

BALDWIN-WALLACE COLLEGE 2009 ANNUAL OPEN ENROLLMENT PERIOD
November 1 – 30, 2009
Important Once-a-Year Deadline - Read Immediately

Date: November 1, 2009
To: Active B-W Faculty and Staff Eligible for Health and Dental Benefits
Subj: **Annual Open Enrollment Period for Health and Dental Benefits**

November 1 - November 30, 2009 is the annual open enrollment period for B-W. Open enrollment is the **only** time during the benefit plan year when employees can change plans. Open enrollment is also the only time an employee can add family members to his or her health and/or dental plans, unless an employee experiences a qualifying event outside of the annual open enrollment period.

What's New for 2010?

- MMO Prime Plan will no longer be offered effective January 1, 2010
- MMO's Standard will now be referred to as MMO SuperMed Plus
- Premiums: Employee premium shares for MMO will increase. (See attached table for new rates)
- MMO - Plan Design Changes: Effective: January 1, 2010
 - MMO SuperMed Plus will increase Urgent Care co-pay from \$15 to \$25; ER co-pay from \$25 to \$50 and the co-pay for the Non-emergency use of ER from \$75 to \$100
 - Generic drugs must be used if one is available
 - Endoscopic coverage will be added (colonoscopy and bone density)
- Kaiser Permanente – no benefit changes are being made and employee premium shares will increase – (See attached table for new rates)

Effective Date: All changes to health and dental coverage made during open enrollment become effective January 1, 2010. This includes plan design changes and premium share changes. New cards and certificates of coverage will be mailed after January 1, 2010.

Spousal/Domestic Partner Waiver Form: Employees who currently cover a spouse or domestic partner must complete a Spousal/Domestic Partner Health Care Eligibility Determination form in order to cover a spouse/domestic partner in 2010. If a Spousal/Domestic Partner Health Care Waiver form is not received by **November 30, 2009**, the spouse/domestic partner will automatically be terminated from coverage effective January 1, 2010. The Spousal/Domestic Partner Health Care Eligibility Determination form and a copy of the Spousal/Domestic Partner Health Care policy are on-line at: www.bw.edu/resources/hr/

Making Changes in Coverage: If you are adding eligible family members to the plan, switching from MMO to Kaiser or vice versa, going then there are premium share and enrollment forms that will need to be completed and turned in by **November 30, 2009**. Forms are available from HR. Employees will automatically be switched from MMO Prime to the MMO Standard plan, no form is needed if same individuals will be covered next year.

Termination of Coverage: To terminate coverage, you must place your request in writing and forward the request to Janet Leonard in Human Resources. The request must include the names, birth dates and SSN's of those who will be dropped from the plan along with a request for termination effective December 31, 2009. **IMPORTANT:** If you drop coverage and wish to be reinstated, you must wait until open enrollment in 2010 with changes becoming effective 2011 unless you experience a qualifying event.

Want to Learn More? HR is sponsoring a number of open enrollment meetings throughout November to help employees learn about what's new for 2010. The meetings are also designed to educate faculty and staff about current benefits like flexible spending so that employees can more efficiently use their benefits. Representatives from Kaiser, Medical Mutual and Human Resources will be on hand to answer your questions. Employees may use College time to attend these sessions.

General Sessions for Overall Healthcare Changes for 2010

Monday, October 26	2:15 p.m. to 3:00 p.m.	Sandstone 3
Friday, November 6	1:30 p.m. to 2:15 p.m.	Sandstone 3
Friday, November 6	2:15 p.m. to 3:00 p.m.	Sandstone 3

Learn More About Kaiser Permanente and Medical Mutual Plans

Tuesday, October 27	9:30 a.m. to 10:15 a.m.	Kaiser Sandstone 3
Tuesday, October 27	10:15 a.m. to 11:00 a.m.	MMO Sandstone 3
Tuesday, October 27	1:30 p.m. to 2:15 p.m.	MMO Sandstone 3
Tuesday, October 27	2:15 p.m. to 3:00 p.m.	Kaiser Sandstone 3
Friday, October 30	9:30 a.m. to 10:15 a.m.	Kaiser Quarry Room
Friday, October 30	10:15 a.m. to 11:00 a.m.	MMO Quarry Room
Tuesday, November 3	9:30 a.m. to 10:15 a.m.	MMO Sandstone 3
Tuesday, November 3	10:15 a.m. to 11:00 a.m.	Kaiser Sandstone 3
Friday, November 13	9:30 a.m. to 10:15 a.m.	MMO Sandstone 3
Friday, November 13	10:15 a.m. to 11:00 a.m.	Kaiser Sandstone 3

Kaiser Retirees and Current Employees Considering Kaiser's Retirement Plan

Tuesday, November 3	1:30 p.m. to 2:15 p.m.	Sandstone 3
Friday, November 6	9:30 a.m. to 10:15 a.m.	Sandstone 3

MMO Retirees and Current Employees Considering MMO's Retirement Plans

Tuesday, November 3	2:15 p.m. to 3:00 p.m.	Sandstone 3
Friday, November 6	10:15 a.m. to 11:00 a.m.	Sandstone 3

Todd Associates – "NON- BW" Medicare Supplement Plan Options

Tuesday, November 3	3:00 p.m. to 3:30 p.m.	Sandstone 3
Friday, November 6	11:00 a.m. to 11:30 p.m.	Sandstone 3

Flexible Spending Accounts

Wednesday, November 4	2 p.m. - 3 p.m.	Sandstone 2
Tuesday, November 10	10 a.m. – 11 a.m.	Sandstone I
Tuesday, November 10	2 p.m. – 3 p.m.	Sandstone I

Learn More On-Line Go to <http://www.bw.edu/resources/hr> for premium shares, summary plan descriptions, Spouse/Domestic Partner Health Care Eligibility Determination forms and much more.