

# 2014 ANNUAL ENROLLMENT BENEFITS OVERVIEW

BENEFIT PLANS EFFECTIVE JULY 1, 2014–JUNE 30, 2015

The 2014–2015 benefits annual enrollment period will be held May 1 through May 15. This document provides you with an overview of the benefit plan options available to you, what is changing for the 2014–2015 fiscal/plan year, and what you need to do to make your benefit elections. Some plans require re-enrollment, so please review this information carefully. **All enrollments and changes must be made by midnight on May 15, 2014.**

The annual benefits fair will be May 7, from 9:00 a.m. to 3:00 p.m., in the Ritchie Center Concourse. In addition to the benefits fair, we will be conducting several enrollment/educational meetings in May to review the benefits program in detail and answer any questions you may have.

Additional information is available in the 2014–2015 Benefits Guide, which is posted on the DU website [> Human Resources > Benefits > Benefits Summary](#).

## Important Updates

Please review the following information about recent legislative changes that may impact you.

**Colorado Civil Union Act**—This legislation allows you to cover a civil union partner as a dependent under the University’s medical, dental, vision, and life insurance plans effective July 1, 2014. Civil union partners are also eligible for tuition waivers and the Wellness Incentive Program premium discounts.

**Defense of Marriage Act (DOMA)**—In June 2013, the Supreme Court struck down key parts of DOMA. As a result of the Court’s decision, same-sex couples who are legally married in a state or country that allows same-sex marriage are now viewed as legally married for federal purposes. This means that health coverage provided to your legally-wed same-sex spouse is non-taxable. In addition, qualified expenses for your same-sex spouse are eligible for reimbursement through your flexible spending account.

Note: Civil union and same-sex domestic partnerships are not recognized as legal marriage for federal tax purposes. Therefore, health coverage supplied to your civil union partner or same-sex domestic partner is taxable. If your civil union or same-sex domestic partner is your IRS tax-code dependent, qualified expenses are eligible for reimbursement through your flexible spending account.

## Life Insurance—Beneficiary Designations

Please take the time to review your current beneficiary designation for your University-paid and voluntary life and AD&D insurance, if applicable.

To update your designation, please complete and submit The Hartford Beneficiary Designation form to the Total Rewards Office. This form is available on the DU website [>Human Resources > Frequently Used Forms](#).

## Annual Enrollment Meetings

Please attend one of the following meetings to find out more about the benefits DU offers and the changes being made, and to ask questions about the plans.

Date	Time	Meeting	Location
1-May	6:30–7:30 p.m.	Spanish Language Session on Kaiser and TIAA-CREF	Mary Reed Building—Renaissance Room
6-May	10:15–11:15 p.m.	Spanish Language Session on Kaiser and TIAA-CREF	Mary Reed Building—Renaissance Room
6-May	10:00–11:00 a.m.	Benefits Overview / Health Care / Flexible Spending	Mary Reed Building—Renaissance Room
8-May	2:00–3:00 p.m.	Benefits Overview / Health Care / Flexible Spending	Mary Reed Building—Dupont Room
12-May	9:00–10:00 a.m. 2:00–3:00 p.m.	Open Forum Q&A	Mary Reed Building—Renaissance Room

# Benefits and Monthly Contributions

## Medical

Beginning July 1, 2014, office visit copays and expenses applied to the annual deductible on the HMO or Triple Option plan will accumulate toward the annual out-of-pocket maximum. Prescription drug copays will not apply to the out-of-pocket maximum for these plans. The deductible, coinsurance, and prescription copays currently apply to the out-of-pocket maximum under the CDHP.

The University is providing a premium incentive, spread over 12 months, to those Kaiser members who complete the Kaiser Wellness Incentive program, which includes a biometric screening and taking or re-taking the Total Health Assessment (THA) online. Employees and their spouses/partners who complete both the biometric screening and the THA by May 15, 2014, will be eligible for the wellness premium incentive. If you are not able to attend the biometric screenings on campus and have either had a biometric screening since July 1, 2013, or you are able to complete a biometric screening at a Kaiser facility and take the THA by May 15, 2014, you will be eligible for the premium incentive. New Kaiser enrollees are eligible for the premium incentive by completing a biometric screening at a Kaiser facility and taking the THA no later than 60 days past their July 1 eligibility start date. If you wish to cover a spouse/same-sex domestic partner/civil union partner, they must also complete the biometric screening and complete the THA. The 2014–2015 fiscal/plan year incentive is as follows:

- \$275 annual premium reduction for employee only or employee + child(ren) medical coverage
- \$550 annual premium reduction for employee + spouse/same-sex domestic partner/civil union partner or family medical coverage (employee and spouse/same-sex domestic partner/civil union partner must complete the THA and biometric screenings)

This incentive is applied on a monthly basis (reducing the amount of your medical premium) and will begin with the first pay period in July.

DU will contribute \$42.10 per month to your Wells Fargo HSA if you enroll in the CDHP HMO. If you select employee-only coverage under the CDHP and complete the THA and a biometric screening, you will not pay a monthly premium.

The monthly medical costs for each plan, beginning July 1, are as follows:

Monthly Contributions if THA and Wellness Counts program completed by May 15				
Level of Coverage	Kaiser HMO	Kaiser Triple-Option POS	Kaiser HSA-Qualified CDHP HMO	DU HSA Contribution
Employee	\$84.94	\$284.44	\$0.00	\$42.10
Employee + Spouse/Partner	\$355.10	\$754.20	\$143.14	\$42.10
Employee + Child(ren)	\$319.58	\$678.68	\$133.04	\$42.10
Employee + Family	\$554.98	\$1,113.56	\$241.38	\$42.10

Monthly Contributions if THA and Wellness Counts program is <u>NOT</u> completed by May 15				
Level of Coverage	Kaiser HMO	Kaiser Triple-Option POS	Kaiser HSA-Qualified CDHP HMO	DU HSA Contribution
Employee	\$107.86	\$307.36	\$22.92	\$42.10
Employee + Spouse/Partner	\$400.94	\$800.04	\$188.98	\$42.10
Employee + Child(ren)	\$342.50	\$701.60	\$155.96	\$42.10
Employee + Family	\$600.82	\$1,159.40	\$287.22	\$42.10

Information about each plan is available on the DU website [> Human Resources > Benefits > Benefits Summary](#).

## Important Reminder

The Affordable Care Act (ACA) requires U.S. citizens to have qualifying health care coverage beginning in 2014 and those without coverage will pay a penalty. All three DU medical plans are considered qualifying coverage.

## Dental

There are three dental options to choose from. Detailed information about each plan is available on the DU website > [Human Resources](#) > [Benefits](#) > [Benefits Summary](#). To search for providers, go to [www.DeltaDentalCO.com](http://www.DeltaDentalCO.com).

You must designate a dental provider under the Patient Direct Plan **prior to accessing care**. Provider elections made by the 15th of the month become effective the first of the following month.

Summary of Benefits	Delta Dental Base PPO Plan		Delta Dental Enhanced PPO Plan	
	In-Network (PPO Provider)	Out-of-Network (Premier or Non-Participating Provider)	In-Network (PPO Provider)	Out-of-Network (Premier or Non-Participating Provider)
Calendar Year Deductible Individual Family	\$50 Up to \$150		\$50 Up to \$150	
Calendar Year Maximum Benefit	\$1,000 per covered individual		\$1,500 per covered individual	
Preventive Services (Deductible waived)	Covered 100%	Covered at 80%	Covered 100%	Covered 100%
Basic Services*	80% after deductible	50% after deductible	80% after deductible	80% after deductible
Major Services*	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Orthodontia (adult and children)	Not covered		50%	50%
Orthodontic Lifetime Benefit	N/A		\$1,000	

\*If you are not enrolled in one of the Delta Dental PPO plans, and choose to enroll during this annual enrollment period, the following waiting periods will apply under the Base and Enhanced Plan: 6 months for basic services; 12 months for major and orthodontia services. Waiting periods do not apply to preventive care.

The monthly dental costs for each plan, beginning July 1, are as follows:

Monthly Employee Dental Costs			
Level of Coverage	Delta Dental Patient Direct Discount Program	Delta Dental Base PPO Plan	Delta Dental Enhanced PPO Plan
Employee	\$10.22	\$28.46	\$44.56
Employee + Spouse/Partner	\$20.24	\$56.11	\$87.84
Employee + Child(ren)	\$24.92	\$67.50	\$105.65
Employee + Family	\$29.86	\$105.36	\$164.94

## Vision

DU offers a choice of two comprehensive vision plans through EyeMed Vision Care. The EyeMed network includes major retailers and independent providers. To search for providers, go to [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) and choose the “Select” network. The following chart summarizes the plan features. The vision plans cover a second eye exam each year for children and diabetics. Detailed information about each plan is available on the DU website > [Human Resources](#) > [Benefits](#) > [Benefits Summary](#). If you have questions, contact the EyeMed annual enrollment service line at 1-866-299-1358.

Summary of Benefits	EyeMed Base Vision Plan		EyeMed Enhanced Vision Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye Exam	(every 12 months) \$10 copay   Up to \$45		(every 12 months) \$10 copay   Up to \$45	
Lenses	(every 12 months)		(every 12 months)	
Single Vision	\$10 copay	Up to \$35	Covered in full	Up to \$35
Bifocal	\$10 copay	Up to \$50	Covered in full	Up to \$50
Trifocal	\$10 copay	Up to \$65	Covered in full	Up to \$65
Frames	(every 24 months) \$130 allowance + 20% off balance   Up to \$90		(every 12 months) \$130 allowance + 20% off balance   Up to \$90	
Contact Lenses (in lieu of eye glasses)	(every 12 months) \$130 allowance + 15% off balance   Up to \$104		(every 12 months) \$130 allowance + 15% off balance   Up to \$104	
Laser Correction	15% off retail price	N/A	15% off retail price	N/A

The monthly vision costs for each plan, beginning July 1, are as follows:

Monthly Employee Vision Costs		
Level of Coverage	EyeMed Base Vision Plan	EyeMed Enhanced Vision Plan
Employee	\$5.98	\$7.24
Employee + Spouse/Partner	\$11.38	\$13.74
Employee + Child(ren)	\$11.98	\$14.48
Employee + Family	\$17.62	\$21.28

## What Do I Need to Do?

### Annual Enrollment is May 1–May 15

To enroll or make changes, go to the DU website [> Human Resources > Benefits](#) for detailed instructions. As you make your elections, please keep the following in mind:

**It is not necessary to re-enroll in medical, dental, vision, or life insurance** if you are not making changes to your current election.

**Flexible spending account (FSA) elections must be made every year.** If you wish to participate in an FSA for the 2014–2015 fiscal/plan year, you must make your elections through WebCentral by May 15. **Current elections will not automatically carry over.**

**Health savings account (HSA) elections will carry over.** If you wish to open an HSA for the first time or change your contribution amount for the 2014–2015 fiscal/plan year, complete and submit the HSA election form to the Total Rewards Office. The HSA election forms are available on the DU website [> Human Resources > Frequently Used Forms](#). If you do not complete an election form, your current election will carry over. Note: If you are contributing to a Wells Fargo HSA for the first time, you must go to [www.wellsfargo.com/hsa](http://www.wellsfargo.com/hsa) and complete the online application to set up your account.

**Voluntary life** enrollment cannot be completed online. To enroll in voluntary life insurance, or make changes to your current election, please call the Total Rewards Office at 303-871-7420 or email [totalrewards@du.edu](mailto:totalrewards@du.edu) for the appropriate forms.

**This is the one time each year you can make benefit election and coverage changes** without a qualified family status change (such as marriage, divorce, birth, adoption, or change in your spouse's/same-sex domestic partner's/civil union partner's employment or benefits). **Benefit elections/changes must be made by May 15 and will be effective July 1, 2014. Elections remain in effect through June 30, 2015.**

Please go to the DU website [> Human Resources > Benefits > Benefits Summary](#) for the 2014–2015 Benefits Guide and additional information for each plan.

