

Morgan Informant

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Health Benefits Open Enrollment

State of Maryland- Department of Budget and Management

April 17, 2012 through May 1, 2012

The season is here to **enroll** in health benefit plans offered by the State of Maryland or **make changes** to your existing plans! Open Enrollment begins on *April 17, 2012 and continues through May 1, 2012*. The correction period is May 9, 2012 through May 16, 2012.

Premium Rates

The premium rates for 2012-2013 are included in your packet or may be viewed at:

<http://dbm.maryland.gov>

If you are not making any changes to your current benefits, your benefits will automatically rollover into the new year with an effective date of **July 1, 2012**, with the exception of flexible spending accounts. **You must re-enroll in the flexible spending accounts each year.**

Who is Eligible?

- ✚ Legal Spouse
- ✚ Dependent child(ren) up to age 26
- ✚ Same sex domestic partner and the partner's child(ren)

What Health Benefits are Available?

- ✚ Medical-8 Plan Choices: 2 PPO's, 3 POS's and 3 EPO's:
(CareFirst BCBS, Aetna and UnitedHealthCare)
- ✚ Prescription Drug Plan (changed from Catalyst to **Express Scripts eff./ 5/16/2012**)
- ✚ Vision Care Plan combined with your Medical Plan
- ✚ United Concordia Dental Plans-DHMO and DPPO
- ✚ METLIFE Term Insurance and Personal Accident & Dismemberment Insurance
- ✚ Prudential Long Term Care Insurance-you must enroll directly with the company
- ✚ Flexible Spending Accounts

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Major Changes for PPO & POS Plans:

Coinurance Levels are changing for all PPO and POS plans. In-Network coinsurance is changing from 100% to 90%. Out-of-Network coinsurance is changing from 80% to 70% of allowed benefit. Please refer to your Benefits Guide for more details on this change. Coinsurance for the EPO plans remains 100% In-Network.

Out-of-Pocket Maximum is changing under the PPO and POS plans for In-Network services only. Previously, these plans did not have an out-of-pocket maximum. For the new plan year a \$1,000 per individual / \$2,000 per family maximum has been added for in-network services. Out-of-pocket maximums for out-of-network services under the PPO and POS plans are not changing.

Employee Re-Enrollment Requirements

Employees must re-enroll for flexible spending accounts to continue participation in the *health* and/or *dependent care accounts*. The yearly maximum for health care accounts decreased to \$2500 a year.

All open enrollment packets for regular employees were sent to the employee's home address. *Contractual employees with benefits* will receive direct pay packets at their home address.

Regular employees who receive a yellow pre-printed form, must access the IVR telephone system to make benefit changes. The telephone number is 410-669-3893 or 1-888-578-6434. The TTY/TDD number is 410-333-5244. To access information, regular employees need a Personal Identification Number (PIN). The PIN is the employee's month and day of birth (e.g. If an employee is born April 12th, the PIN is "0412").

Anyone hired as an active regular employee after March 4, 2012 will not receive a pre-printed form in the mail, however, the employee will be able to use the IVR system.

A supply of enrollment forms for employees who did not receive an open enrollment packet will be available in the Office of Human Resources. Forms may also be obtained online, via the following website: www.dbm.maryland.gov. Click on "Health Benefits", then "Forms."

Any questions, please contact the Benefits Coordinator, Marie Armstrong, at 443-885-4413 or HR Assistant, Shenelia Moore-Lacks at 443-885-4106.



SICK LEAVE BANK OPEN ENROLLMENT

SICK LEAVE BANK OPEN ENROLLMENT –April 17, 2012 to May 1, 2012 (Correction period May 9, 2012 through May 16, 2012).

The **Sick Leave Bank Open Enrollment** will be conducted during the same dates as the health benefits open enrollment. Employees can donate any one of the following types of leave to join the sick leave bank: Personal, Annual or Sick leave (the employee must have a balance of 240 hours of sick leave after the donation). Enrollment forms may be obtained from the Office of Human Resources. **Donations to the sick leave bank are only allowed during the open enrollment period or within the first 60 days of employment.**



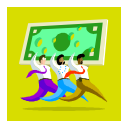
The State of Maryland's New Prescription Drug Benefit "*Express Scripts*" goes into effect May 16, 2012

RETAIL

| Type of Drug | Prescriptions for up to 30 days | |
|-------------------------------------|---------------------------------|--|
| Generic /employee co-pay | \$10 | |
| Preferred Brand employee co-pay | \$25 | |
| Non-Preferred Brand employee co-pay | \$40 | |

MAIL ORDER

| Type of Drug | Prescriptions up to a 90 day supply | |
|-------------------------------------|-------------------------------------|--|
| Generic /employee co-pay | \$20 | |
| Preferred Brand employee co-pay | \$50 | |
| Non-Preferred Brand employee co-pay | \$80 | |



Nationwide Retirement Solutions - ROTH 457 (b) and Roth 401(k) Highlights

The Roth 401(k) and Roth 457(b) accounts have been added to the MD supplemental retirement plans. Call to get started today: 1-800-545-4730 or access - MarylandDC.com.

Our agent, Kerri K. Green, CRC, visits our campus monthly to conduct individual counseling sessions and may be reached at 410-804-4897 to arrange your appointment. Also, you may email her at greenk16@nationwide.com.

Here are the dates she is available on the MSU Campus in the University Student Center:

| | |
|-------------------------|----------------------------|
| Tuesday, April 17, 2012 | 10:00 am – 4:00 pm Rm. 208 |
| Tuesday, May 15, 2012 | 10:00 am – 4:00 pm Rm. 208 |
| Tuesday, June 19, 2012 | 10:00 am – 4:00 pm Rm. 208 |
| Tuesday July 17, 2012 | 10:00 am – 4:00 pm Rm. 208 |

***Should you elect to establish a designated Roth account; the account will not be subject to Federal or Maryland income taxes .**

TIAA-CREF Financial Services – 403 (b) and Supplemental Retirement Plans

Our Agent, Simeon Hills, visits our campus monthly to conduct individual counseling sessions and may be reached at 410-578-2255 or contact the service & scheduling group at 1-800-732-8353. TIAA-CREF has consultants available from 8 am to 10 pm EST to arrange your appointment. Also, you may email him at shills@tiaa-cref.org.

Here are the dates he is available on the MSU Campus in the University Student Center:

| | |
|-------------------------|---------------------------|
| Tuesday, April 24, 2012 | 9:00 am – 4:00 pm Rm. 208 |
| Tuesday, May 23, 2012 | 9:00 am – 4:00 pm Rm. 208 |
| Tuesday, June 26, 2012 | 9:00 am – 4:00 pm Rm. 208 |

Want More Information?

Visit the State of Maryland's website: www.msrp.state.md.us

Upcoming Events for Open Enrollment :

- 2 workshops for Open Enrollment are scheduled on 4/30/2012 at 11:00 am -- 12:00 noon and 3:00 pm – 4:00 pm in the University Student Center Rm. 212A

What is your correct address?

Have you moved recently and have forgotten to tell us in the Office of Human Resources? We often have vital information for you that is being returned. Please update your address, phone number and other information, so that we can stay in touch.



No More Pay Stubs



Have you signed up for POSC? Don't you want to view your pay stub, obtain your W2, or sign up for Direct Deposit?

The State of Maryland went **GREEN!** Effective July 1, 2010, the Central Payroll Bureau (CPB) eliminated paper pay stubs and implemented the Payroll Online Service Center (POSC), a secure online service. *This is an initiative to reduce or eliminate the use of printed paper.*

CPB will no longer print and mail direct deposit pay advices. Visit POSC for enrollment instructions and to view other online services offered. The web address: <http://compnet.comp.state.md.us/cpb>.

HOW TO ENROLL

To complete the signup process and establish a Login ID & Password, employees will be required to supply the following information:

- ✚ Social Security Number
- ✚ Date of Birth
- ✚ Agency Number & Check/Advice Number from a recent paystub.

If you need further assistance, please contact MSU's Payroll Office at 443-885-3206.

DID U KNOW THAT THE CENTRAL PAYROLL BUREAU ONLINE SERVICES HAS :

- Net pay calculators that can be used for estimating taxes and net pay, before using please have a copy of your pay stub for reference
- Secured access
- Online pay stub history (12 rolling months)
- Up to 5 years history of year end pay stub information
- Retrieve/print W2 information (3 years history)
- **Address update capability****
- Direct Deposit authorization changes
- W-4 withholding changes

**** If you update your address on line, you must also inform the Office of Human Resources and your health provider.**

SUMMARY OF BENEFITS

STATE OF MARYLAND 2012-2013 BENEFITS PLAN OVERVIEW FOR UNITEDHEALTHCARE

| Unitedhealthcare POS | In-network | Out-of-network | Unitedhealthcare PPO | In-Network | Out-of-network | Unitedhealthcare EP0 | In-network | Out-of-Network |
|--|---|---|---|---|---|---|---|----------------|
| Plan year deductible | | | Plan year deductible | | | Plan year deductible | \$0 | |
| Per individual | \$0 | \$250 | Per individual | \$0 | \$250 | | \$0 | |
| Family | \$0 | \$500 | Family | \$0 | \$500 | | \$0 | |
| Co-Insurance % | 90% of allowable benefit | 70% of allowable benefit after deductible | Co-Insurance% | 90% of allowable benefit | 70% of allowable benefit after deductible | Co-Insurance % | 100% allowed | |
| *Plan Year Out of Pocket Maximum | | | *Plan Year Out of Pocket Maximum | | | *Plan Year Out of Pocket Maximum | | |
| *Per individual | \$1,000 | \$3,000 | *Per individual | \$1,000 | \$3,000 | *Per Individual | \$0 | |
| Family combined maximum | \$2,000 | \$6,000 | Family Combines maximum | \$2,000 | \$6,000 | | | |
| Specialist Office Visit | \$30 per visit co-pay | | Specialist Office Visit | \$30 per visit co-pay | | Specialist Office Visit | \$30 per visit co-pay | |
| Urgent Care Facility | \$30 per visit co-pay | | Urgent Care Facility | \$30 per visit co-pay | | Urgent Care Facility | \$30 per visit co-pay | |
| *Emergency Room Physician Services co-pay plus ----- Facility Co-pay | *\$75 plus (\$75 for Attending Physician) | | *Emergency Room physician Services co-pay plus----- Facility Co-pay | *\$75 plus (\$75 for Attending Physician) | | *Emergency Room Physician Services co-pay plus----- Facility Co-pay | *\$75 plus (\$75 for Attending physician) | |
| Referrals | None | | | None | | | None | |
| | | | | | | | | |
| | | | | | | | | |

Outstanding features of United Health Care:

- No Referrals
- Freedom to see any doctor or specialist without a referral.
- Preventive care covered at 100% (in-network).
- National network – our nationwide network has more than 668,000 physicians and health care professionals and 5,100 hospitals, including every hospital in Maryland.
- The EPO plan still has 100% coverage in-network.

How to find a network doctor:

- go to www.uhcmaryland.com
- click on “Find a Doctor/Hospital”
- Follow the prompts to find an in-network physician or a facility

SUMMARY OF BENEFITS

STATE OF MARYLAND 2012 – 2013 BENEFITS PLAN OVERVIEW FOR BCBS PPO/EPO/POS

| Blue Cross B/S POS | In-network | Out-of-network | Blue Cross B/S PPO | In-Network | Out-of-network | Blue Cross B/S EPO | In-network | Out-of-Network |
|---|---|---|--|---|---|--|---|----------------|
| Plan year deductible | | | Plan year deductible | | | Plan year deductible | \$0 | |
| Per individual | \$0 | \$250 | Per individual | \$0 | \$250 | | \$0 | |
| Family | \$0 | \$500 | Family | \$0 | \$500 | | \$0 | |
| Co-Insurance % | 90% of allowable benefit | 70% of allowable benefit after deductible | Co-Insurance % | 90% of allowable benefit | 70% of allowable benefit after deductible | Co-Insurance % | 100% allowed | |
| *Plan Year Out of Pocket Maximum | | | *Plan Year Out of Pocket Maximum | | | *Plan Year Out of Pocket Maximum | | |
| *Per individual | \$1,000 | \$3,000 | *Per individual | \$1,000 | \$3,000 | *Per Individual | \$0 | |
| Family combined maximum | \$2,000 | \$6,000 | | \$2,000 | \$6,000 | | | |
| Specialist Office Visit | \$30 per visit co-pay | | Specialist Office Visit | \$30 per visit co-pay | | Specialist Office Visit | \$30 per visit co-pay | |
| Urgent Care Facility | \$30 per visit co-pay | | Urgent Care Facility | \$30 per visit co-pay | | Urgent Care Facility | \$ 30 per visit co-pay | |
| *Emergency Room Physician Services co-pay plus -----Facility Co-pay | *\$75 plus (\$75 for Attending Physician) | | *Emergency Room physician Services co-pay plus-----Facility Co-pay | *\$75 plus (\$75 for Attending Physician) | | *Emergency Room Physician Services co-pay plus-----Facility Co-pay | *\$75 plus (\$75 for Attending Physician) | |
| Referrals | None | | | None | | | None | |

Outstanding features of BCBS PPO/EPO/POS

- Access to our network of more than 23,000 doctors, specialists and hospitals in Maryland, Washington, D.C. and Northern Virginia. (PPO, EPO, POS)
- Enjoy the freedom to visit providers outside of the PPO network and still be covered but with a higher out-of-pocket cost. (PPO)
- No primary care provider required, and no referrals to see a specialist. (PPO, EPO)
- Effective 07/01/2012 no referrals from an in-network specialist to receive care. (POS)
- Take your health care benefits with you-across the country and around the world. (PPO, EPO)
- No co-pay for in-network preventive visits. (PPO, EPO, POS)
- If you choose to go to a physician other than a participating PPO provider, benefits will not be provided for care you have received. (EPO)
- You must select a primary care provider upon enrollment into, if not, all covered services will be covered at the out-of-network level . (POS)

SUMMARY OF BENEFITS STATE OF MARYLAND 2012 – 2013 BENEFITS OVERVIEW FOR AETNA HEALTH PLAN

| Aetna Choice POS II | In-network | Out-of-network | Aetna Choice EPO | In-Network (only) | | | |
|--|---|---|---|---|--|--|--|
| Plan year deductible | \$0 | \$0 | Plan year deductible | \$0 | | | |
| Per individual | \$0 | \$250 | Per individual | \$0 | | | |
| Family | \$0 | \$500 | Family | \$0 | | | |
| Co-Insurance % | 90% of allowable benefit | 70% of allowable benefit after deductible | Co-Insurance% | 100% Allowed | | | |
| *Plan Year Out of Pocket Maximum | | | *Plan Year Out of Pocket Maximum | | | | |
| *Per individual | \$1,000 | \$3,000 | *Per individual | \$0 | | | |
| Family combined maximum | \$2,000 | \$6,000 | Family combines maximum | \$0 | | | |
| Specialist Office Visit | \$30 per visit co-pay | | Specialist Office Visit | \$30 per visit co-pay | | | |
| Urgent Care Facility | \$30 per visit co-pay | | Urgent Care Facility | \$30 per visit co-pay | | | |
| *Emergency Room Physician Services co-pay plus ----- Facility Co-pay | *\$75 plus (\$75 for Attending Physician) | | *Emergency Room physician Services co-pay plus----- Facility Co-pay | *\$75 plus (\$75 for Attending Physician) | | | |
| Referrals | None | | | None | | | |
| | | | Primary Care Physician Visits | \$15 co-pay | | | |
| | | | Routine physical | \$0 | | | |
| | | | Mammograms | No co-pay | | | |
| | | | Routine Ob/Gyn Exams | No co-pay | | | |
| | | | | | | | |

Outstanding Features of Open Access Aetna Select (EPO) & Aetna

Choice (EPO, POS II)

- No referral in network (EPO, POS II)
- Freedom to visit any doctor who participates in the AETNA network (EPO, POS II)
- DocFind online directory, you can look for a doctor by specialty and location www.aetnamd.com, click on toolkit then “docfind”. (EPO, POS II)

DOING THE MATH – COINSURANCE
(THE EXAMPLE ASSUMES INDIVIDUAL COVERAGE)

In-Network

\$10,000 surgery

-but-

\$ 8,000 is the allowed benefit

X 10% (patient coinsurance)

\$ 800 (Patient responsibility)

\$1,000 is the Out-of-Pocket Max

- \$800 Patient responsibility 1st surgery

\$200 maximum coinsurance charge for

Any other surgeries through the plan year

Your coinsurance responsibility (10%)

Will never exceed \$1,000

Out-of-Network

\$10,000 surgery

-but-

\$ 8,000 is the allowed benefit

- \$250 deductible (Patient responsibility)

\$ 7,750

X 30% Patient coinsurance

\$2,325 Patient responsibility (coinsurance)

+ \$250 Patient responsibility (deductible)

\$2,575 total patient responsibility

\$3,000 is the Out-of-Pocket Max

- \$2,325 paid toward coinsurance

\$675 maximum coinsurance charge for any

Other surgeries through the plan year

SAVE THE DATE**ANNUAL ADMINISTRATIVE PROFESSIONAL SUPPORT STAFF LUNCHEON****CALVIN AND TINA TYLER BALLROOM****UNIVERSITY STUDENT CENTER****APRIL 26, 2012****Make checks payable to Morgan State University (\$24.00)****11:00 a.m. – 1:00 p.m.****“WE ARE FAMILY”****LET’S PLAY THE FAMILY “DIVISIONAL FEUD”****SURVEY SAID #1 Answer****1**

Sign In/Punch In

2Get Started
Working**3**

Answer the phones

4Greet the public with
good customer service

Question: Name something you do when you first arrive at Morgan State University for work?

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