



Health Plan Changes Coming July 1

There are several changes coming to the UA Choice health plan this year. We've summarized the changes here so you can begin thinking about open enrollment, which will be held April 15 to May 15, 2013. You can see the new rates for the upcoming plan year at www.alaska.edu/benefits.

With this year's plan changes and the new dependent charging tiers, everyone should take the time to carefully review their options and submit a new enrollment form.

Pharmacy Benefit Manager Changing to Premera

Starting July 1, your pharmacy benefits manager will be changing to Premera, who has partnered with Express Scripts to provide local retail, mail order and specialty pharmacy services. This change is a result of the Request for Proposal (RFP) process finished earlier this year.

If you had an existing mail order or specialty prescription with CVS Caremark, or if you had a Prior Authorization (PA) or Step Therapy program in place, your records should be transferred to Premera/Express Scripts for seamless service.

Check with your doctor if your mail order prescriptions are expiring soon. You can send a new prescription to the Express Scripts Home Delivery service as early as two weeks before the new plan year begins. Be sure to use your Premera ID card and your Premera subscriber number.

New ID Cards

With the change in pharmacy benefit managers and health plan options, all covered employees will get new ID cards in time for the new plan year. The new ID cards will have your medical, dental and pharmacy information all on one card.

500 Plan Ending

The 500 Plan will no longer be an option so if you're enrolled in that plan now, you'll need to choose another plan. If you don't make an election, you and your currently enrolled dependents will move to the 750 Plan. The orthodontia benefit from the 500 Plan isn't going away, that will move to the 750 Plan.

A New Plan is Coming: Consumer-Directed Health Plan with a Health Savings Account

A Consumer-Directed Health Plan (CDHP) is a qualifying high-deductible health plan with a Health Savings Account (HSA). An HSA is a personal health care bank account that can be used to pay qualified medical expenses with pre-tax dollars when you are enrolled in a qualified high-deductible plan. Unlike a Flexible Spending Account (FSA), the health savings account rolls over every year because there is no "use it or lose it rule." You own the account and can take it with you when you leave the university.

The University of Alaska has chosen Bank of America Benefit Solutions to administer our HSA plan. Participants will receive a debit card to access their account, and can set up claims online to pay their provider or request reimbursement for qualified expenses.

Because HSA plans have special tax advantages, the IRS defines specific rules for participation. There are some eligibility restrictions and plan features associated with the CDHP that you should be aware of.

- You can't be covered by another healthcare plan. This includes Tricare, Medicare, Native Health Service, spouse's coverage, etc.
- With this plan there are no pharmacy copays, meaning your prescriptions will be subject to your medical deductible and coinsurance.
- If you have more than one person covered, such as employee plus spouse with or without children, you must meet the family deductible before you or any covered member of your family receive any coinsurance benefits.
- The maximum amount you can contribute to the HSA in 2013 is \$3,250 for individual coverage (employee only), or \$6,450 for family coverage. If you're over 55, there's a \$1,000 "catch-up" contribution allowed as well. There are some restrictions on contributions when you start the plan mid-year, which is why the University plan will require deductions to be set up in equal installments for the plan year, same as is currently done for the FSA.
- Preventive care services are covered at 100% so you will not use your HSA dollars for preventive visits/services.
- The Vision and Dental coverage are the same with the CDHP as they are with the current HDHP.

While this plan won't be right for everyone, many people find the CDHP with the HSA an effective way to have current coverage and save for health care expenses in retirement. More information will be coming soon so be sure to watch for updates. You can see the Bank of America introduction to the HSA at <http://www.saveituseit.com/hsa/>.

Flexible Spending Account Change

The healthcare reform requirement to limit the amount you can contribute to a medical flexible spending account (FSA) kicks in for the UA plan this year. Starting July 1, the most you can contribute to a health care FSA is \$2,500 per year. The dependent care FSA is not changing and remains at \$5,000 per year.

Something to keep in mind is that if you want to enroll in the new CDHP (the Consumer-Directed Health Plan with the HSA), you cannot also have a medical FSA. In fact, your spouse can't be enrolled in a FSA at their workplace either. You can, however, still have the dependent care FSA for daycare expenses.

You can access your Flexible Spending Accounts at WageWorks.com. You can check your account balance and submit claims to pay your provider directly or request a reimbursement for yourself.

VSP Plan Change

After the Request for Proposal for vision services, VSP will remain the vision provider and the allowance for frames and contacts has increased to \$150 every other plan year. Everything else about the plan is the same, and it's still offered with each of the UA Choice Plan options.

A New Way to Charge for Dependents

Starting in July 2013, we will be changing how we charge for dependents on the plan so employees or families with only one child will pay a little less for coverage, while employees and families with three or more children will pay a little more. While we understand that children as a group don't cost the plan as much as adults, we want to make the cost of coverage more relevant to the number of children being covered.

To be sure you are paying for the correct number of dependents, it's important that you review your enrolled dependents at UA Online and complete an enrollment form to clearly list your eligible dependents. Remember that dependent children are eligible up to age 26, and they no longer have to be full-time students.

If you're adding dependents to the plan, you will need to show proof of eligibility such as a copy of marriage certificate, birth certificate, tax form showing filing status, adoption papers, etc.

Have you checked your Beneficiaries lately?

Updates to beneficiaries for your life insurance and retirement plans don't need to wait for open enrollment, but it's a good idea to make sure they're current. This is especially important if you've had a change in family status recently, such as marriage, divorce or adding a new family member.

For the University of Alaska life insurance and accidental death and dismemberment coverage, you don't need to confirm your previous elections. Just submit a new form and that will replace any prior form in your records. The life insurance beneficiary form is online at http://www.alaska.edu/files/hr/downloads/benef_desig_b110_ent.pdf.

The PERS/TRS beneficiary forms are online at <http://doa.alaska.gov/dr/for/forms/beneficiary-forms.html>.

You can review your beneficiary designations for ORP and the UA Pension online with your fund sponsor (Fidelity, Lincoln, TIAA-CREF or VALIC).

Other Benefit Information You Can Use Now...

Quit For Life Tobacco Cessation

You want to quit smoking or using tobacco? We want to help. The University of Alaska has partnered with the QuitForLife program to provide you with the help and support you need to quit tobacco for good. You'll get an easy-to-follow Quitting Plan that will show you how to get ready, take action, and live the rest of your life as a nonsmoker. Your plan will include a Quit Coach, access to a private online community through the Web Coach, quitting aids and a Quit Guide to help you stick with your Quitting Plan.

Call 1-866-QUIT-4-LIFE (1-866-784-8454), or go to www.quitnow.net to get started today.

Employee Assistance Program (EAP)

Maintaining a healthy balance between your work and personal life is important to you. At work and at home, our lives are busier than ever and at times, we can all use a little extra help coping with personal challenges. Your EAP provides you and eligible dependents with short-term, person-to-person counseling services to help you handle concerns before they become major issues.

You or your eligible dependents may contact the EAP directly any time, 24 hours a day, 7 days a week for any reason and talk to a trained counselor. These counseling professionals can assist you and guide you to in-person care with an expert in your area. The EAP is strictly confidential, as mandated by law. Call 866-465-8934 to get started.

For most types of problems, you and your eligible dependents are entitled to receive up to six counseling sessions per incident. All EAP sessions are pre-paid by the university; there's no cost to you. If you need services beyond the scope of the EAP, your EAP counselor can help you select the most cost-effective and appropriate resources.

You can access the EAP web site from the benefits web site at www.alaska.edu/benefits and select Employee Assistance Program from the left-hand menu.

Weight Watchers Online

The University of Alaska hosts an online portal to Weight Watchers Online. There may be onsite services in your location, but they can't always meet demand and are often not available in all locations. On-line weight loss programs are getting more popular as a means to meet the goal of losing weight and eating more healthfully. This service is available to employees and dependents with no enrollment fee and a reduced monthly cost for the program.

You can access the portal by selecting Weight Watchers from the benefits web site, and clicking on the Weight Watchers logo. The Company ID and Passcode are provided on the site.