



# Human Resources Announces the Augusta State University

## ***Open Enrollment 2010***

*October 26<sup>th</sup> thru November 20<sup>th</sup> 2009*

### **Presentations Scheduled for Friday, October 23, 2009**

9:00 a.m. – Open Enrollment  
Highlights  
9:30 a.m. – BOSS (ADP Benefits  
Online) 10:00 a.m. – Health Insurance  
(BCBS)  
11:00 a.m. – 403b & 457 Plans

Door Prizes will be given away!

1:00 p.m. – Open Enrollment  
Highlights  
1:30 p.m. – BOSS (ADP Benefits  
Online) 2:00 p.m. – Health Insurance  
(BCBS)  
3:00 p.m. – 403b & 457 Plans

### **Open Enrollment Presentations**

JSAC Coffee House  
10:00 a.m. & 2:30 p.m.

### **Scheduled Dates**

10/26/09 - Monday  
10/27/09 - Tuesday  
11/4/09 - Wednesday  
11/9/09 - Monday

## **Open Enrollment 2010**

**October 26, 2009 through November 20, 2009**

The 2010 open enrollment period for the University System of Georgia and Augusta State University is scheduled as shown above. If you wish to make changes to any of your benefits, this is the time to do so. All changes made during the open enrollment period will be effective January 1, 2009, or when evidence of insurability, if applicable, is approved by the insurance carrier. Please read this open enrollment booklet to fully understand all changes.

### **Highlights:**

- The Annual "Benefits Fair" is scheduled for October 23, **2010, 9:00 a.m. – 4:00 p.m., JSAC Ballroom. There have been several Open Enrollment Presentations scheduled.**
- The following vendor administrative changes have been implemented:  
  
**Lincoln National** – serves as the administrator for the Basic, Supplemental and Dependent Life Insurance. Lincoln National is replacing Metropolitan Life Insurance.
- **The Regents Dental Plan is not open to new participants.**
- **The following are changes to the PPO Plan:**
  - A nationwide network with a single set of deductibles & co-insurance.
  - A voluntary mail order prescription plan has been added.
  - Extended care provisions have been added.
  - Contribution rates for retirees have been redefined.

## **Human Resources**

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To: Retirees of Augusta State University  
From: Patricia A. Harris, HR Specialist (Benefits)  
Subject: Open Enrollment Period for Plan Year 2010  
Date: October 12, 2010

The 2010 Open Enrollment Period for the University System of Georgia and Augusta State University benefit plans is scheduled for October 26, 2009 through November 20, 2009. The Open Enrollment Worksheets (received from ADP), applications for enrollment and requests to change or drop coverage will be accepted in Human Resources from **8:00 a.m. - 4:00 p.m.** daily during the open enrollment period. If you wish to make a change to your benefits, all forms must be in Human Resources by close of business (4:00 PM) on November 20, 2009. All changes made during the open enrollment period will become effective January 1, 2010. If you have any questions, please make an appointment. **Note: Human Resources is located on the corner of Katherine and Pickens Street, across from Boykin Wright Hall.** Phone 706-737-1763.

This announcement summarizes all benefit plan changes for calendar year 2010 and explains actions you may take during the open enrollment period. As you read the announcement, please consider any changes in family circumstances that may affect your coverage needs. The Open Enrollment Worksheet will be mailed to you from ADP and the Change/Enrollment Forms are on the Human Resources website ([www.aug.edu/humanresources](http://www.aug.edu/humanresources)).

**We are pleased to announce that we will have our annual “Benefits Fair” on October 23, 2010 (9:00 a.m. – 4:00 p.m., JSAC Ballroom).** Vendors will be available to give retirees an opportunity to speak with them directly and make open enrollment changes. Several Open Enrollment Update Presentations have been scheduled to discuss the open enrollment changes (see the cover sheet). The open enrollment information will also available on our web site ([www.aug.edu/humanresources](http://www.aug.edu/humanresources)). A brief summary of the highlights is listed below.

#### **Medical Plans:**

A retiree will not be required to make a formal election of a healthcare plan for Plan Year 2010 **unless** he/she wishes to **change** his/her plan type or his/her level of health care coverage. **If you are currently enrolled in the Regents (Indemnity) Health Plan, you must enroll in one of the available health plans (PPO or High Deductible Health Plan) in order to continue health insurance coverage, effective January 1, 2010.** *If you do not enroll in one of the available health plans, your coverage will be terminated, effective January, 1, 2010.*

The Board of Regents has approved the following changes for January 1, 2010.

#### **Eliminate the Indemnity Plan Offering**

- **The Indemnity Plan will no longer be available.** When switching from the Indemnity plan, most of our retirees will not have to change any of their doctors because ninety-two percent of Indemnity Plan providers are covered under the BC/BS Nationwide Network, which means an easy transition for our retirees, some of which live outside of Georgia. **If you are currently enrolled in the Regents (Indemnity) Health Plan, you must enroll in one of the available health plans (PPO or**

**High Deductible Health Plan) in order to continue health insurance coverage, effective January 1, 2010. If you do not enroll in one of the available health plans, your coverage will be terminated, effective January, 1,2010**

Move PPO to Nationwide Network

- The move creates a single set of in network deductibles, co-pays and co-insurance whether in or out of Georgia

Add Limited Extended Care Provision to PPO

- We have added a limited extended care provision -- a plan enhancement -- which gives our retirees a better option when care beyond the hospital is needed. This plan enhancement covers rehabilitation or convalescent care for post-hospitalization.

Add Voluntary Mail Order Prescription Plan to PPO

- Voluntary Mail Order benefit has been added to the pharmacy benefit management program for Plan Year 2010. This allows retirees to have their prescriptions delivered to their homes in 90 day quantities at a reduced rate. Please see page 24 of the comparison booklet for details. You may access the Medco National Drug list at <http://www.medco.com/medco/consumer/partner/preOpenEnroll.jsp?accessCode=BORRXPLN14383> or call Medco at 1-877-300-5139.

Implement a New Rate Structure for Retirees under the PPO

- The rates and tiers are restructured to encourage Medicare-eligible retirees to enroll in Medicare Part B; eighty percent of our retirees are already enrolled in Medicare Part B.

**Rate Changes: Please see the enclosed comparison booklet for the new rates**

**Note: Retirees selecting the high deductible plan pay active employee rates**

- The High Deductible Health Care Plan (HDHP) will experience a premium increase.
- The PPO/PPO Consumer Choice Healthcare Plans will experience a premium increase.
- The Blue Choice HMO Plan will experience a premium increase.

**RETIREES OPT-OUT/OPT IN HEALTHCARE PLAN**

Effective January 1, 2008, at the time of retirement a retiree of the University System of Georgia will have the option to opt out of the BOR healthcare plan. If the retiree experiences a qualifying event (as defined by the plan), at a later date, the retiree may elect to opt back into the BOR healthcare plan. The retiree will only be allowed to opt into the High Deductible Health Plan (HDHP/HSA). The retiree must show that he/she was enrolled in continuous and creditable coverage during the opt-out period.

**Dental Plan:**

*Minor Changes to Dental Plan (Applies to retirees who are currently enrolled in the Regents Dental Plan)*

**This plan is NOT available for new enrollments.**

- This dental plan is only available to retirees who retired on January 1, 2004 or later and were currently enrolled in the plan as an active employee prior to taking it into retirement.
- During each annual enrollment period, **you may choose to only cancel coverage for the next plan year for dental coverage.**
- To determine if a dental provider is a participant in the Met Life dental network, please call Met Life customer service at 1-866-832-5759. You may obtain this information by accessing the University System of Georgia web site at [http://www.usg.edu/hr/benefits/dental\\_insurance/](http://www.usg.edu/hr/benefits/dental_insurance/)

**Plan Year 2010 Indemnity Dental Plan Premiums  
("Retiree-Pay-All" Program)**

	<b>Indemnity Dental Premium</b>	<b>Indemnity Dental Premium</b>
	<b>2009</b>	<b>2010</b>
<b>Retiree Only</b>	\$27.24	\$28.33
<b>Retiree + Child</b>	\$51.74	\$53.81
<b>Retiree + Spouse</b>	\$54.46	\$56.64
<b>Family</b>	\$87.14	\$90.63

*Plan changes:*

- Remove orthodontia from the annual maximum; establish separate \$1,000 orthodontia lifetime maximum.
- Increase the calendar year annual maximum to \$1,200, from \$1,000.
- Limit on x-rays to ADA recommended timing.

**Life Insurance:**

Lincoln National – Serves as administrator for the Basic, Supplemental, and Dependent Life Plans.  
*Lincoln National is replacing MetLife.*

**During the annual enrollment period, you may choose one of the following for the next policy year for life insurance:**

1. Cancel Supplemental Life Coverage

2. Cancel Dependent Life Coverage
3. Reduce Supplemental Life to \$10,000

**There will be a premium decrease in supplemental life insurance rates.** ASU provides basic life insurance coverage up to \$25,000 at no cost to the retiree.

To compute your monthly supplemental life insurance premium, take your coverage amount and divide it by \$1,000, and then multiply by the rate which corresponds with your age group.

**Lincoln National Life Insurance Rate Table for Supplemental Life**

<u>Age Rate</u>	<u>(per \$1,000 of coverage)</u>
> 30	\$0.13/ \$1,000
30 - 34	\$0.17/ \$1,000
35 - 39	\$0.17/ \$1,000
40 - 44	\$0.20/ \$1,000
45 - 49	\$0.28/ \$1,000
50 - 54	\$0.36/ \$1,000
55 - 59	\$0.52/ \$1,000
60 - 64	\$0.62/ \$1,000
65 - 69	\$1.01/ \$1,000
70 and above	\$2.47/ \$1,000

**Dependent life insurance** - Some of our retirees carry Dependent Life. It is underwritten as a family unit and covers the spouse and all children under the age of 19, or to age 25 if a full-time student. The total dependent life insurance monthly cost is \$3.40 for \$5000 worth of coverage on each eligible dependent.

For all questions please call Human Resources at (706) 737-1763 or contact our website @ [www.aug.edu/humanresources](http://www.aug.edu/humanresources).