

Insurance Annual Enrollment: October 1 – 31, 2010

Dear Clemson University Employees

It's that time of year! **Annual Enrollment** will take place from **October 1 - 31, 2010**. As an employee, Annual Enrollment provides us with an excellent opportunity to re-familiarize ourselves with the many great benefits Clemson University provides. It is your once a year opportunity to make changes to your benefits for the upcoming year. Please review **The Insurance Advantage** carefully at the following link to make informed decisions this October regarding your benefits to be effective January 2011:

http://www.eip.sc.gov/publications/IA_Active.pdf

Topics!

- **“My Benefits” Quick, Easy Online System**
- **Federal Health Care Reform: What's Changing?**
- **Changes available during Annual Enrollment**
- **State Health Plan Premiums to Remain Stable, Minimum Increase for HMOs**
- **The Standard to Offer Lower Rates, Open Enrollment**
- **New! EIP Will Launch Wellness Incentive Program**
- **New! Obesity Treatment Pilot Program Will Be Held in 2011**
- **Tobacco Surcharge to Increase**
- **APS Healthcare**
- **Changes Available Throughout the Year**

Website Information

Annual Enrollment forms and additional information will be available on the Human Resources website between October 1st – 31st.

My Benefits

“MyBenefits” (<https://mybenefits.sc.gov>) online system is an ideal way for you, the employee, to save time when making coverage changes to your individual account. To utilize **MyBenefits**, visit the Employee Insurance Program's Web site at www.eip.sc.gov and choose “MyBenefits” on the left of the home page. First-time users will be asked to register before making any changes. Those utilizing “MyBenefits” to make coverage changes during October's Annual enrollment will be able to make changes throughout the month of October (**beginning October 1 through 11:59 p.m. on October 31**). **After October 31, enrollment decisions are final.**

Benefits staff will be available as follows if you need assistance with “MyBenefits”

Phone: 656-2713, Email: CU_Benefits@clemson.edu

Administrative Services Building: Monday, Tuesday, Thursday or Friday 8am–12pm or 1pm-4:30

Federal Health Care Reform: What's Changing?

Exciting News!! Beginning January 1, 2011, dependent children younger than 26 are now eligible for coverage through their parents' insurance regardless of student status, residency, financial dependency or marital status. Even though dependent children may be employed, they are eligible for insurance coverage through their parent's insurance, provided they are not eligible for employer-sponsored group health coverage. This increased eligibility will require some parents to take action to ensure their child's continued coverage. Please refer to the **Insurance Advantage Newsletter** (http://www.eip.sc.gov/publications/IA_Active.pdf) for complete details.

Changes Available During Annual Enrollment

Annual enrollment is October 1 – 31, 2010, and employees have the opportunity to make changes that are listed below. Any changes you make will go into effect on January 1, 2011. To make the best decision, review the coverage you have now and make changes by visiting "MyBenefits" online <http://www.eip.sc.gov/mybenefits/>

-
- You can change from one health plan to another
 - If you have a child younger than 26 who is not enrolled in any Employee Insurance Program, you may add health and dental coverage for the child and yourself.
 - You can enroll in or cancel State Vision Plan coverage for yourself and your eligible dependents.
 - You can enroll in or increase Optional Life without medical evidence by \$50,000 (in \$10,000 increments) (*Reminder – Can apply for more than \$50,000 with medical evidence. Maximum coverage allowed is \$500,000*)
 - You can decrease or cancel Optional Life (*Participants in the pre-tax premium feature of MoneyPlu\$ cannot do this throughout the year*)
 - You can enroll in, cancel or increase Dependent Life-Spouse without medical evidence by \$10,000 or \$20,000 (*Reminder – Coverage cannot exceed 50% of employee's Optional Life or \$100,000 whichever is less*)
 - You can enroll in or cancel Dependent Life-Child
 - You can enroll in, cancel or change the waiting period for Supplemental Long Term Disability
 - You can enroll in MoneyPlu\$ Flexible Spending Accounts (Medical Spending Account, Dependent Care Spending Account, Pre-Tax Premium and Health Savings Account)
 - If currently enrolled in MoneyPlu\$ Medical Spending Account, Limited-use Medical Spending Account or Dependent Care Spending Account, you **must re-enroll** online by going to www.myFBMC.com.
-

The Standard to Offer Lower Rates, Open Enrollment

Supplemental Long Term Disability (SLTD) premium rates have decreased effective September 1, 2010. During the October 2010 annual enrollment period, The Standard is offering a special open enrollment for SLTD. Any changes made in October will become effective January 2011.

State Health Plan Premiums to Remain Stable, Minimum Increase for HMOs

Employee Insurance Program (EIP) will be able to avoid an increase in State Health Plan premiums for 2011. However, HMO plans will experience a slight increase for 2011.

New!! EIP Will Launch Wellness Incentive Program

State Health Plan subscribers and dependents who are not eligible for Medicare and do not have other primary coverage may be eligible for the Wellness Incentive Program. Members meeting certain criteria such as diabetes, cardiovascular disease or congestive heart failure can qualify for a copayment waiver for certain generic drugs beginning January 1, 2011. Please refer to the **Insurance Advantage Newsletter** (http://www.eip.sc.gov/publications/IA_Active.pdf) for complete details and steps that must be taken to qualify for the Wellness Incentive Program.

New!! Obesity Treatment Pilot Program Will be Held in 2011

The Employee Insurance Program, in coordination with BlueCross BlueShield of South Carolina (BCBSSC), is developing a one-year pilot program which addresses the high rate of obesity in the state. The State Health Plan will offer this pilot program in 2011. Please refer to the **Insurance Advantage Newsletter** (http://www.eip.sc.gov/publications/IA_Active.pdf) for complete details of this new obesity treatment pilot program.

Tobacco Surcharge to Increase

Beginning January 1, 2011, the surcharge for subscribers who have certified they use tobacco and/or a dependent covered on their health plan that uses tobacco or who have not yet certified will increase from \$25 per month to:

- \$40 per month for subscriber-only coverage
- \$60 per month for a subscriber with dependent coverage

APS Healthcare

Effective with service on or after January 1, 2011, pre-authorization will no longer be required for office visits to see mental health or substance abuse providers for medically necessary services, except for the following office services:

- Psychological and Neuropsychological Testing (*Authorized by the hour*)
- Dialectic Behavior Therapy
- Applied Behavior Analysis Therapy (*Autism – Authorized up to 6 months*)

Changes Available Throughout the Year

Health, Dental and Vision Care Coverage

- Employees may add or drop coverage for themselves or their dependents within 31 days of a special eligibility situation, as defined in the *Insurance Benefits Guide*.

Optional Life

- Employees enrolled in Optional Life AND participating in the MoneyPlus Pretax Group Insurance Premium Feature can increase, decrease or drop coverage within 31 days of a special eligibility situation.

- Employees enrolled in Optional Life, but NOT participating in this MoneyPlu\$ feature, may increase, decrease or drop coverage at any time. Medical evidence of good health is required to increase coverage.
-

Dependent Life

- Employees can apply to enroll their spouse in Dependent Life or to increase coverage on their spouse by providing medical evidence of good health. Coverage of a spouse cannot exceed 50 percent of the employee's coverage, or \$100,000, whichever is less. The exception to this is for an employee who is not enrolled in Optional Life or who is enrolled for \$10,000, \$20,000 or \$30,000. He can enroll his spouse for \$10,000 or \$20,000 with medical evidence of good health.
 - Employees may decrease the amount of Dependent Life Insurance coverage they have on their spouse.
 - Employees can apply to enroll their children in Dependent Life without medical evidence of good health.
 - Employees can cancel Dependent Life on children or spouses.
-

Supplemental Long Term Disability

- Employees can apply to enroll in Supplemental Long Term Disability, or change from a 180-day waiting period to a 90-day waiting period, by providing medical evidence of good health. This change will go into effect the first of the month following approval of medical evidence. Employees can change from a 90-day waiting period to a 180-day waiting period without providing medical evidence of good health. This change will go into effect the first of the month following the signature date on the Notice of Election form.
 - Employees may cancel Supplemental Long Term Disability coverage. This change will go into effect the first of the month following the signature date on the Notice of Election Form.
-

MoneyPlu\$

Employees may enroll in, or make changes to, a Medical Spending Account or Dependent Care account within 31 days of a change in status, as defined in the *Insurance Benefits Guide*.

Employees enrolled in the State Health Plan Savings Plan who contribute to a MoneyPlu\$ Health Savings Account (HSA) may change the amount they contribute to their HSA once a month.

MoneyPlu\$

You must enroll or re-enroll in a Medical Spending Account, Limited-Use Medical Spending Account or Dependent Care Spending Account to participate in 2011. You must be an active employee and, by the first working day in January 2011, have completed one year of continuous employment.

If currently enrolled, you may re-enroll online at www.myFBMC.com. **If you are planning to retire in 2011 or terminate employment, please contact the Benefits Office at (864) 656-2713 to re-enroll; do not complete the online form.** If you need assistance with online re-enrollment, call FBMC at 800-342-8017.

AFLAC

AFLAC insurance policies are being offered to compliment your medical coverage. Benefits are paid directly to you, unless assigned, regardless of any other coverage you may have. Also, these policies are

available through payroll deduction. If you leave Clemson University, you may take these insurance policies with you at the same premium and benefits. If interested in more information please contact the agent listed below:

Ginny Murdock, Sales Associate
107 Ram Cat Alley, Seneca, SC 29678-3243
Phone: (864) 882-8157 or (800) 661-7330 Fax: (864) 888-4601
ginnymurdock@aol.com

June Ponder, Sales Associate
100 Honeybee Lane, Seneca, SC 29678
Phone:(864) 903-5959 or Fax: (864) 888-1829
june_ponder@us.aflac.com

METLIFE

MetLife offers individual, whole life insurance, universal life insurance, and term life insurance policies that can be paid through payroll deduction. Long term care insurance is also available. The MetLife insurance contracts are fully portable at the same discounted premiums you enjoy as a university employee should you terminate employment for any reason. If you would like a personalized, no obligation illustration of the coverage you would be eligible for please email bert@acifinancial.net , blake@acifinancial.net, or call 864-654-3121.

Agent: Bert Campbell, CLU, ChFC bert@acifinancial.net
PO Box 658, Pendleton, SC 29670-0658
Phone: (864) 654-3121 Fax: (864) 654-0737

Agent: Blake Campbell blake@acifinancial.net
Phone: (864) 261-9674 Fax: (864) 375-0425
(www.acifinancial.net)

Clemson University Office of Human Resources - Benefits

(864) 656-2000 **Fax:** (864) 656-4672
CU_Benefits@clemson.edu
Office of Human Resources
Administrative Services Building Box 345337
108 Pearman Blvd. Clemson, SC 29634-5337

Office Hours during Fall Enrollment October 1st – 31st
Monday, Tuesday, Thursday and Friday
8am - 12pm and 1pm - 4:30 pm
Closed 12pm-1pm – lunch hour

Wednesday - Not available
Insurance staff conducting new employee orientation