

## Special Issue: Benefits Open Enrollment April 6, 2009–April 17, 2009

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For more news from the Division of Human Resources, check out the Penn@Work newsletter. Visit [www.hr.upenn.edu/penn\\_work](http://www.hr.upenn.edu/penn_work) for new and archived issues, and to sign up to receive future editions of Penn@Work via email.

### Calendar

April 6	First Day of Open Enrollment
April 14	Open Enrollment and Health Fair (Houston Hall)
April 15	Open Enrollment and Health Fair (New Bolton Center)
April 17	Last Day of Open Enrollment
June 30	2008–2009 Plan Year Ends
July 1	2009–2010 Plan Year Begins

### What's New for 2009-2010?

### Open Enrollment—your annual opportunity to make changes to your healthcare elections—is almost here!

<b>Prescription Drug Coverage through Caremark</b>	<ul style="list-style-type: none"> <li>• You can pay less out of your pocket when you use a brand name drug even though a generic is available. You'll still pay the difference in price between the brand name and generic as well as a percentage of the cost of the brand name drug—but that percentage will only be 10% instead of 30%.</li> <li>• The annual maximum out-of-pocket amount is increasing—but the maximum cost per prescription will now be limited. This is intended to provide you with protection from catastrophic expenses throughout the year. The maximum amount you might pay out of your pocket per year will increase to \$2,000 per individual or \$6,000 per family (currently the limits are \$1,500 and \$4,500, respectively). However, maximum per prescription limits will be added to restrict the amount you pay for each prescription.</li> </ul>
<b>Life Insurance Coverage</b>	<ul style="list-style-type: none"> <li>• For this Open Enrollment only, you'll be able to increase your supplemental life insurance as much as you'd like, subject to plan limits for coverage. Normally, you can only increase your coverage by a maximum of one times your salary.</li> <li>• The amounts of dependent life insurance coverage are increasing to \$15,000 for your spouse/partner and \$7,500 per child—with no increase in the corresponding premium costs. Currently, the coverage amounts are \$10,000 and \$5,000, respectively.</li> <li>• The accelerated death benefit is increasing to 75% with a maximum of \$500,000. Currently, this maximum is \$300,000. This feature permits you to request payment of your life insurance if you have a terminal illness with a life expectancy of 12 months or less.</li> <li>• Your life insurance benefit will now have a portability option. This allows you to continue your group term life insurance coverage even if you leave Penn.</li> </ul>
<b>Coverage End Date for Coverage Dependents</b>	<ul style="list-style-type: none"> <li>• In line with best practices, non-disabled eligible children over age 19 will only be able to remain on Penn's coverage until the end of the month in which they turn age 19 (or age 23 if they are full-time college students). Currently, they remain covered until the end of the plan year in which they turn age 19 or 23.</li> </ul>
<b>Durable Medical Equipment Coverage Under PENNCare/Personal Choice PPO Medical Plan</b>	<ul style="list-style-type: none"> <li>• There will be a change to the coverage for durable medical equipment when using the Personal Choice network under the PENNCare/Personal Choice PPO medical plan. Coverage will be 80% after the deductible instead of the current coverage of 100% after a \$25 copay. The 20% you'll be responsible for will count toward the annual out-of-pocket limit.</li> </ul>

## Making Changes During Open Enrollment

### What Can I Change During Open Enrollment?

From April 6–April 17, you can make any changes you'd like to your benefits coverage, such as:

- Enroll in a healthcare plan for the first time, or drop an existing plan
- Switch to a new or different medical or dental plan
- Increase or decrease your life insurance coverage
- Change how much you contribute to a Pre-Tax Expense Account
- Add or drop a dependent from your benefits coverage\*

*\*If you add a new dependent or re-enroll a dependent who was previously covered, you will receive a letter requesting that you provide verification of that dependent's eligibility under Penn's plan rules.*

Outside of Open Enrollment, you may only modify your elections when you experience a life event change—such as marriage or the birth of a child—and even then, the IRS limits the types of changes you are allowed to make.

### How Do I Make Changes During Open Enrollment?

Once Open Enrollment begins, you can make changes to your benefits coverage 24 hours a day, 7 days a week online at [www.pennbenefits.upenn.edu](http://www.pennbenefits.upenn.edu). Once you provide your PennKey and password, the online system will walk you through the enrollment process step-by-step. If you don't have online access, or are having problems enrolling online, please contact the Penn Benefits Center at 1-888-PENN-BEN (1-888-736-6236), Monday–Friday between 8am and 6pm. You can also visit one of the following locations on campus to enroll online:

#### Human Resources

3401 Walnut Street, 5th Floor  
Monday–Friday, 8:30am–5pm

#### Unique Advantage

3624 Market Street, Suite 1SD  
Monday–Friday: 8:30am–5:30pm

#### Goldstein Undergraduate Study Center

3420 Walnut Street  
Ground level of Van Pelt Dietrich Library  
Monday–Thursday: 24 hours daily  
Friday: 8:30am–12 midnight  
Saturday: 10am–2pm  
Sunday: opens 10am

### When Will Changes Be Effective?

Any changes made during Open Enrollment will be effective as of July 1, 2009. Your new contribution rates for all plans except the Pre-Tax Expense Accounts will begin with your first paycheck in June 2009. New Pre-Tax Expense Account deductions will begin with your first paycheck in July 2009.

## What if I Do Nothing During Open Enrollment?

### If you don't make changes to your benefits coverage by April 17:

• Your current coverage—including contributions to Pre-Tax Expense Accounts—will be continued into the new plan year (July 1, 2009–June 30, 2010).

• New rates for your existing medical, dental and vision plans will be reflected in your June paycheck.

• If you're covering a dependent child age 19–23, his/her coverage will end as of July 1 unless you actively certify his/her status as a full-time college student during Open Enrollment. This certification must be done every year, either online or by calling the Penn Benefits Center.\*

*\*There are two parts to the student certification process. Once you've declared your child's status during Open Enrollment, you've completed Part I. In late summer/early fall, you'll receive a communication requesting paperwork to verify your child's student status; this is Part II. You must complete both parts of the process (certify during Open Enrollment and submit verification of student status when requested) in order to maintain coverage for your child.*

## Open Enrollment and Health Fair

You'll have the opportunity to ask questions about your coverage and gather information at this year's Benefits Open Enrollment and Health Fair on **Tuesday, April 14, from 10am–2pm at Houston Hall (Hall of Flags)**.

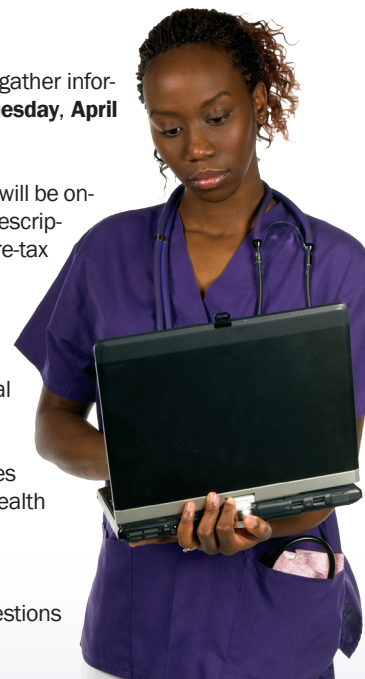
Representatives from Penn's healthcare providers and administrators will be on-site. Learn about medical plans (Independence Blue Cross, Aetna), prescription drug coverage (Caremark), dental plans (Penn Faculty Practice, MetLife), vision coverage (Davis Vision), pre-tax expense accounts (ADP) and the Penn Benefits Center (ADP).

While at the fair, you can also take advantage of free health screenings and wellness information on several topics, including blood pressure, cholesterol, glucose, glaucoma, Body Mass Index, recreation and fitness, women's health, environmental safety and ergonomics, Penn's Employee Assistance Program, occupational and physical therapy, diabetes and heart health, oral and dental care and more.

Pre-registration will be required for the cholesterol and glucose tests. To pre-register, visit the Human Resources online course catalog at [www.hr.upenn.edu](http://www.hr.upenn.edu) (click on "Course Catalog" at the top of the screen, then select "Health Promotions" from the "Browse by Category" menu).

### New Bolton Center Open Enrollment Fair

Representatives from Penn's healthcare providers and administrators will also be available to answer your questions at the New Bolton Center Open Enrollment Fair on **Wednesday, April 15, from 10am–2pm in Alumni Hall**.



## Healthcare Rates for 2009-2010

We're all doing what we can to be cost-effective in today's difficult economy. While it's probably no surprise that healthcare costs are rising this year, the University was able to keep premium increases to a minimum due to innovative plan changes and aggressive provider negotiations.

The new premium rates shown below will take effect with your first June paycheck (rates shown are for full-time faculty and staff). Keep in mind that both the University and you pre-pay healthcare premiums one month in advance, so your June deductions pay for your July healthcare coverage. Visit the Human Resources website at [www.hr.upenn.edu/Benefits](http://www.hr.upenn.edu/Benefits) for the pre-tax medical, dental and vision coverage rates for the 2009-2010 plan year.

You can play a part in the cost containment effort by taking advantage of the many opportunities and resources Penn offers to help control healthcare expenses for you and the University. The Division of Human Resources provides faculty and staff with a number of wellness programs that can help you adopt a healthier lifestyle, which means fewer trips to the doctor and lower healthcare costs for everyone. Register for the Penn Walking Program, Weight Watchers at Penn, or the "Maintain, Don't Gain" program—a few of the cost-effective and enjoyable ways to help you stay fit and motivated year-round. Take a few minutes to complete a health risk assessment, which is available for free to all faculty and staff currently receiving medical coverage through the University. Or, sign up for one of the many health promotion workshops offered throughout the year. For more information on these and other wellness programs available to you, visit the Human Resources website at [www.hr.upenn.edu/Quality/Wellness](http://www.hr.upenn.edu/Quality/Wellness).

	WEEKLY PAID (per pay period)			MONTHLY PAID (per pay period)		
	Employee	Employee + 1	Employee + 2 or more	Employee	Employee + 1	Employee + 2 or more
<b>Medical</b>						
Keystone/ AmeriHealth HMO	\$10.85	\$24.95	\$ 31.45	\$ 47.00	\$108.10	\$136.30
Aetna HMO	\$10.38	\$23.88	\$ 30.12	\$ 45.00	\$103.50	\$130.50
UPHS POS	\$18.46	\$42.46	\$ 53.54	\$ 80.00	\$184.00	\$232.00
PENNCare/ Personal Choice	\$36.00	\$82.80	\$104.40	\$156.00	\$358.80	\$452.40
<b>Dental</b>						
Penn Faculty Practice Plan	\$ 7.38	\$14.77	\$ 22.15	\$ 32.00	\$ 64.00	\$ 96.00
MetLife Dental	\$ 5.54	\$11.08	\$ 16.62	\$ 24.00	\$ 48.00	\$ 72.00
<b>Vision</b>						
Davis Vision	\$ .92	\$ 1.72	\$ 2.51	\$ 3.99	\$ 7.46	\$ 10.89

## Open Enrollment Materials Get Makeover

In this difficult economic environment, we're all looking for ways to reduce or contain costs. To contribute to the University's efforts, the Division of Human Resources is committed to reducing the amount of paper we generate and distribute. That's why this year's Open Enrollment material will look quite different from what we've distributed in previous years.



You can help Penn reduce waste and "go green" by electing the paperless option. Choose to review your enrollment materials online instead of receiving paper enrollment guides. You'll still have access to all the details you need about your benefits, and you'll still be notified when you're eligible to make changes (i.e., Open Enrollment each year or a mid-year change to your benefit eligibility status). If you'd like to go paperless, visit [www.pennbenefits.upenn.edu](http://www.pennbenefits.upenn.edu) or call the Penn Benefits Center at 1-888-PENN-BEN (1-888-736-6236).

As part of the mailing, you'll still receive your personalized enrollment worksheet listing the plans you're eligible for and the corresponding costs. You'll also find highlights of this year's Open Enrollment such as dates, what's new, and how to make changes.

Then, simply visit the Human Resources website at [www.hr.upenn.edu](http://www.hr.upenn.edu) to find more detailed information, including specifics on what's changing, medical plan comparison charts, and more. You'll still have access to all the details you need to help you make the best decisions for you and your family, just in a different format.

In addition to aiding the University's cost reduction effort, decreasing the size of the Open Enrollment materials also contributes to Penn's sustainability effort. To further support that goal, these materials are printed on recycled paper.

We welcome your feedback about our communication efforts; please email us at [askhr@hr.upenn.edu](mailto:askhr@hr.upenn.edu) if you'd like to send a comment. And remember, more information about Penn's benefits can always be found at [www.hr.upenn.edu](http://www.hr.upenn.edu) or by calling the Penn Benefits Center at 1-888-PENN-BEN (1-888-736-6236).

## CVS/Caremark ExtraCare Card

Starting this April, you'll have the opportunity to save money on many of the health-related items you need on a daily basis.

At no cost to Penn, CVS/Caremark is providing all Caremark participants with an ExtraCare Health Card, which gives you 20% savings on CVS/pharmacy brand items that are health-related and eligible for reimbursement under the Health Care Pre-Tax Expense Account. Eligible items include CVS/pharmacy brand cold and cough remedies, first-aid supplies, pain relievers, allergy relief products, eye and ear care products, and more.



All Caremark participants should receive three card key tags in the mail during the month of April. They can be used by you, your spouse and your dependents at any CVS/pharmacy store. If you already have a regular CVS ExtraCare card, the ExtraCare Health Card can replace it. You'll still enjoy all the benefits of your ExtraCare card, plus the additional 20% savings on CVS/pharmacy brand health-related items. Call the toll-free number on the back of your new card if you'd like to transfer your ExtraCare reward balance.

For more information, visit the Human Resources website at [www.hr.upenn.edu](http://www.hr.upenn.edu) or call 888-543-5938.

## Prescription Reimbursements Made Easy!

If you're enrolled in Penn's Health Care Pre-Tax Expense Account and have coverage through the Caremark prescription drug plan, getting reimbursed for your prescription drug expenses is a snap.

As of January 1, 2009, you're no longer required to file a claim for your eligible prescription expenses. Caremark now provides automatic reimbursement to help you get your money more quickly and easily! They'll process your prescription drug expenses and send your claims information directly to ADP, and you'll be reimbursed automatically from your Health Care Pre-Tax Expense Account.

If for any reason you want to opt out of this automatic reimbursement feature, you can do so at [www.pennbenefits.upenn.edu](http://www.pennbenefits.upenn.edu). Keep in mind that you may only change your election for this once a year during Open Enrollment. You can find more information—including details on how to have your reimbursements directly deposited into your checking or savings account—on the Human Resources website at [www.hr.upenn.edu/Benefits/PreTax/Automatic\\_Reimbursement.aspx](http://www.hr.upenn.edu/Benefits/PreTax/Automatic_Reimbursement.aspx).



### Caremark and CVS Corporation have merged to create the nation's premier integrated pharmacy services provider.

What does this mean for you? No worries—Penn's prescription drug benefits remain the same, they're just managed under the CVS/Caremark name. You're still able to have your prescriptions filled at any pharmacy you choose, such as Drug Emporium, Eckerd, Rite-Aid, KMart, Walgreens, Pathmark, Acme, or the HUP pharmacy. You can still take advantage of Caremark's mail order program, and you should continue to use your same identification card, as well as the same toll-free number and website (1-800-378-0802 and [www.caremark.com](http://www.caremark.com)). For more information about CVS/Caremark, visit [www.caremark.com](http://www.caremark.com).

## How Do I Learn More about Open Enrollment?

- Attend an Open Enrollment Fair
- Visit the Human Resources website at [www.hr.upenn.edu](http://www.hr.upenn.edu)
- Call the Penn Benefits Center at 1-888-PENN-BEN (1-888-736-6236), Monday-Friday, 8am-6pm

**Don't forget to check out other University resources that include important information from the Division of Human Resources!**

*Penn@Work:* [www.hr.upenn.edu/Penn\\_Work](http://www.hr.upenn.edu/Penn_Work)

*Almanac:* [www.upenn.edu/almanac/](http://www.upenn.edu/almanac/)

*EVP Newsletter:* [www.evp.upenn.edu/news/docs/Newsletter.html](http://www.evp.upenn.edu/news/docs/Newsletter.html)

*Penn Digest:* [www.upenn.edu/pennnews/digest/faculty\\_staff/#section\\_32](http://www.upenn.edu/pennnews/digest/faculty_staff/#section_32)