

DATE: **April 28, 2009**
TO: **Faculty and Staff**
FROM: **Remle Gordon, Human Resources**
Subject: **Benefits Open Enrollment, May 1st - 31st - Effective July 1, 2009**

This is your annual opportunity to enroll in or make changes to your medical and dental coverage, and to enroll in flexible spending accounts for Fiscal Year 2010, which begins July 1, 2009. These changes can be made online through the Window. Please note: if you do not want to make changes to your medical and dental coverage you do not need to do anything – the coverage will continue automatically into the new fiscal year; however, **you must re-enroll to continue participation in the flexible spending accounts.**

July 1, 2009 Changes

Medical

- **Harvard Pilgrim** HMO rates increased 3% and the PPO rates increased 3.5%.
In order to keep our rates low, the following plan design changes will occur:
 - There will be an inpatient admission and outpatient day surgery co-pay of \$250;
 - Prescriptions (retail) will change from \$10/\$25/\$40 to \$10/\$35/\$50;
 - Prescriptions (mail order) will change from \$20/\$50/\$120 to \$20/\$70/\$150 (3- month supply);
 - The PPO out-of-plan deductibles will increase from \$250/\$500 to \$300/\$600 (per individual/family);
 - The PPO out-of-pocket maximum will decrease from \$2,500/\$5,000 to \$2,000/\$4000 (individual/family).
- **United HealthCare's** rates increased 3%. To keep rates low, the following plan design changes will occur:
 - The office visit co-pay will increase from \$10 to \$15;
 - There will be a \$250 inpatient admission co-pay and a \$150 outpatient day surgery co-pay;
 - The out-of-plan deductibles will increase from \$300/\$600 to \$2000/\$4000 (per individual/family)*;
 - The out-of-pocket maximum will increase from \$2,000/\$4,000 to \$6,000/\$12,000 (individual/family)*; (*please note that the in-plan usage for United is 99.5%, out-of-plan usage is .5%)
 - Prescriptions (retail) will change from \$7/\$25/\$40 to \$7/\$25/\$45;
 - Prescriptions (mail order) will change from \$17.50/\$62.50/\$100 to \$17.50/\$62.50/\$112.50 (3-mos.)

Dental

- Dental rates are decreasing by 4% because we are changing to a new dental plan – Blue Cross/Blue Shield.
- The new dental plan provides the same coverage as the current plan.
- The majority of dentists used by Wheaton employees are in the new network. You can check to see if yours is in the Dental Blue network by visiting their website: www.bluecrossma.com.

Life Insurance rates are decreasing 13.9%. There are no plan design changes. Optional rates remain the same.

Long-Term Disability rates are decreasing 16.4%. There are no plan design changes.

Open Enrollment Meetings will be held Tuesday, May 5th, from 9 - 10:30 a.m. and Thursday, May 7th, from 1:30-3:00 p.m. in the Woolley Room, Mary Lyon. Representatives from Harvard Pilgrim, United HealthCare and Blue Cross/Blue Shield Dental will provide an overview of the plans and answer questions. The meetings will also include a brief overview of the medical and dependent care flexible spending accounts.

Make your changes online by clicking Quicklinks on the Wheaton homepage and then click the link to the Window. Please remember that you must re-enroll in the flexible spending accounts in order for participation to continue beyond June 30, 2009.

Medical and Dental rate sheets and information are available through the Human Resources website and in the HR office.

If you have any questions, please contact Human Resources, extension 8206.