Benefits Open Enrollment 2012–2013: Monday, April 9–Friday, April 20

Benefits Open Enrollment, your annual opportunity to make changes to your healthcare elections, is right around the corner. The 2012–2013 Open Enrollment period will run from April 9–April 20.

You’ll receive detailed Open Enrollment materials in early April. We’re also holding a number of information sessions so you can learn more 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.

**PLAN CHANGES AS OF JULY 1, 2012**

We’re pleased to announce several enhancements to our benefits for the 2012–2013 plan year:

**Medical**
- The following services for women will be covered at 100% in-network under all medical plans: contraceptives (such as birth control pills or IUDs), sterilization procedures and patient education and counseling. This means there will be no out-of-pocket cost when using in-network providers for these services.
- Coverage for transgender benefits will be extended to providers who perform this surgery.
- Dependent life insurance coverage will increase for both spouse/same-sex domestic partners and children. Spouse/partner coverage will increase from $15,000 to $20,000, and child coverage will increase from $7,500 to $10,000. The rate per $1,000 of coverage will remain the same, but your payroll deduction will increase due to the higher coverage amounts.

**Life Insurance**
- Currently, if the combination of your basic and supplemental life insurance coverage is more than $500,000, you must provide evidence of insurability (proof of good health) to the insurance company. As of July 1, 2012, the evidence of insurability will be required only for supplemental life insurance coverage greater than $500,000 (no longer combined with basic life insurance).
- Dependent life insurance coverage will increase for both spouse/same-sex domestic partners and children. Spouse/partner coverage will increase from $15,000 to $20,000, and child coverage will increase from $7,500 to $10,000. The rate per $1,000 of coverage will remain the same, but your payroll deduction will increase due to the higher coverage amounts.

**Flexible Spending Accounts**
- To be more consistent with industry standards, we’re changing the name of the Health Care and Dependent Care Pre-Tax Expense Accounts. They’ll work exactly the same, but they’ll be called Flexible Spending Accounts.
- We’ll be making several changes that apply only to the Health Care Flexible Spending Account (FSA).
- To comply with health care reform, the annual maximum contribution you can make to this account will decrease from $4,000 to $2,500.
- You’ll be able to use an FSA debit card to pay for eligible expenses such as copayments, prescriptions, and out-of-pocket medical, dental or vision care expenses. This eliminates the need to send in claim forms for many expenses.
- There no longer will be a grace period for incurring expenses for this account. The claims will have to be incurred between July 1, 2012 and June 30, 2013.

**Dental**
- The Penn Faculty Practice plan (PFP) will offer enhanced coverage at no increase in premium cost. Coverage is being added for adult orthodontia and cosmetic dentistry, and coverage for dental implants is being enhanced.

**Vision**
- We’re adding a new vision plan, so you’ll have a choice between the existing Davis Vision plan and the new VSP plan.

The VSP plan offers a slightly higher level of benefit and more in-network providers, but will have a slightly higher payroll deduction.

**WHEN WILL CHANGES BE EFFECTIVE?**

Any changes made during Open Enrollment will be effective as of July 1, 2012. New rates for your existing medical, dental and vision plans will be reflected in your June 2012 paycheck. Any elected Flexible Spending Account and Health Savings Account payroll deductions will begin with your July 2012 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.

**HOW TO ENROLL**

You’ll be able to make your Open Enrollment elections from Monday, April 9 through Friday, April 20. 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.

**NOT MAKING CHANGES?**

If you don’t make changes during Open Enrollment, you’ll receive the same coverage you had last year, except for the following:
- If you have medical coverage, Penn’s prescription drug vendor will change from CVS/Caremark to Medco.
- If you have dependent life insurance coverage, your coverage amount (and corresponding payroll deduction) will increase.
- If you’re currently contributing more than $2,500 to the Health Care Flexible Spending Account, your contribution will automatically decrease to $2,500.

You will not need to recertify your qualified adult children during this year’s Open Enrollment. If you’re currently covering eligible children between the ages of 19 and 26, they will remain on your coverage as of July 1, 2012.
OPEN ENROLLMENT PRESENTATIONS

Learn more about the 2012–2013 Benefits Open Enrollment period at one of the following presentations. Presentations will begin at the times listed below. They’ll run for 45 minutes followed by a Q&A session. Additional presentations are currently being scheduled; please check the Human Resources website at www.hr.upenn.edu for more dates.

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<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
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<tbody>
<tr>
<td>March 20</td>
<td>11:30am</td>
<td>SAS, Wolf Room, McNeil Center</td>
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<tr>
<td>March 21</td>
<td>2pm</td>
<td>Vet School, New Bolton, Alumni Hall</td>
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<td>March 23</td>
<td>12pm</td>
<td>DAR, Dietrich Hall, Room 351</td>
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<tr>
<td>March 26</td>
<td>9am</td>
<td>Left Bank Building, 3300 Walnut Street, Conference Room #1</td>
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<td>March 29</td>
<td>11:30am</td>
<td>School of Medicine, BRB II/III Auditorium</td>
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<tr>
<td>March 30</td>
<td>12:30pm</td>
<td>Dental School, Sig Seigal Boardroom, Evans Building</td>
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<tr>
<td>April 2</td>
<td>9am - 12:30pm</td>
<td>Houston Hall, Hall of Flags (2 presentations)</td>
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<td>April 9</td>
<td>12pm</td>
<td>School of Nursing, Fagin Hall, Room 218</td>
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OPEN ENROLLMENT FAIRS

Representatives from Penn’s health care insurance providers and administrators will be on site to share information and answer questions. Learn about medical plans (Independence Blue Cross and Aetna), prescription drug coverage (Medco), dental plans (Penn Faculty Practice and Metlife), vision coverage (Davis Vision), Flexible Spending Accounts (ADP) and the Penn Benefits Center (ADP), Penn’s retirement vendors—TIAA-CREF and Vanguard—and will also be on site to answer questions and provide information about retirement plans.

At the Houston Hall fair on April 10, you can also take advantage of free health screenings and wellness information on several topics, including blood pressure, cholesterol and glucose, recreation and fitness, women’s health, environmental safety and ergonomics, Penn’s Employee Assistance Program, occupational therapy, diabetes and heart health, oral and dental care and more.

Pre-registration for some tests is required. To pre-register, visit the Human Resources online course catalog at www.hr.upenn.edu.

You’re encouraged to attend an upcoming information session to learn more about long-term care insurance and whether it’s right for you. You can also visit the Human Resources website at www.hr.upenn.edu for more information.

LEARN MORE ABOUT OPEN ENROLLMENT

Stay up to date on the latest Open Enrollment information by visiting the Human Resources website at www.hr.upenn.edu. You’ll get a detailed look at what’s changing for the 2012–2013 plan year, learn about upcoming information sessions, and more.

You can also:
- Review the 2012–2013 Open Enrollment newsletter that was recently mailed to your home address.
- Attend an Open Enrollment presentation or fair.
- Contact the Penn Benefits Center at 1–888–736–6236, Monday–Friday, 8am–6pm EST.
- Contact HR at benefits@hr.upenn.edu.

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: 10am–2am
Sunday: open 11am

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

Unique Advantage
3624 Market Street
Suite 18D
Monday–Friday: 8am–5pm

Medical Plan Cost Estimator Tool

This tool helps make it easier for you to select healthcare coverage that’ll work best for you and your family. It factors in the payroll deductions and the cost of your anticipated health care needs under each of the plans based on whether you and your eligible dependents are low, medium or high users of health care services.

The medical plan cost estimator tool will be available on the Human Resources website shortly. Visit www.hr.upenn.edu/benefits/openenrollment.aspx.

Visit www.hr.upenn.edu/penn_work

LONG-TERM CARE ENROLLMENT

This April, you’ll have a special opportunity to enroll for long-term care insurance with Penn’s new vendor, Genworth Financial.

An accident, illness or chronic disease can strike anyone—and at any age. If it happens to you or your loved ones, will you be financially prepared? Long-term care insurance can help you cover some of the costs of long-term care services received at home, in the community or in a nursing facility.

Eligible employees can enroll for long-term care coverage through Genworth during a special enrollment period that runs from Monday, April 2–Friday, April 27. If you enroll during this period, you’ll be guaranteed acceptance into the plan regardless of your health status. Certain family members are eligible for coverage as well, but they must provide proof of good health. Coverage will take effect on June 1, 2012.

If you already have an existing long-term care contract with our previous vendor—John Hancock—you’ll retain your coverage, but will have the opportunity to enroll with Genworth later this year.

If you are eligible for Long-Term Care Insurance, this year you have the opportunity to choose a new vendor, Genworth Financial.

If you already have long-term care insurance through Genworth during the period runs from Monday, April 2–Friday, April 27. If you enroll during this period, you’ll be guaranteed acceptance into the plan regardless of your health status. Certain family members are eligible for coverage as well, but they must provide proof of good health. Coverage will take effect on June 1, 2012.

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You’re encouraged to attend an upcoming information session to learn more about long-term care insurance and whether it’s right for you. You can also visit the Human Resources website at www.hr.upenn.edu for more information.