

# ASC Classified

## FY12 Open Enrollment

Dates: Wednesday, April 20, 2011 – Monday, May 23, 2011

**Full Positive:** Must login and enroll or waive coverage  
Refusal will result in Loss of coverage on 6/30/2011

Website to access Open Enrollment

[https://www.benefitsolver.com/benefits/BenefitSolverView?page\\_name=signon&co\\_num=1703](https://www.benefitsolver.com/benefits/BenefitSolverView?page_name=signon&co_num=1703)

# ASC Classified FY12 Open Enrollment

## Agenda

- Dependent Coverage & Dependent Audit
- Short Term Disability
- Long Term Disability
- Basic Life Insurance
- Optional Life Insurance
- Flexible Spending Account
- Dental Insurance
- Medical Insurance
- Medical Supplement Program

# Dependent Coverage

- Dependent Coverage
- Can now cover children up to their 26<sup>th</sup> birthday.
- Eligibility no longer requires
  - Unmarried
  - Living at home
  - Financially dependent



# Independent

## Verification of Dependents

- April 13, 2011 – Letter was sent (from Guy Mellor) to State Employees who were covering dependents on their benefits asking for documentation to verify your dependents .
- Another letter from HMS asking for specific documents to prove eligibility for your dependents.
- Must comply by May 30, 2011 or coverage for your dependents will be terminated on June 30, 2011.
- Eligible dependents are defined as:
  - legal spouse
  - common law spouse
  - same gender domestic partner
  - dependent *child up to age 26*
  - disabled *child age 26 or above who is dependent upon you for support and not covered by another government plan*

# Independent Verification of Dependents

- **REQUIRED DOCUMENTS**
- **All Required Documents MUST include date and/or year, employee name, and dependent's name.**
- **FOR LEGAL SPOUSE:**
  - A copy of your marriage certificate *AND*
  - A copy of the front page of your 2010 federal tax return confirming this dependent as a spouse. If taxes are filed
- **FOR COMMON LAW SPOUSE:**
  - A copy of the State of Colorado issued affidavit of Common Law Marriage *AND*
  - A document dated within the last 60 days showing current relationship status such as a monthly or quarterly household bill or statement of account. The document must list your spouse's name, the date, and your mailing address
- **FOR SAME SEX GENDER PARTNER:**
  - A copy of the State of Colorado issued Affidavit of Domestic Partnership *AND*
  - **TWO documents dated within the last 60 days showing current relationship status, such as a joint household bill or joint bank/credit account, etc.** The documents must be dated and list both of your names at your mailing address.
- **FOR CHILDREN /DISABLED CHILDREN:**
  - A copy of the child's birth or adoption certificate, naming you or your spouse as the child's parent, or appropriate custody or allocation of parental responsibility naming you or your spouse as the responsible party to provide insurance for the child

# STD (Short Term Disability)

## Standard Insurance Company

- STD is provided when an Employee cannot perform regular duties due to illness or injury.
- Coverage is paid 100% by Employer.
- Premium is % of payroll each month. (.17% )
- Average Monthly Premium \$557.00
- Employees must apply for STD when there has been an illness or injury.

# LTD(Long Term Disability)

## Standard Insurance Company

- Income protection in case you are unable to return to work due to illness or injury within 180 days of event.
- 60% of pre disability earnings
- Optional / Voluntary
  
- Monthly Premium rate = multiply your covered monthly salary by the rate for you age.

# LTD(Long Term Disability)

## FY 12 Premium Rates

Age	PERA Vested	PERA Non-Vested
< age 30	0.0010	0.0028
30-34	0.0011	0.0034
35-39	0.0014	0.0042
40-44	0.0019	0.0058
45-49	0.0030	0.0089
50-54	0.0044	0.0132
55-59	0.0061	0.0194
60-64	0.0066	0.0199
65 and up	0.0081	0.0242

Example: If you are PERA-vested, age 42 with a monthly covered salary of \$2,500 your monthly premium would be \$4.75

# Basic Life Insurance

## Minnesota Life

- Basic - ALL Classified (Benefit eligible) Employees are automatically enrolled.
- Employee Coverage is \$50,000
- Coverage is paid 100% by Employer
- College pays \$9.40 each month for every Classified Employee
- Monthly Premium average = \$1,081.00

# Optional Life Insurance

## Minnesota Life

- Protection during your working years with Group Term Life Coverage
- Optional / Voluntary
- Purchase for Yourself, Spouse, Domestic Partner or Child
- All but child coverage is subject to Evidence of Insurability (Medical History Statement)
- Portability / Conversion
- Questions: Call underwriting 1-800-872-2214
- **Dedicated Customer Service Line for Minnesota Life –**
  - 1-877-828-7728, for questions on claims, evidence of insurability forms, coverage, portability and conversion

# Optional Life Insurance

## Minnesota Life

- Employee
  - \$10,000 increments up to \$500,000
- Spouse
  - \$10,000 increments up to \$250,000
  - Can't exceed 50% for employee's optional coverage
- Child
  - \$5,000 or \$10,000
  - Can't exceed 50% of employee's optional coverage
  - Eligible for coverage to age 26
- Rates are based on Age and the Amount of coverage
- See rates at: <http://www.colorado.gov/cs/Satellite/DPA-DHR/DHR/1251573988226>

# LifeSuite Services

## Minnesota Life

- Beneficiary Financial Counseling
- Legal Services and Will Preparation
  - Free 30 minute consultation
- Travel Assistance
- Legacy Planning Services

\*\*Some benefits are related to Optional Life Coverage others are not. Please see brochures for more information.

# Flexible Spending Account

## ASIFlex

- Enable you to pay for certain eligible medical and Dependent / Day care expenses with pre-tax dollars.
- Must apply each year
- Health Care Contributions: \$120 - \$6,000/ year
- Dependent Care Contributions: \$120 - \$5,000/year
- More information: [www.asiflex.com](http://www.asiflex.com) 1.800.659.3035

# Delta Dental

- Available Nation wide – Both plans
- 205,000 providers nationwide
- 1,700 providers in Colorado
- Website – [www.deltadentalco.com](http://www.deltadentalco.com)
  - Check benefits
  - Date of last exam and cleaning
  - Find a participation dentist
  - Check claims status
  - Print ID cards

# Delta Dental Basic Plan

Services	PPO Network	Premier Network	Out-of-Network
Reimbursement	DDS Paid @ Negotiated PPO Fee	DDS Paid @ Negotiated PPO Fee – Member responsible for difference up to MPA	DDS Paid @ Negotiated PPO Fee – Member responsible for difference up to total billed
Diagnostic & Preventive Services	100%	100% of PPO allowable	100% of PPO allowable
Basic Services	70%	70% of PPO allowable	70% of PPO allowable
Major Services	50%	50% of PPO allowable	50% of PPO allowable
Orthodontics	N/A	N/A	N/A
Deductible			
Annual	\$50	\$50	\$50
Family	\$150	\$150	\$150
Maximum			

# Delta Dental Basic Plus Plan

Services	PPO Network	Premier Network	Out-of-Network
Reimbursement	DDS Paid @ Negotiated PPO Fee	DDS Paid @ Negotiated PPO Fee – Member responsible for difference up to MPA	DDS Paid @ Negotiated PPO Fee – Member responsible for difference up to total billed
Diagnostic & Preventive Services	100%	100% of PPO allowable	100% of PPO allowable
Basic Services	80%	80% of PPO allowable	80% of PPO allowable
Major Services	50%	50% of PPO allowable	50% of PPO allowable
Orthodontics	50%	50% of PPO allowable	50% of PPO allowable
Deductible			
Annual	\$50	\$50	\$50
Family	\$150	\$150	\$150
Maximum Annual	\$2,000	\$2,000	\$2,000

# Delta Dental – EyeMed

- Eligible for comprehensive vision Savings at Participating Providers
- Not an insurance
- Discount program
- More information:  
<http://www.eyemedvisioncare.com/deltadental/>

# Medical Insurance – UHC Changes for FY12

- Name
  - UHC choice Plus Co-pay = PPO Co-pay Choice FY12
  - UHC Choice Definity = PPO HDHP Definity FY12
- Preventive Care – due to Health Care Reform (ACA)
  - No Co-pay
  - No Deductible
  - No Co-insurance

# Medical Insurance – UHC

## PPO Co-Pay Choice FY12

- Deductible Carry-over = Any deductible amounts satisfied within 3 months of end of plan year ( April, May, & June) will be credited to the new plan year .

	In-Network	Out-of-Network
<u>Annual Deductible</u>		
Individual	\$1,500	\$3,000
Family	\$3,000	\$6,000
<u>Out-of-Pocket Max</u>		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
Physician Office visit	100% after you pay a \$30 co-pay	50% after deductible has been met
Specialist Office visit	100% after you pay a \$50 co-pay	50% after deductible has been met
Labs, X-Rays, and Diagnostics	80% after Deductible has been met	50% after Deductible has been met

# Medical Insurance – UHC

## PPO Co-Pay Choice FY12

- Preventive Care Services

	In-Network	Out-of-Network
Primary Physician Office Visit	100% Deductible does not apply	50% Deductible does not apply
Specialist Office Visit	100% Deductible does not apply	50% Deductible does not apply
Well Adult services	100% Deductible does not apply	50% Deductible does not apply
Well child Services	100% Deductible does not apply	50% Deductible does not apply
Mammograms	100% Deductible does not apply	50% Deductible does not apply
PSA Tests	100% Deductible does not apply	50% Deductible does not apply

# Medical Insurance – UHC

## PPO Co-Pay Choice FY12

- Pharmacy
- No Deductible
- No Out-of-Pocket Drug maximum

Tier Level	Retail 31 day supply	Mail Order 90 day Supply (Prescription Solutions)
	Network & Non-Network	Network
Tier 1	\$10	\$25
Tier 2	\$25	\$62.50
Tier 3	\$50	\$125

# Medical Insurance – UHC

## PPO HDHP Definity FY12

	In-Network	Out-of-Network
<u>Annual Deductible</u>		
Individual	\$1,500 / year	\$4,500 / year
Family	\$3,000 / year	\$9,000 / year
<u>Out-of-Pocket Max</u>		
Individual	\$3,000 / year	\$9,000 / Year
Family	\$6,000 / Year	\$18,000 / Year
Physician Office visit	80% After Deductible has been met	50% After Deductible has been met
Specialist Office visit	80% After Deductible has been met	50% After Deductible has been met
Labs, X-Rays, and Diagnostics	80% After Deductible has been met	50% After Deductible has been met

# Medical Insurance – UHC

## PPO HDHP Definity FY12

- Preventive Care

	In-Network	Out-of-Network
Primary Physician Office Visit	100% Deductible does not apply	50% Deductible does not apply
Specialist Office Visit	100% Deductible does not apply	50% Deductible does not apply
Well Adult services	100% Deductible does not apply	50% Deductible does not apply
Well child Services	100% Deductible does not apply	50% Deductible does not apply
Mammograms	100% Deductible does not apply	50% Deductible does not apply
PSA Tests	100% Deductible does not apply	50% Deductible does not apply

# Medical Insurance – UHC

## PPO HDHP Definity FY12

- Pharmacy
- Deductible and Out-of-Pocket maximum may apply.

Tier Level	Retail 31 day supply	Mail Order 90 day Supply (Prescription Solutions)
	Network & Non-Network	Network
Tier 1	\$10	\$25
Tier 2	\$25	\$62.50
Tier 3	\$50	\$125

# Medical Insurance UHC

- Pre-member website: [www.welcomtouhc.com/colorado](http://www.welcomtouhc.com/colorado)
- Health Care Lane: Just for State of Colorado Employees
  - [healthcarelane.com/colorado](http://healthcarelane.com/colorado)
- For members: [myuhc.com](http://myuhc.com)
  - Get information on Hospitals and Physicians
  - Ask health care professional
  - Track health care expenses
  - Request ID Cards
  - Organize medical Claims
  - Compare treatment cost

# Medical Insurance UHC

- Online Help Programs / Assistance
  - Healthy Pregnancy Program
  - Healthy Weight
  - QuitPower
  - Healthy Back
  - Online Health Assessment
  - Health Support with Disease Management
  - 24 hours Nurse Line
  - Health Discount Programs – [unitedhealthallies.com](http://unitedhealthallies.com)
    - Provides discount at certain health care providers for medical services

# FY12 Medical Supplemental Program

- Available to low-income state employees with dependent Children.
- Minimum Qualification
  - Hired prior to July 1, 2011
  - Eligible for State medical insurance programs
  - Have at least one dependent child eligible for state medical coverage that you have or will enroll
  - Had a 2010 calendar year household income of 3x or less of the 2010 Federal Poverty Level (FPL)
  - Filed a 2010 federal income tax return

# FY12 Medical Supplemental Program

- Dates to apply April 20, 2011 – May 23, 2011
- You will see a prompt at the end of the online Open Enrollment Process.
- Must apply online and have proper documents scanned and ready to upload.
- Questions or more information:  
<http://www.colorado.gov/cs/Satellite/DPA-DHR/DHR/1251590337505>

# Handouts

- Current Benefit Election Information
- Leave Balances
- Premiums
  
- Questions?