TO: Benefits Eligible Faculty and Staff  
FROM: Human Resources  
DATE: September 14, 2012  
SUBJECT: 2013 – Health, Dental, Vision and Life/LTD

It is almost time for option period enrollment and there are a few changes for the 2013 plan year effective January 1, 2013.

- **BCBSOK Health monthly premium will change for 2013**
  - Based on utilization, current market trends, increased costs due to health care reform (including the women’s health initiative), and the claims stability of the OKHEEI Group, BCBSOK medical premiums are increasing 4.4%.

- **Office co-pays for BCBSOK Health will not change.**
  - $25 for Primary Care Providers (General Practice, Family Practice, Internal Medicine, Pediatrics, OB/GYN, Psychiatry, and Clinical Psychology.)
  - $40 for Specialist Office Visits

- **Affordable Care Act Expands Prevention Coverage for Women’s Health and Well-Being under the (HRSA) Health Resources and Services Administration.** These services include:
  - well-woman visits
  - screening for gestational diabetes
  - human papillomavirus (HPV) DNA testing for women 30 years and older
  - sexually-transmitted infection counseling
  - human immunodeficiency virus (HIV) screening and counseling
  - FDA-approved contraception methods and counseling
  - breastfeeding support, supplies, and counseling
  - interpersonal and domestic violence screening and counseling

- **BCBSOK dental monthly premium will increase.**
  - Based on utilization and the current market trends, BCBSOK dental premiums are increasing 4.3%.

- **VSP vision monthly premium will remain the same.** These rates are guaranteed for three more years.

For all 2013 insurance rates please see the attached Health, Dental and Vision monthly premiums for coverage effective January 1, 2013. The 2012 premiums are also attached for comparison.

**REMINDERS:** You may keep your children on health, dental and vision insurance, regardless of marital status, up to the end of their 26th birth month. However, if your child is employed in a job which provides employer-sponsored medical coverage, he or she is expected to enroll in that coverage and will become ineligible for group health insurance.
If you or your dependents lose insurance eligibility, coverage through COBRA is an insurance option that is available and will be offered by HealthSmart, our COBRA/Retiree Billing Administrator.

Health Care Reform requires the employee pre-tax contributions to the unreimbursed medical account to be capped at $2500 per plan year effective January 1, 2013.

You may file unreimbursed Medical for your child's medical/dental/vision out-of-pocket expense claims, provided the child's 27th birthday does not occur in the same tax year.

Mandatory Option Period Enrollment is Monday, October 1 through Thursday, October 4 in the Office of Human Resources. Please call extension 4862, or email hr@se.edu to schedule your 15 minute appointment.

Other Important Information:

On Tuesday, October 2nd, a representative from Blue Cross and Blue Shield of Oklahoma (BCBSOK) will be in Human Resources to answer your health, prescription drug and dental questions. You do not need an appointment.

Group life insurance, including optional dependent and voluntary life/AD&D, and (LTD) long term disability coverage, for all benefits eligible employees, will be provided by Lincoln Financial Group effective January 1, 2013. Representatives will be here to help with voluntary life insurance enrollment and to answer your questions. This year is an open enrollment; you may elect up to $300,000 in life insurance without submitting an EOI (Evidence of Insurability) form; over $300,000 to $500,000 requires an EOI. Please note the overall maximum you can purchase is up to 5X your salary (employees at age 70 and older maximum amount you can purchase is $50,000).

LTD three month elimination period Buy Up premium will decrease from .0016 to .0008 (monthly salary x .0008) effective January 1, 2013. This year is an open enrollment without submitting an EOI. The university provides LTD with a six month elimination period. The buy up premium is an out-of-pocket expense.

Optional insurance policies, including cancer, short term disability, long term care and life insurance are offered by American Fidelity (AF), our Section 125 administrator. If you are interested in learning more about these policies, an AF representative will be available for you at Option Period Enrollment.

Voluntary 403(b) Supplemental Retirement Plan – Lincoln Financial Consultant Lawrence Smith will be available on Tuesday, October 2nd, in the Academic Affairs conference room, to answer questions or for one-on-one sessions. For information about new 403(b) enrollments, transfers and rollovers, email Lawrence at lawrence.smith@lfg.com to schedule your appointment.

Insurance Q & A: Please contact HR with your insurance questions by calling # 745-2158 or by email to HR@se.edu. In addition, faculty may contact Dr. Charles Matthews at cmatthews@se.edu and staff may contact Dan Moore at dmoore@se.edu. An insurance Q & A will be developed (absolutely no personal information disclosed) and will be added to the HR website.

Please contact HR at (580) 745-2162 or the main campus at (580) 745-2368 to request assistance due to a disability. Accommodations cannot be guaranteed without adequate advance notice.

Thank you.

Attachments