Benefits Open Enrollment 2014–2015

Monday, April 14–Friday, April 25

Benefits Open Enrollment, your annual opportunity to make changes to your healthcare elections, is right around the corner. The 2014–2015 Open Enrollment period will run from April 14–April 25.

We’ll hold information sessions so you can learn more about your benefits and ask questions. Some of the upcoming changes may impact you even if you keep the same coverage for the new plan year, so we encourage you to read the materials, attend an information session, and consider your options carefully.

Health Care Flexible Spending Account Rollover

Effective with the current plan year, you are able to roll over up to $500 of the money in your Health Care Flexible Spending Account (FSA) if you don’t spend it all within the plan year.

As part of the Affordable Care Act, the IRS has relaxed the normal “use it or lose it” rule. Now, instead of losing all unspent money in your Health Care FSA at the end of the plan year, you’re able to protect up to $500 by rolling it over to the following year. Note that rolling over funds does not impact your maximum election for the following plan year.

Keep in mind that this new rule only applies to the Health Care FSA. Participants in the Dependent Care FSA cannot roll over any unused funds.

If you’re currently enrolled in the Health Care FSA for the 2013-2014 plan year ending June 30, 2014, you can roll over up to $500 of unused expenses to the 2014-2015 plan year.

Prescription Drug Formulary Changes

As of July 1, 2014, some prescription drugs will no longer be covered on Penn’s approved Formulary. Express Scripts, Penn’s prescription benefit manager, constantly reviews and compares medications to provide participants with access to a range of proven drugs for every health condition. An independent panel of doctors and pharmacists maintains a list—called a formulary—to ensure that the drugs included are the most clinically appropriate and cost-effective possible. Some medications may be removed from the formulary when other safe and effective possible. Some medications may be removed from the formulary when other safe and effective alternatives are available.

If any of the medications you and/or your dependents currently take will no longer be covered, you will receive a direct communication from Express Scripts letting you know how this will affect you and what actions you should take. While Penn’s prescription drug benefit will no longer cover the cost for those medications, clinical alternatives will be included on the revised formulary. For more information, please call Express Scripts at 1-877-621-8798 or visit Express-Scripts.com.

Updates for Independence Blue Cross Participants

Independence Blue Cross is upgrading to a new business platform that will provide a better member experience. The member website will be easier to use, with enhanced health and wellness tools and information. Participants currently enrolled in the PennCare/Personal Choice PPO plan or the Keystone Health Plan East HMO plan will receive a new ID card and a new member number. Look for your new card in mid-June. To ensure that your claims are processed correctly, it’s very important that you present this new card and ID number to all your medical providers. Please be sure to destroy your old card as soon as you receive the new one.

Participants currently enrolled in the PennCare/Personal Choice PPO plan will see a redesigned Explanation of Benefits (EOB) when you have a claim and payment is due. The new EOB will provide the same information you currently receive, but in a more user-friendly format. You will have the option to receive your EOB either electronically (via the member portal or email) or through the mail.

Name Change for Penn Faculty Practice Dental Plan

The Penn Faculty Practice dental plan is changing its name to the Penn Dental Plan. The office locations will remain the same but the names will change slightly:
- Penn Dental Locust Walk (at the Robert Schattner Center), 240 S. 40th Street
- Penn Dental University City, 3401 Market Street
- Penn Dental Bryn Mawr, 711 Lancaster Avenue

Please note that there will be no changes to the dental benefits.

New Benefits Enrollment System

The benefits enrollment system has been upgraded to make it more efficient and easier to navigate. While the look has changed, the functionality is still the same—you always have year-round access to review and update your benefit elections.

HOW TO ENROLL

You’ll be able to make your Open Enrollment elections from Monday, April 14 through Friday, April 25. Just visit www.pennbenefits.upenn.edu and use your PennKey and password to log on. If you don’t have online access, you can contact the Penn Benefits Center at 1-888-PENN-BEN (1-888-736-6236), Monday through Friday, between 8am and 6pm EST and complete your enrollment over the phone.

WHEN WILL CHANGES BE EFFECTIVE?

Any changes made during Open Enrollment will be effective as of July 1, 2014. New rates for all plans will begin with your July 2014 paycheck.

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.
OPEN ENROLLMENT PRESENTATIONS

Several Open Enrollment presentations will be held so you can get more information and ask questions. Presentations will begin at the times listed below; they’ll run for 45 minutes followed by a Q&A session.

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<th>Date</th>
<th>Time</th>
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<tr>
<td>Tuesday, April 15</td>
<td>2pm</td>
<td>Houston Hall, Bodek Lounge</td>
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<tr>
<td>Thursday, April 17</td>
<td>10am</td>
<td>Irvine Auditorium, Amado Recital Hall</td>
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ATTEND A FAIR

Representatives from Penn’s health care providers and administrators will be onsite to share information and answer questions. Learn about medical plans, prescription drug coverage, dental plans, vision coverage, flexible spending accounts, and the Penn Benefits Center. At the Open Enrollment and Health Fair at Houston Hall on Wednesday, April 23, you can also take advantage of free health screenings and wellness information on several topics.

OPEN ENROLLMENT PRESENTATIONS

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<tr>
<td>Wednesday, April 23</td>
<td>10am–2pm</td>
<td>Houston Hall, Hall of Flags</td>
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<tr>
<td>Thursday, April 24</td>
<td>10am–2pm</td>
<td>New Bolton Center, Alumni Hall</td>
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HEALTH ADVOCATE AT YOUR SERVICE

Save time, money, and worry with Health Advocate—a free and confidential service for you and your family. With a simple phone call, you’ll find personalized assistance in resolving healthcare-related issues. Trained Personal Health Advocates will work with you one-on-one to find the solutions you need. They’ll help you sort out billing concerns, get approval for covered services, locate the right treatment facilities, coordinate health care for your elderly parents and more. Whenever you need help, call Health Advocate at 1-866-799-2329 (toll-free).

CAMPUS LOCATIONS FOR ONLINE ENROLLMENT

If you don’t have internet access at home or at work, don’t worry—log on to manage your benefits at one of these convenient locations:

- **Goldstein Undergraduate Study Center**
  - 3420 Walnut Street
  - (ground level of Van Pelt Dietrich Library)
  - Monday–Thursday: 24 hours daily
  - Friday: closes 12 midnight
  - Saturday: 8am–8pm
  - Sunday: 8am–10pm

- **Human Resources**
  - 3401 Walnut Street
  - 5th Floor
  - Monday–Friday: 8am–5pm

- **Unique Advantage**
  - 3624 Market Street
  - Suite 1SD
  - Monday–Friday: 8am–5pm

MAKING CHANGES DURING ENROLLMENT

During Open Enrollment you need to determine if your current benefits still meet your needs or if you need to make a change, such as:

- Enrolling in a health care plan for the first time, or dropping an existing plan.
- Switching to a different medical, dental, or vision plan.
- Increasing or decreasing your life insurance coverage.
- Changing how much you contribute to a flexible spending account.
- Adding or dropping a dependent from your benefits coverage*.

*If you add a new dependent, you’ll receive a letter requesting that you provide verification of that dependent’s eligibility under Penn’s plan rules. You’ll also need to provide verification if you re-enroll a spouse/partner who had previously been covered.

A FOCUS ON WELLNESS

Penn is committed to helping our faculty and staff live healthy lifestyles. The Be in the Know wellness campaign helped thousands of Penn faculty and staff learn more about their personal wellness—and earn a cash incentive!

While this year’s campaign ended on March 7, you can keep a focus on wellness by exploring the wealth of free health tools and information available through the StayWell wellness portal, including personalized health coaching, healthy living programs, tracking tools, and news articles.

Visit penn/staywell.com or call StayWell Health Management at 1-855-428-6324.

OE CALENDAR

Programs and Events

**April**
- 14: First Day of Open Enrollment
- 15: Open Enrollment Presentation
- 17: Open Enrollment Fair/Houston Hall
- 23: Open Enrollment Fair/New Bolton
- 24: Last Day of Open Enrollment

**June**
- 30: 2013-2014 plan year ends

**July**
- 1: 2014-2015 plan year begins

Visit www.hr.upenn.edu/myhr/resources/newsletters/penn@work