Helping Penn faculty and staff make the most of Human Resources services and benefits

PENN BENEFITS OPEN ENROLLMENT 2015-2016

Monday, April 20–Friday, May 1

Word from the Vice President: Healthy Changes

Signs of spring are abundant across campus. One sure sign of the season is Penn’s Benefits Open Enrollment, which runs from Monday, April 20 to Friday, May 1. Open Enrollment is your annual opportunity to review and make changes to your healthcare elections.

In this issue, you’ll find important information to help you make your choices, including an overview of plan changes for the 2015-2016 year and guidance on how to enroll for benefits coverage. These choices are important, so we encourage you to review this information carefully. If you want to know more, consider attending one of several information sessions scheduled at various locations.

The Open Enrollment and Wellness Fair on April 22 in Houston Hall is an additional opportunity to learn more. It’s also a great chance to discover other Human Resources benefits and Penn programs designed to enhance your health and well-being, from tobacco-cessation support to wellness walks and retirement planning.

We want you to be confident in your healthcare coverage choices, so we hope to see you at one of these Open Enrollment events.

Sincerely,

Jack Heuer, Ed.D.
Vice President for Human Resources

HOW TO ENROLL

From Monday, April 20 through Friday, May 1, make changes to your benefits coverage online at www.pennbenefits.upenn.edu using your PennKey and password.

If you don’t have internet access, go to one of the following locations on campus to enroll online, or 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.

<table>
<thead>
<tr>
<th>Location</th>
<th>Hours</th>
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<tbody>
<tr>
<td>Goldstein Undergraduate Study Center</td>
<td>Monday–Thursday: 24 hours daily; Friday: closes 12 midnight; Saturday: 10am–2am; Sunday: opens 10am</td>
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<tr>
<td>Human Resources</td>
<td>Monday–Friday: 8:30am–5pm</td>
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<tr>
<td>Unique Advantage</td>
<td>Monday–Friday: 8am–5pm</td>
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Making Changes During Open 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.*

Making Changes After Enrollment

The choices you make during Benefits Open Enrollment will remain in effect through June 30, 2016, unless you experience a qualifying event. Qualifying events include the birth or adoption of a child, marriage or domestic partnership, divorce or separation, death of a dependent, and change in your dependent’s eligibility for benefits. Keep in mind that the IRS limits the types of changes you can make for qualifying events. If you experience a qualifying event, please contact the Penn Benefits Center within 30 days at 1-888-PENN-BEN (1-888-736-6236), Monday through Friday, between 8am and 6pm EST.

*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.

If You Don’t Make Changes

If you don’t make changes during Open Enrollment, you’ll receive the same coverage you had last year.

If You Waive Coverage

Under the Affordable Care Act, if you waive your University coverage, you are still responsible for obtaining coverage through some other source. For example, you can obtain coverage through a spouse’s or domestic partner’s plan, your parent’s plan (if you are under age 26), or via the Health Insurance Marketplace.

After Open Enrollment

After the end of the enrollment period, you will receive a confirmation statement of your elections. Changes made during Open Enrollment will be effective as of July 1, 2015. Your new payroll deductions will begin in July. Your pay must support your contributions for the benefits elected, otherwise your enrollment cannot be processed.
Prescription Carrier Change
Penn's prescription drug carrier will change from Express Scripts to CVS/caremark. You can fill your prescriptions at CVS pharmacies as well as a wide network of non-CVS pharmacies.

You 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 your pharmacy. Please be sure to destroy your old card after June 30, 2015.

Maintenance medication and the 90-day retail pick-up option will only be available at CVS pharmacies. You may also use the CVS/caremark Mail Service pharmacy to receive your maintenance medications at your address of choice.

Effective July 1, 2015, the generic copay minimum and maximum will change from $5 min/$20 max for retail scripts, and from $10 min/$40 max to $15 min/$40 max for mail service scripts. The minimum and maximum copay for brands with no generic equivalent will change from $15 min/$75 max to $15 min/$100 max for retail scripts.

You’ll receive more details about the switch to CVS/caremark in future communications from Penn and CVS/caremark.

Health Care Flexible Spending Account Limit Increase and Rollover
The Health Care Flexible Spending Account (FSA) limit has increased from $2,500 to $2,550. If you want to increase your FSA savings to the new $2,550 limit, you must do so during open enrollment.

Remember, the IRS has relaxed the “use it or lose it” rule. 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 the rollover rule only applies to the Health Care FSA. Participants in the Dependent Care FSA cannot roll over any unused funds.

PennCare Personal Choice
The PennCare/Personal Choice PPO plan deductibles will increase as of July 1, 2015. Under the PennCare tier, the individual deductible will increase from $100 to $125, and the family deductible will increase from $300 to $375. Under the Personal Choice tier, the individual deductible will increase from $250 to $300 and the family deductible will increase from $750 to $900.

As of July 1, 2015, the deductible, copays, and coinsurance will count toward the out-of-pocket maximum. Currently, copays do not count toward the maximum.

Keystone HMO
As of July 1, 2015, both the copay out-of-pocket maximum and coinsurance/deductible out-of-pocket maximums will combine to a single out-of-pocket maximum of $1,200 individual/$2,400 family. The change may significantly reduce out-of-pocket costs for some participants.

Aetna POS II
Laboratory/pathology coverage will change from 20% coinsurance after deductible to a $30 copay.

X-rays/radiology coverage will change from 20% coinsurance after deductible to a $40 (routine) copay or $100 (complex) copay.

MetLife Dental
Effective July 1, 2015, MetLife will provide orthodontic coverage for adults. The out-of-pocket lifetime maximum for orthodontia coverage per child and adult will increase from $1,000 to $1,500. Limited dental implant coverage will now be provided at 50% but not to exceed the cost of a bridge.

FOCUS ON WELLNESS
Tobacco Cessation
Penn is offering a new supportive smoking cessation program through our wellness partner, StayWell. The StayWell Tobacco Cessation program can help you get past the cravings to enjoy tobacco-free living.

The StayWell approach combines personalized coaching with nicotine replacement therapy to help you kick the habit once and for all—and it’s completely free and confidential. This research-based program will match you with a qualified health coach for personalized assistance by telephone, mail, or online. You’ll also be eligible for up to 12 weeks of nicotine replacement therapy (patches, gum, or lozenges), delivered to your front door at no cost to you. The program is available to benefits-eligible faculty and staff. To learn more, call Penn’s StayWell help line at 1-855-428-6324, or log on at penn.staywell.com and look for “Smoke Free” under the programs menu.

Spring Wellness Walk
What better way to enjoy the warmer weather than with the Spring Wellness Walk at Penn Park on Friday, May 1, from 12-1pm. This fun event is a chance to meet other Penn staff and faculty while walking the two-mile loop around the park. Register online at www.hr.upenn.edu/events.

ATTEND A FAIR

Representatives from Penn’s health care insurance 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 (ADP) and the Penn Benefits Center (ADP). Penn’s retirement vendors—TIAA-CREF and Vanguard—will also be onsite to answer questions and provide information about retirement plans.

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<thead>
<tr>
<th>Fair</th>
<th>Date</th>
<th>Time</th>
<th>Location</th>
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<tbody>
<tr>
<td>Open Enrollment Fair</td>
<td>Tuesday, April 21</td>
<td>10am-2pm</td>
<td>New Bolton Center, Alumni Hall</td>
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<tr>
<td>Open Enrollment and Wellness Fair</td>
<td>Wednesday, April 22</td>
<td>10am-2pm</td>
<td>Houston Hall, Hall of Flags</td>
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Attend a Presentation
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.

<table>
<thead>
<tr>
<th>Date</th>
<th>Start Time</th>
<th>Location</th>
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<tbody>
<tr>
<td>Monday, April 20</td>
<td>12pm</td>
<td>Claudia Cohen Hall, Terrace Room</td>
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<tr>
<td>Friday, April 24</td>
<td>12pm</td>
<td>Claudia Cohen Hall, Terrace Room</td>
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<tr>
<td>Monday, April 27</td>
<td>1pm</td>
<td>Houston Hall, Bodek Lounge</td>
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<td>Tuesday, April 28</td>
<td>12pm</td>
<td>Perelman School of Medicine BRB</td>
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<tr>
<td>Thursday, April 30</td>
<td>12pm</td>
<td>Claudia Cohen Hall, Terrace Room</td>
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