth, Paolillo, Southard
  - Chillicothe: McCoy
  - North Kansas City: Burleson
  - Kansas City: Ferguson
  - Independence: Gerhardt
  - Liberty: Triplett, Tinsley

- **PREMIER**
  - Maryville: Snyder, Harris, Poynter, Twaddle, Vierthaler, Gardner
  - St. Joseph: Taylor, Jungbluth, Paolillo, Southard, Walker, Parker, Hollingsworth, Boice, Curry, Trout
  - Chillicothe: McCoy
  - North Kansas City: Burleson
  - Kansas City: Ferguson, Grutter
  - Independence: Gerhardt
  - Liberty: Triplett, Tinsley

**Vision Insurance**

*Provider: Ameritas Group Insurance Company*

- Premiums have decreased on both plans offered
- **HIGH Plan now offers a $130 frame and contact lens allowance (effective 1/1/12)**
- If you ARE making changes; please complete the enrollment form
- Enrollment forms are available in the Office of Human Resources or on *myNorthwest*
- If you ARE NOT making changes; there is no form to complete

**LOW PLAN**

- Maximum Reimbursement: $150/person/year
- Exam/Lenses/Frames/Contacts
- Claim form must be submitted w/ n 90 days
- Additional discounts using Eye-Med/Access providers

**Rates:**

- Employee: $5.12/mo
- Emp + Spouse: $10.24/mo
- Emp + Child(ren): $8.76/mo
- Family: $13.84/mo

**HIGH PLAN (VSP Network)**

- Exam copay: $10
- Frame/Lenses copay: $25
  - *Frame Allowance: $130*
- Contacts copay: $0
  - *Contact Lens Allowance: $130*

**Rates:**

- Employee: $11.84/mo
- Emp + Spouse: $22.88/mo
- Emp + Child(ren): $19.20/mo
- Family: $30.20/mo
voluntary & dependent life insurance  Provider: The Standard

- No change in premiums
- No plan design changes
- If you currently have voluntary life coverage, you can increase one level without evidence of insurability
- If you ARE making changes; please complete the enrollment form
- Enrollment forms and medical evidence forms are available in the Office of Human Resources
- If you ARE NOT making changes; there is no form to complete

VOLUNTARY LIFE INSURANCE

1x annual salary – not to exceed $150,000  
age 39 and under  $0.066/$1,000 in coverage
2x annual salary – not to exceed $300,000  
age 40-49  $0.165/$1,000 in coverage
3x annual salary – not to exceed $450,000  
age 50 and over  $0.484/$1,000 in coverage

DEPENDENT LIFE INSURANCE

$4,000 coverage for spouse & eligible children  
$4,000 = $1.09/month
$8,000 coverage for spouse & eligible children  
$8,000 = $2.18/month

If you wish to become insured for an amount of combined Basic and Additional Life in excess of $400,000, the excess will be subject to medical underwriting approval. Late applications and requests for coverage increases are subject to medical underwriting approval; forms available in the Office of Human Resources.  DURING OPEN ENROLLMENT, employees who are currently enrolled can elect to increase coverage up to the next level without submitting medical evidence.  However, coverage increases are still subject to the combined Basic and Additional Life guarantee issue amount in excess of $400,000.

missouri state employee’s cafeteria plan  Provider: ASI Flex

- Rates reflect NO increase over 2010 rates.

MOCAFE PLANS:  
Premium-Only participation  $0.16/month
Flexible Spending Account/direct deposit  $2.50/month
Flexible Spending Account/check  $3.50/month

PREMIUM-ONLY PARTICIPATION

Do you have out-of-pocket University-sponsored insurance premiums (Health, Dental, Vision, AFLAC)?  These premiums will automatically be deducted from your paycheck pre-taxed.  You will be charged the administrative fee of $0.16/month for this service.  This will save you 25-40% on each premium dollar you would be paying anyway.  If you do not want to participate in the premium savings, you MUST opt out by completing a MOCAFE form.  You will have to opt out every year during open enrollment!  Forms are available in the Office of Human Resources.

FLEXIBLE SPENDING ACCOUNT (FSA)

If you would like to participate in the Flexible Spending Account (FSA), you MUST re-enroll every year.  The FSA is a great way to save money on expenses you are already incurring by using pre-tax money deducted through your payroll.

There are two types of flexible spending accounts: Health FSA and a Dependent Care FSA (typically used for child care).  The Health FSA allows you to set aside money for out-of-pocket medical expenses like co-pays, dental expenses, prescriptions, and over-the-counter drugs for you, your spouse and any of your tax dependents, even if they are not on Northwest’s health insurance plan.  The Dependent Care FSA is typically used for daycare expenses for children under the age of 13.

You may receive an enrollment form in the mail or online from ASI Flex.  You may use this form to make any of your elections or to opt-out of the premium pre-tax savings.  Additional MOCAFE forms/booklets are available in the Human Resources office.

IMPORTANT:  forms must be faxed or post-marked by December 1 (no exceptions!)

If you are enrolling in the Qualified High Deductible Health Plan with a Health Savings Account, you CANNOT participate in the Missouri Cafeteria Plan Flexible Spending Account for Medical Expenses.
The following Aflac programs are offered to you through payroll deduction:

- Accident / Cancer / Hospital Protection / ICU / Sickness — these plans can be pre-taxed
- Short-Term Disability — this plan is NOT available for the pre-taxed deduction

WHAT DOES Aflac DO FOR YOU?

- Helps pay out-of-pocket medical costs like co-payments and deductibles
- Helps pay for family expenses like rent, house payments, car payments, groceries, utilities, gas, etc.
- Helps replenish the loss of income associated with a serious illness or injury

Visit with our AFLAC representative at the Open Enrollment Meetings!

Johnna Beemer | 660-562-2085
Randy Arnold Insurance | Maryville MO

healthcare reform

Patient Protection and Affordable Care Act (Public Law 111-148, enacted March 23, 2010)
Health Care and Education Reconciliation Act (Public Law 111-152, enacted March 30, 2010)

Information was presented during the Fall 2010 open enrollment regarding the Healthcare Reform changes. You may review these on myNorthwest:

- Dependent Limiting Age
- Lifetime Maximum
- Annual Limits
- Pre-existing Exclusion For Children
- Emergency Services
- Routine Preventive Care
- Over-The-Counter Medication
- Grandfathered Plans

recap

REVIEW your current benefit enrollments
- Health | Dental | Vision | Life | MOCAFE | AFLAC

RESEARCH your options
- Open Enrollment Meetings – October 25 & 26 | Student Union Ballroom

RETRIEVE the appropriate forms
- open enrollment change form – Office of Human Resources & myNorthwest
- health savings account enrollment/change form – Office of Human Resources & myNorthwest
- life insurance enrollment/change form – Office of Human Resources
- aflac enrollment forms – Johnna Beemer, Arnold Insurance Services, Maryville
- missouri cafeteria plan forms – Office of Human Resources
- all forms available at open enrollment meetings

RESOURCE
- Sara Freemyer | Office of Human Resources | 660-562-1129 | saraf@nwmissouri.edu
- myNorthwest
- open enrollment meetings – providers will be available to answer your questions!