



HR UPDATE

HUMAN RESOURCES NEWSLETTER

2008 Open Enrollment News

The Open Enrollment period is October 29 through November 9, 2007. The choices you make will be in effect from January 1 through December 31, 2008.* Information to help you make informed decisions can be found in this Update and on the Open Enrollment website that will go live no later than October 15, 2007 at <http://humanresources.syr.edu/openenrollment>.

Open Enrollment will be conducted entirely online through MySlice. You will need to know your MySlice username (Net ID) and password. If you do not have this information, visit <http://its.syr.edu/netid/> for instructions to obtain it.

What's New

New components of the plans are as follows:

Medical

- HPV Vaccination (Gardasil) will be covered for females 11-26 years of age
- Shingles vaccination will be covered for participants 60 years of age and older
- Mental health parity consistent with Timothy's Law
- Partial hospitalization for mental health and substance abuse
- Nutritional therapy
- Foreign claims reimbursement based on the submitted amount instead of the BCBS allowable amount
- All out-of-area paper drug claims will be processed by Medco

Prescription

- The smoking cessation drug Chantix will now be covered
- Preferred and generic non-oral contraceptives will now be covered at 50 percent

Delta Dental and VSP Vision Plan

- Combined Delta Dental and Vision Service Plan (VSP) Vision plan for all eligible employees and GAs
- Combined SEBF Dental and Vision plan for SEIU bargaining unit employees only

E-mail confirmations

Enrollees will have the option to receive confirmation statements electronically in their Syracuse University (syr.edu) e-mail account within 24 hours of enrolling in place of a printed confirmation statement.

*Delta Dental is a two-year commitment.

You Must Enroll If...

- You want to contribute to a Flexible Spending Account (Health Care or Dependent Care)
- You want to change your dental election (provided you have fulfilled your commitment)
- You want to enroll in a dental and vision plan (NEW!)

Open Enrollment Details

Medical Plan Employee Contributions

Contributions for SU's BluePoint and OrangePoint plans will increase by 8 percent. There are no increases in the medical co-payments.

Monthly Medical Rates for 2008 - Employee Contribution*

	BluePoint	OrangePoint
Employee (EE)	\$74.65	\$62.86
Employee +1(EE+one)	\$159.21	\$134.09
Family (EE+family)	\$207.46	\$174.73

*The actual deduction from your paycheck depends on your deduction cycle. Contributions for same sex domestic partners are deducted from your paycheck on an after-tax basis.

Delta Dental Only Plan

Enrollment in the Delta Dental program is a two year commitment. If you have been enrolled in Delta Dental since 2006, you will be able to change your election during Open Enrollment. If you began your Delta Dental coverage in 2007, your election will continue through 2008 and you may not waive or change this election until

Open Enrollment for the benefit year that begins January 1, 2009 - UNLESS you wish to elect a combined Dental and VSP Vision plan (see below).

If you waived Dental for 2007, then you are eligible to enroll in either the Preventive or the Comprehensive Dental Plan. If you choose to waive all dental coverage, the University will apply \$100 to your Health Care Flexible Spending Account.

Delta Dental and VSP Vision (NEW!)

Enrollment in the combined Delta Dental and VSP Vision program is a two year commitment. The vision plan is administered through Vision Service Plan (VSP). Vision is not available as a separate option. The dental coverage options are the same as for the Delta Dental only plan. Vision coverage details will be available at benefits Road Shows and on the Open Enrollment web site when it goes live.

If you will be entering your second year of Delta Dental only coverage in 2008 and wish to add vision coverage, you may select the combined Delta Dental and VSP Vision option at the level of your 2007 dental coverage.

If you are completing your two year Delta Dental commitment in 2007, and wish to elect dental and vision coverage, you may select the combined Delta Dental and VSP Vision option at either the preventive or comprehensive dental level.

Service Employees Benefit Fund (SEBF) Bargaining Unit Dental Only Plan

SEIU bargaining unit employees have the option of choosing either Delta Dental or the SEBF Dental Plan.

Enrollment in the SEBF Dental Plan is a one year commitment. If you had SEBF dental insurance in 2007, you will be eligible to change your election during Open Enrollment. If you had SEBF dental coverage in 2007, and you choose not to participate in Open Enrollment, your 2008 dental coverage will default to your 2007 level of coverage.

If you waived dental for 2007, then you are eligible to enroll in either the SEBF Basic or Comprehensive Plan or Delta Dental Preventive or Comprehensive Plan. If you waive all dental coverage, SU will contribute \$100 to a Health Care Flexible Spending Account.

Service Employees Benefit Fund (SEBF) Bargaining Unit Dental and Vision Plan (NEW!)

SEIU bargaining unit employees have the option of choosing either the combined Delta Dental and Vision Plan (described above), or the combined SEBF Dental and Vision Plan. Vision is not available as a separate option. Enrollment in the SEBF Dental and Vision Plan is a one-year commitment.

The dental coverage options are the same as for the SEBF dental only plan. Vision coverage details will be available at benefits Road Shows and on the Open Enrollment web site when it goes live.

GA Delta Dental Only Plan

GAs with a full 2007-2008 academic-year appointment may elect Delta Dental coverage during Open Enrollment. GA dental is a one year commitment.

GA Dental with VSP Vision (NEW!)

GAs with a full 2007-2008 academic-year appointment may elect combined Delta Dental and VSP Vision coverage during Open Enrollment. GA dental and vision is a one year commitment. Vision is not available as a separate option.

The dental coverage options are the same as for the GA Delta Dental only plan. Vision plan details will be available at benefits Road Shows and on the Open Enrollment web site when it goes live.

Supplemental Life Insurance and Accidental Death & Dismemberment (AD&D)

Coverage between one and ten times your salary (not to exceed \$2,000,000) may be purchased. For any increase in coverage from the previous year, a completed MetLife Statement of Health form must be mailed directly to MetLife. The increased coverage will not go into effect until MetLife notifies Human Resources of its approval.

Supplemental Life insurance premiums are automatically calculated and adjusted as necessary during the calendar year based on your actual salary and your actual age. Supplemental AD&D coverage through MetLife is also available in multiples up to ten times your salary, but cannot exceed your Supplemental Life insurance coverage.

Dependent Life Insurance - Spouse/Same Sex Domestic Partner

Life insurance coverage may be purchased for your spouse/same sex domestic partner in an amount not to exceed your own combined Basic* and Supplemental Life coverage. Premiums are paid through after-tax payroll deduction.

Coverage for your spouse/same sex domestic partner may be elected in increments of \$10,000 or \$20,000 without providing a MetLife Statement of Health form. Coverage levels of \$40,000, \$60,000, \$80,000 or \$100,000 may also be elected; however, a completed MetLife Statement of Health form must be mailed directly to MetLife. The coverage will not go into effect until MetLife notifies Human Resources of its approval.

Insurance premiums are automatically calculated and adjusted as necessary during the calendar year based on your spouse/same sex domestic partner's actual age.

If you waive supplemental coverage for yourself but wish to purchase Spouse/Same Sex Domestic Partner coverage, that coverage is limited to an amount no greater than the Basic Life insurance* coverage SU provides.

Because Spouse/Same Sex Domestic Partner Life insurance cannot exceed your own life insurance coverage, if you request an increase in your own Supplemental Life insurance coverage and it is denied, it may affect any spouse, same-sex domestic partner, or dependent life insurance elections.

Dependent Life Insurance - Child(ren)

Dependent Life coverage may be purchased for your eligible dependent child(ren) in the amount of \$10,000.

Coverage cannot exceed your own life insurance coverage. A MetLife Statement of Health form is not required to purchase this coverage. Eligible dependents can only be covered by one SU employee. Premiums are paid through after-tax payroll deduction.

Long Term Disability (LTD) Insurance

SU offers a voluntary group LTD insurance plan through The Standard. Premiums are paid by employees through after-tax payroll deduction. A Statement of Health is required for employees who previously waived this coverage.

Flexible Spending Accounts - Health Care and Dependent Care

Flexible Spending Accounts (FSA) offer tax savings on eligible health and dependent care expenses. You can contribute from \$100 to \$5,000 annually to these accounts and pay no federal, state or social security (FICA) taxes on the money you contribute. Employees who waive all dental coverage will have \$100 applied to their Health Care Flexible Spending Account by the University. Remember, you must actively enroll to participate in these accounts.

** All benefits-eligible employees receive SU Sponsored Basic Life insurance coverage in the amount of \$10,000 for staff and \$50,000 for faculty. At age 65, the basic coverage drops to \$6,500 for staff and \$32,500 for faculty. There is no cost to you for this coverage.*

Open Enrollment Road Shows

Plan on attending a Road Show to learn more. Contact your department administrator to find out when your department's Road Show is scheduled. If your department has not scheduled a Road Show, plan on attending one of the following open Road Shows in Schine Student Center Room 228B. No RSVP is required.

Staff Road Show

Monday, November 5, Noon to 1:30 p.m.

GA Road Show

Tuesday, November 6, Noon to 1:30 p.m.

Faculty Road Show

Wednesday, November 7, Noon to 1:30 p.m.

Computer assistance is available for online web enrollment at the following times and locations:

Human Resources at Skytop Office Building

Tuesday, October 30, 8:30 a.m. - Noon

Tuesday, November 6, 1 - 4 p.m.

Human Resources Service Center at 210 Steele Hall

Thursday, November 1, 8:30 a.m. - Noon

Thursday, November 8, 1 - 4 p.m.

Physical Plant

(for SEIU Bargaining Unit employees only)

Tuesday, November 6

Appointments are available between 6 a.m. and 4 p.m.

Contact Karen Tamutus at x2272

to schedule an appointment.

CONTACT US

Questions regarding benefits or this year's Open Enrollment should be directed to the HR Service Center at x4042 or hrservic@syr.edu, or visit the HR website at <http://humanresources.syr.edu>.

USEFUL WEBSITES

Human Resources: humanresources.syr.edu

Open Enrollment web site (will go live no later than October 15, 2007): <http://humanresources.syr.edu/openenrollment>

BlueCross BlueShield: excellusbcbcs.com

Prescription Plan: medco.com

Dental Plan: midatlanticdeltadental.com



ABOUT HR UPDATE

HR Update presents in-depth information on a single HR related issue. It is produced and distributed as warranted by topics and events. The current issue of HR Update is also available online at <http://humanresources.syr.edu>.

Questions or comments about HR Update? Do you have a topic suggestion for a future issue? Contact Elizabeth Wimer at erwimer@syr.edu or at 443-5366.