



2009 Open Enrollment Health Care Program



Enroll Now for Health Care Benefit Programs—including FSA and HSA

The open enrollment period for the University's Health Care Program for the 2009 calendar year continues through next week.

During the open enrollment period, faculty and staff can make changes to their current plan. Also, employees who are not currently enrolled in a program may do so. No action is required for those who do not wish to make changes to their health care or dental plans.

Action is required for those who wish to contribute to an FSA or an HSA in 2009.

Faculty and staff who wish to make changes to their health care or dental plans, or who wish to contribute to an FSA or HSA in 2009 must enroll. Open Enrollment ends Wednesday, Novem-

ber 19. Enrollment can be done online through the HRMS Web site (www.rochester.edu/people) or by telephone (ASK-URHR or 275-8747).

Faculty and staff are encouraged to visit www.rochester.edu/benefits/health for a more complete overview of the plans offered and to review changes for 2009. The site includes the 2009 Decision Guide and an online presentation. There's also a premium rate sheet for health and dental plans and other tools that are designed to help employees select health care programs that will work best for them and their families.

The University will continue to offer the current four health care plans that were designed in 2008

to control costs while continuing to offer a competitive health care benefit package to faculty and staff. These plans have premiums that are below market rates.

In addition to selecting one of the four plan options, you also choose/change the third party administrator (TPA) for your plan: Aetna or Excellus Blue Cross/Blue Shield.

Faculty and staff can use the online Health Plan Cost Estimator tool to calculate out-of-pocket health costs and help determine which of the University's health care plans is the best overall value for them based on their needs and preferences. The interactive calculator allows employees to compare payroll deductions, deductibles, copayments, and coinsurance.

It's online at <https://yourhealth.rochester.edu>.

The Employee Pharmacy, which is expected to open in the first quarter of 2009, will be located on the first floor of the Medical Center and will be exclusive for University employees, retirees, and their covered dependents.

Employees, retirees, and their covered dependents, enrolled in the University Health Care Plans will receive a 25 percent reduction on copays for prescriptions filled at the Employee Pharmacy. For those employees, retirees, and their dependents enrolled in the

University HSA-Eligible Plan in the pre-deductible phase, the discount will be applied to the price of the prescription.

How to Choose a Plan:

1 Review the 2009 Health Care Program Decision Guide (www.rochester.edu/benefits/enr109/guide.pdf).

2 Use the Health Plan Cost Estimator to help determine the right option for you.

3 Choose a third party administrator for the plan: Aetna or Excellus

4 Enroll online through the HRMS Web site or by telephone, ASK-URHR (275-8747) 8 a.m. to 5 p.m. weekdays before Nov. 14 and 8 a.m. to 6 p.m. November 17-19.

Information/Enrollment Sessions:

Those who have questions about the plans can attend one of several information sessions this week where they can talk one-on-one with representatives from the Benefits Office, Aetna, and Excellus.

Date	Time	Location
Monday, November 10	9 a.m. to 1 p.m.	Bridge Lounge, Wilson Commons
Monday, November 10	2 to 5 p.m.	House of Six Nations, South End, Medical Center
Tuesday, November 11	9 a.m. to 1 p.m.	House of Six Nations, South End, Medical Center
Tuesday, November 11	3 to 5 p.m.	Welle-Brown Room, Rush Rhees Library
Wednesday, November 12	10 a.m. to 1 p.m.	House of Six Nations, North End, Medical Center
Wednesday, November 12	2 to 5 p.m.	COI Seminar Room, Laser Lab.

Questions?

Visit www.rochester.edu/benefits to review the plans.

Still have questions? Call the Benefits Office at 275-2084.

Having trouble enrolling through HRMS? Call ASK-URHR (275-8747).