

# 2010 BENELECT OPEN ENROLLMENT

NOVEMBER 9 – 30, 2009

## MAKING YOUR 2010 ELECTIONS

### **Before You Start**

Each year you have the opportunity to elect changes to your benefits during Benelect Open Enrollment. Please visit the Human Resources home page at <http://www.case.edu/finadmin/humres/> for a direct link to the PeopleSoft Human Capital Management (HCM) sign-in page. Once signed-in you will be able to view a summary of your current benefits elections.

To assist you in deciding which benefit options are right for you in the coming year, please read the enclosed materials in addition to this document:

1. *Benelect 2010 enrollment guide.* This guide summarizes the Benelect program options. It will guide you through your enrollment process and your decisions and includes worksheets for determining how much to deposit into flexible spending accounts.
2. *Benelect 2010 price sheets.* Use these sheets to calculate the costs of your 2010 benefit elections. Please note the price sheets are two-sided, one side for non-exempt and the other for exempt employees.

### **Things to Know for 2010**

Important considerations when making your Benelect decisions are listed below:

- The four **Medical plan options available in 2009 will be available again in 2010.** You can select coverage from Anthem, two offerings from Medical Mutual of Ohio, or Kaiser Permanente.
- There will be **no changes in covered services in 2010.** Similarly, Prescription Drug co-payments with CVS Caremark and Kaiser will remain the same.
- **Dental and Vision enrollment is open.** This two-year election will be in effect through December 31, 2011.
- If you are **adding a new dependent** to your coverage, you must contact Benefits Administration and provide dependent verification.
- The **premium rates for Supplemental Life Insurance are unchanged.** If you choose to increase the amount of insurance coverage, evidence of insurability is required. Your beneficiary information is on file with the Benefits Administration office for review.
- Contributing to **Flexible Spending Accounts (FSA)**, from which you can be reimbursed for out-of-pocket healthcare and dependent care expenses, provides tax benefits by reducing your taxable income. If you currently participate in either or both types of FSAs, **please estimate your anticipated 2010 expenses and adjust your FSA elections accordingly.** Please keep in mind that the IRS “Use or Lose” rule governs these accounts – i.e., refunds of unclaimed contributions are not permitted.
- **Health Care FSA** participants during 2010 will receive a **debit card** that can pay for most of your eligible expenses at the point of sale, without having to file a reimbursement claim.
- All benefit enrollment elections **must be submitted online by 8 p.m. on November 30.**
- If you **take no action** during the open enrollment period your **2009 Benelect elections will be defaulted as your 2010 elections** – including your FSA contribution amounts.
- **Voluntary benefits for 2010 can also be elected** during open enrollment. These benefits include:
  - Prepaid legal services with Hyatt Legal Plans
  - Spouse and dependent life insurance with Fort Dearborn Life Insurance

As part of its green initiative Benefits Administration is making a concentrated effort to reduce the amount of paperwork that is required during open enrollment. But please note that **certain elections – such as**

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**choosing to increase the amount of Supplemental Life insurance coverage – will require a paper form to be completed** in addition to selecting benefits in the online tool.

To assist you in determining which plans will best fit your personal circumstances, **online resources are available** at <http://www.case.edu/finadmin/humres/benefits/>. For personal assistance, please **visit the Benefits Fair** to speak with representatives from Benefits Administration and Benelect insurance carriers. The Fair will occur from 11 a.m. to 5:30 p.m. on November 10 and from 8 a.m. to 2 p.m. on November 11 in the Ballroom at Thwing Center.

If you want to enroll, but **cannot access HCM due to special circumstances—such as travel plans—call the Benelect hotline at (216) 368-1234 on or before November 30, 2009**, to make special arrangements.

## **2010 Plan Costs**

On average medical insurance costs are increasing 10% over 2009 costs. With respect to each carrier, the average cost increases are: Anthem – 10%; Medical Mutual of Ohio Supermed – 9.5%; Medical Mutual of Ohio Traditional – 15%; and Kaiser – 9.6%.

No changes are being made in 2009 to the employer/employee cost-sharing allocations. For exempt employees Case contributes 85% of the medical and dental premiums for single coverage and 70% of the medical and dental rates for the tiered family coverage levels. For non-exempt employees Case contributes 87% of the medical and dental premiums for single coverage and 74% of the medical and dental rates for the tiered family coverage levels. These cost structures allow us to offer competitive benefits compared to peer institutions and local employers. Please refer to the enclosed price sheets for details.

## **Making Your Elections**

2010 Benelect elections should be made through the HCM System during the open enrollment period. **The open enrollment system will be available beginning at 7 a.m. on November 9 through 8 p.m. on November 30, 2009.** The benefits you choose will be effective for the period beginning on January 1, 2010 and running through December 31, 2010.

## **Confirming Your Elections**

After open enrollment closes you will receive electronic notification via Case Daily providing navigation instructions to obtain confirmation of your 2010 benefit elections. If you take no action in the HCM System by 8 p.m. on Monday, November 30, your confirmation will indicate that you have elected to keep your current 2009 elections without change for the 2010 calendar year.

## **Open Enrollment Support**

Throughout the open enrollment period benefits representatives and computer kiosks will be available at the following locations:

<i>Dates</i>	<i>Locations</i>	<i>Times</i>
November 10	Ballroom, Thwing Center	11:00-5:30
November 11	Ballroom, Thwing Center	8:00-2:00
November 12-13	Room 209, Crawford Hall	8:30-5:00
November 16-20	Room 209, Crawford Hall	8:30-5:00
November 23-25	Room 209, Crawford Hall	8:30-5:00
November 30	Room 209, Crawford Hall	8:30-5:00

You can e-mail open enrollment questions to [benelect@case.edu](mailto:benelect@case.edu), or call the Benelect Hotline at 368-1234 between 8:30 a.m. and 5 p.m. from November 9 through November 30. **Please direct all HCM System issues to the Help Desk by phone at 368-HELP (368-4357) or online at [help.case.edu](http://help.case.edu).**