



HUMAN RESOURCES BENEFITS

OPEN ENROLLMENT NEWSLETTER

September 18, 2009

Opening Message from Alesia Jones

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NEW AND CHANGED BENEFITS PART OF 2010 OFFERINGS

As we all find ourselves coping both professionally and personally with the most challenging global economic crisis many of us have ever seen, UAB also has found itself seeking benefits solutions that balance the needs of faculty and staff while remaining cost-effective for the institution. Needless to say, this has not been easy. However, much work has been done to ensure that the increases we will see for our benefits costs in 2010 are as small as possible. This year premiums will increase for all three medical plans: Viva UAB by 3 percent, Viva Access by 5 percent and Blue Cross/Blue Shield by 7 percent.

On a positive note, we are excited to announce the opening of the Women and Infants Center in early spring 2010. With this change, the Viva UAB panel for OB/GYN services will be available only at UAB facilities. UAB Medicine will offer new Acute Care Centers for urgent same-day appointments, as well as an Internal Medicine Resident Clinic that should provide even more access to physicians during times that are urgent but not true emergencies. We also have enhanced mental health/substance abuse benefits under each medical plan.

Pharmacy co-pays are increasing slightly for generic retail and non-preferred retail/mail in order to offset growing pharmacy costs. There will be slight changes to the dental plan and we are pleased that with those changes we will be able to offset any premium increase for 2010. There is more good news about this plan, we are pleased to announce that several providers in the UAB Dental School are now participating in Met Life's Preferred Dentist Provider network. Vision rates will also see an increase for 2010. Fortunately, we have been able to add increased plan benefits, and UAB Eye Care, University Optometric Group and the UAB Department of Ophthalmology-Ophthalmology Services Foundation all participate in the VSP network and continue to be an added convenience for our faculty and staff with this plan.

Beginning this open enrollment, UAB has added a new benefit eligibility category – sponsored adult dependent and sponsored child dependent. Effective January 1, 2010, UAB faculty and staff can enroll sponsored dependents in medical, dental and vision plans. Eligibility is defined later in this newsletter with more details on how to enroll. Tax implications of this benefit are outlined on the Benefits Web site.

In an effort to keep our benefits program cost-effective, we will begin a dependent eligibility review in the spring of 2010. Please review the list of your benefit-eligible dependents and remove any ineligible ones during this open enrollment. We realize that many of you do not make changes during this time each year, so there still may be dependents on your plan from years past that should be removed.

Each year the number of enrollments done online has increased significantly. In order to reduce the costs associated with open enrollment, we are taking advantage of that trend by moving to 100 percent Web enrollment this year. For those of you who do not have a computer readily available, we have provided some locations you can use in order to complete your enrollment; locations are outlined later in this newsletter. In addition, open enrollment will be shortened this year to provide more time to process all of the changes prior to the New Year. Open enrollment will take place October 1 through October 16.

To find out more information on our benefits plans before making your open enrollment choices, join us at one of our Benefits Fairs either on Tuesday, September 29 from 9 a.m. to 2 p.m. at the Hill University Center in Great Hall Conference Rooms C and D or on Wednesday, September 30 from 7 a.m. to 3 p.m. at the North Pavilion Atrium.

You can also find more information on the Benefits Web site at www.uab.edu/benefits. Or, call us at 205-934-3458, contact an HR Consultant or e-mail us at Benefits@uab.edu and we will be pleased to assist you.

Sincerely,

Alesia M. Jones
Chief Human Resources Officer

Open Enrollment 2009

Begins at 7:00 a.m. CT Thursday
October 1st and ends at 5:00
p.m. CT Friday October 16th

All web enrollment at
www.myshps.com – see
detailed web instructions in this
newsletter or on benefits
website

WEB-ONLY OPEN ENROLLMENT SET FOR OCTOBER 1-16, 2009 CHANGES TO GO INTO EFFECT JANUARY 1, 2010



Open enrollment will run for a shorter period this year and will be handled exclusively through the Web. Annual open enrollment for medical, dental, vision, voluntary AD&D insurance coverage and flexible spending accounts (FSAs) for all UAB benefit-eligible employees will begin at 7 a.m. CT Thursday, **October 1, 2009** and end at 5 p.m. CT Friday, **October 16, 2009**.

UAB will continue to use the Web-based systems provided by Sykes Health Plan Services (SHPS) for employees making open enrollment elections. Access to the site is available at www.myshps.com. Web instructions are included in this newsletter and on the Benefits Web site at www.uab.edu/benefits.

In order to comply with federal laws regulating benefit plan participation and to retain those pre-tax features which are desired by our employees, changes cannot be accepted after the close of open enrollment, which will be promptly at 5 p.m. CT Friday, October 16, 2009.

All new elections will be effective Friday, January 1, 2010. **Premiums for 2010 medical, dental, vision, and voluntary AD&D coverage and new FSA deductions will be reflected in your January 2010 payroll.**

Because you must re-enroll in the flexible spending accounts each year, your 2009 election will not automatically carry over into 2010. You must elect the FSA through the Web enrollment. Otherwise, if you do not want to make any changes to your current benefit elections – and you do not want to participate in a flexible spending account – you do not have to do anything.

Please note that outside of Open Enrollment, the only opportunity to enroll or cancel your medical, dental, vision, FSA or voluntary AD&D plan is within 31 days of a qualifying life event.

Annual Open Enrollment Dates

OCTOBER 2009

S	M	T	W	TH	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

WEB INSTRUCTIONS

The Web site is available 24 hours a day, 7 days a week beginning at 7 a.m. CT Thursday, October 1, 2009 and ending at 5 p.m. CT Friday, October 16, 2009. You may access your Web enrollment as many times as you wish before 5 p.m. CT on October 16, 2009 to change any elections you have made. The last benefit election you make supersedes all previous elections.

How to enroll from home:

1. Go to www.myshps.com. Then click the Participants/Members login link located on the menu to the left. Or you may go directly to the login at: <https://services.shps.com/login/participantlogin.asp>.
2. Input your last name, participant ID (Social Security number) and 8-digit password. Your password is the month, day and year of your birth. If the month or day of your birth is only one number, enter a zero first.
3. Click on the Open Enrollment button. This will begin your enrollment.
4. Follow the instructions.
5. A Confirmation Statement of the benefits you selected will be sent to the e-mail address entered during your login process.

How to enroll from the Benefits Web site:

1. Go to the UAB Benefits Web site: www.uab.edu/benefits
2. Click on the Open Enrollment Login address.
3. Follow steps 2 – 5 under How to Enroll from Home (above).

If you don't have a computer at work or home, you can use the self-service stations at the UAB Benefits Office or UAB and local libraries.

TEN CHANGES FOR 2010:

1. Open enrollment has been shortened. It begins at 7 a.m. CT on Thursday, **October 1**, 2009 and ends at 5 p.m. CT on Friday, **October 16**, 2009.
2. Open enrollment elections must be made through the Web site.
3. All OB/GYN services under the Viva UAB plan will be offered exclusively at UAB effective January 1, 2010.
4. Mental Health/Substance Abuse benefits expanded.
5. Medical premiums will increase: Viva UAB 3%, Viva Access 5% and Blue Cross 7%.
6. Slight increase in generic retail and retail/mail non-preferred pharmacy co-pays.
7. Dental plan will have slight changes but premiums will not increase.
8. There will be some small enhancements to the vision plan along with a small increase in premiums.
9. A new eligibility category will be added for sponsored adult and sponsored child dependents.
10. Review of dependent eligibility on medical, dental and vision plans to begin in 2010.

CHOOSING A HEALTH INSURANCE PLAN - PHARMACY INCLUDED

UAB is pleased to continue offering eligible employees a choice of three stand-alone medical plans. Employees who choose a medical plan are not required to choose additional dental or vision coverage. Premiums for health insurance are pretax deductions from your paycheck.

NEW FOR 2010!!

- o In conjunction with the UAB Women and Infants Center opening Spring 2010, the Viva UAB OB/GYN panel will be open for UAB providers only effective January 1, 2010. Any employee or their spouse who is pregnant prior to January 1, 2010 will be allowed to continue coverage outside of UAB until their delivery. After delivery you will have 6 months to transfer to a UAB provider for your care.
- o In compliance with upcoming federal changes under the Mental Health Parity Act, UAB is enhancing the mental health/substance abuse benefits under each medical plan.
- o In order to keep up with inflation, small changes are being made to the non-preferred co-pay level for 2010. Generic retail is also being increased slightly; however you can continue to receive your maintenance generic medications through mail order at only 2 times the retail co-pay. There are no changes to the preferred co-pay levels.

2010 Pharmacy Co-Pay Changes	Current	2010 Rate
Generic Retail	\$12	\$15
Preferred Retail	\$35	\$35
Non Preferred Retail	\$50	\$60

A 90-day supply of maintenance medications can be filled through mail order at 2.5 times the retail co-pay for preferred and non-preferred drugs. Generics are 2 times the retail co-pay.

The cost of the pharmacy benefit is included in your medical insurance premium, which means that in order to receive pharmacy coverage an employee must be enrolled in a UAB medical plan.

For details on the medical plans including a side-by-side comparison of each plan, provider directories and more, please visit the Benefits Web site at www.uab.edu/benefits.

2010 Monthly Health Care Deductions			
Health Care Providers	Single	Employee + Up to 2	Family
Viva UAB	\$56.56	\$188.00	\$283.50
Viva Access	\$111.50	\$311.86	\$462.36
Blue Cross Blue Shield	\$210.36	\$557.10	\$857.26

Remember: You do not have to do anything if there are no changes in your medical, dental, vision or voluntary AD&D elections.

But you must re-enroll in the flexible spending account program each year.

WOMEN AND INFANTS CENTER

Included within this packet is a brochure on the Women and Infants Center scheduled to open in early spring 2010. We are looking forward to sharing this new facility with the UAB community. Families will have access to world-class women's and infant's health care in a state-of-the-art, patient- and family-focused facility.

Be watching for more information on the grand opening soon. You can find more information at: www.uabmedicine.org/WomenAndInfants

A DENTAL PLAN WITH CHOICES

Maintaining your smile is not just important to your appearance, it is also important to your overall health. UAB employees have a choice of two stand-alone dental plans (Basic or Comprehensive coverage) provided by MetLife. **UAB has enjoyed no rate increase on the dental plan since 2006. Dental premiums will remain unchanged for 2010. In order to have no increase on dental, there have been small changes to plan design. Most importantly, if you receive services outside of MetLife's PDP network, MetLife will pay 80% instead of 90% over UCR beginning in 2010.** For details on what is covered under each dental offering, please visit the Benefits Web site at www.uab.edu/benefits



UAB has enjoyed no rate increase on the dental plan since 2006. Dental premiums will remain unchanged for 2010.

2010 Monthly Dental Care Deductions

Dental Care Plans	Single	Employee + up to 2	Family
MetLife Basic	\$18.22	\$33.96	\$46.64
MetLife Comprehensive	\$34.12	\$63.42	\$87.10

Premiums for dental insurance are pretax deductions from your paycheck.

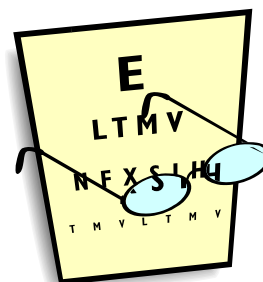
The UAB Dental School accepts MetLife insurance and we are happy to report that several dentists in the UAB Dental School are participating in the MetLife PDP network. For a full listing of network dental providers, please view the provider directory online at www.metlife.com/mybenefits.

Remember you can choose the dental and/or vision plan independently. You are not required to have health insurance in order to have either of these plans.

VISION COVERAGE MAKES IT CLEAR

Clear vision is essential to our effectiveness and productivity at work. Our vision is also important to our overall health. Problems with your vision can be a sign of other health issues. UAB offers eligible employees a stand-alone vision plan provided by Vision Service Plan (VSP).

New for 2010: The retail frame allowance is increasing from \$120 to \$130. There will be an increase in vision premiums in 2010. Details on this plan are located on our Web site at www.uab.edu/benefits



2010 Monthly Vision Care Deductions

Vision Care Providers	Single	Employee + Up to 2	Family
VSP	\$7.68	\$15.42	\$24.44

Premiums for vision insurance are pretax deductions from your paycheck.

The VSP vision plan is responsible for covering the cost of your annual eye exam even if you are enrolled in Viva UAB or Viva Access. Employees should make the eye care provider aware that they have VSP in order to ensure proper payment. If you have Viva UAB or Viva Access and choose not to participate in the VSP vision plan, Viva will continue to provide an annual eye exam under the medical plan.

The vision plan offers both in-network and out-of network coverage. UAB Eye Care, University Optometric Group (private faculty practice group at UAB) and the UAB Department of Ophthalmology-Ophthalmology Services Foundation all participate in the VSP network. For a full listing of vision providers, including UAB affiliated providers you can view the VSP listing online at www.vsp.com/go/UAB.

UAB BENEFITS FAIRS

Tuesday, September 29, 2009 from 9 a.m. – 2 p.m.
Hill University Center, Great Hall

Wednesday, September 30, 2009 from 7 a.m. – 3 p.m.
North Pavilion Atrium

Open Enrollment 2009

Begins at 7:00 a.m. CT Thursday October 1 and ends at 5:00 p.m. CT Friday October 16

FLEX ACCOUNTS WORTH A CLOSE LOOK

UAB employees can take advantage of flexible spending accounts (FSAs), which allow you to set aside money from your pay check before it is taxed to pay for certain health care and dependent care expenses. This year more than ever UAB employees should consider enrolling in an account to help offset out-of-pocket expenses related to pharmacy, medical, and vision co-pays. You benefit from planning for upcoming expenses and you also save on your taxes. Both pretax reimbursement accounts are administered by Blue Cross and Blue Shield of Alabama (BCBS) for eligible medical and dependent care expenses.

Employees must re-enroll in the FSA program during annual open enrollment if they wish to participate in the 2010 calendar year.

Money set aside in these accounts will reduce your taxable income, providing you with more value for the dollar.

Flexible Spending Account	Minimum Annual Contribution	Maximum Annual Contribution
Health Care	\$150	\$10,000
Dependent Care	\$150	\$5,000 (or \$2,500 if married, filing separately.)

UAB continues to offer – at no cost to employees – the popular preferred flex debit card that provides employees instant point of purchase access to the pre-tax funds available in their health care FSAs. Employees will still need to keep their receipts because the IRS requires proof of all reimbursements, including flex debit card transactions. Failure to submit the documentation/receipts can result in the expense being labeled as “ineligible.” In such cases, you would be obligated to repay the amount to the plan. Failure to submit documentation/receipts can also result in deactivation of your card.

Eligible expenses that can be paid from the health care FSA include:

- Prescription drug co-pays and certain over-the-counter medications
- Out-of-pocket costs for medical, dental, or vision care
- Deductibles and coinsurance
- Out-of-pocket orthodontia expenses
- Hearing aids

Eligible expenses that can be paid from the dependent care FSA include:

- Licensed nursery school and day care facilities for children
- Child care in or outside your home
- Day care for an elderly or disabled dependent

In making a decision about the dependent care FSA, it is important to remember that the IRS allows you to take a credit on your federal income taxes for your work-related dependent day care expenses if you file an itemized return. Depending on your income and tax filing status, this Child Care Tax Credit may offer more, or less, tax savings than the dependent care FSA.

For more information, visit the flexible spending account section of the UAB Benefits Web site at

www.uab.edu/benefits or www.bcbsal.org.

PLAN TO ATTEND A BENEFITS FAIR

Human Resources will sponsor two benefits fairs for all employees on **Tuesday, September 29, 2009 from 9 a.m. to 2 p.m. in the Hill University Center, Great Hall** or **Wednesday, September 30, 2009 from 7 a.m. to 3 p.m. in the North Pavilion Atrium**. During these fairs, representatives from VIVA, BCBS, CareMark, MetLife and Vision Service Plan (VSP) will join us in order to provide UAB employees with opportunities to ask questions regarding the benefits plans and to gather information on the plans to help UAB employees make informed open enrollment decisions. In addition to the UAB Benefits vendors, we will have other tables filled with information and prizes.

- **New for 2010:**
- **All online enrollments for 2010 changes. You can enroll at www.myshps.com. More detailed information is available on the Benefits Web site.**
- **Open enrollment runs from October 1 through October 16.**

NEW BENEFIT ELIGIBILITY CLASS FOR 2010

Effective January 1, 2010 UAB will be offering a new benefit-eligible class for medical, dental and vision coverage. This new class will allow employees to add eligible sponsored adult and sponsored child dependents to their plans. Adding a sponsored dependent does have important tax requirements to consider during enrollment. **Employees who are interested in adding an eligible sponsored dependent to their plan must enroll directly with the Benefits Office.** You can view all tax requirements for the new Sponsored Dependent class, as well as other full dependent definitions, at www.uab.edu/benefits.

DEPENDENT ELIGIBILITY AUDIT COMING

As part of our commitment to control health care costs, UAB is taking steps to ensure that only eligible dependents are covered under our medical, dental and vision plans. To accomplish this, UAB has retained the services of Chapman Kelly, Inc. to conduct a dependent verification program. This process is intended to ensure that each dependent enrolled in the UAB medical, dental, and vision plans is accurately listed and eligible for coverage.

The initial phase of the program will take place during open enrollment. This phase allows each enrolled employee the opportunity to carefully review the definitions of an eligible dependent and remove any dependent(s) that do not meet eligibility criteria.

Further information on this program will be mailed to the home address of all enrolled employees with enrolled dependants.

Who is Eligible for Coverage?

Below are general definitions of eligible dependents for UAB's medical, dental or vision plans. For further details on these eligible dependents, please refer to the Benefits Web site at www.uab.edu/benefits

Spouse – Lawful spouse (includes common-law spouse in the State of Alabama)

Dependent Child – Unmarried child of the subscriber or subscriber's lawful spouse to include the following:

- Natural child
- Step child
- Legally adopted child (including a child placed for adoption)
- Child in the permanent legal custody
- Handicapped child

Sponsored Adult Dependent –

- Shares primary residence (not as a renter, tenant or employee) with the covered UAB employee, and has lived with UAB employee at least twelve months prior to effective date of coverage
- Is at least 19 (age of majority in Alabama)
- Is not a relative
- Is not married

Sponsored Child Dependent – Unmarried child of Sponsored Adult Dependent to include the following:

- Natural child

- Legally adopted child (including a child placed for adoption)
- Child in the permanent legal custody
- Handicapped child

Unmarried dependent children and sponsored child dependent between age 19 and 26 can continue to be covered provided the child is a full-time student in an accredited educational institution.

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

There is \$22,500 of sponsored AD&D provided to all eligible employees at no cost. During open enrollment you may elect to add increased coverage or change your existing coverage level. Outside of open enrollment you can only enroll or change your coverage within 31 days of a qualifying life event.

Open Enrollment Reminders



- Open enrollment has been shortened this year and begins at 7 a.m. CT on Thursday, **October 1**, 2009 and ends at 5 p.m. CT on Friday, **October 16**, 2009.
- Open enrollment elections must be made through the www.myshps.com Web site.
- All enrollment changes take effect January 1, 2010.
- You do not have to do anything if there are no changes in your medical, dental, vision or voluntary AD&D elections.
- You must enroll or re-enroll in flex if you wish to participate in 2010.
- Changes related to qualifying life events that occur throughout the year must be made within 31 days of the event date with the HR Benefits Office.
- For more information, please visit the Benefits Web site at www.uab.edu/benefits, call us at (205) 934-3458, contact an HR Consultant or e-mail us at Benefits@uab.edu.
- Benefits Fairs will be held on Tuesday, September 29 from 9 a.m. to 2 p.m. in the Hill University Center Great Hall and Wednesday, September 30 from 7 a.m. to 3 p.m. in the North Pavilion Atrium.

UAB MEDICINE UPDATE

Prime Care Centers



UAB Medicine is pleased to announce several enhancements to the prime care areas of the UAB Health System.

Acute Care Clinics - Effective October 1, 2010 Prime Care will offer Acute Care Clinics to all patients. Locations are The Kirklin Clinic (TKC), Hueytown, and Moody. Acute Care Clinics are open from 8 a.m. to 5 p.m. Monday through Friday. Personal UAB physician will be contacted if a serious problem is identified.

Call Health Finder at 934-9999 for same-day appointments.

Influenza Vaccinations and Medically Directed Blood Draws - All Prime Care Clinics are available for influenza vaccinations and medically directed blood draws. Five locations include TKC, Hueytown, Hoover, Inverness, and Moody.


Internal Medicine Resident Clinic - This clinic opened in TKC July 13, 2009. It is located within IM1, TKC second floor and is open four days/week for four hours/day. Four attending physicians within Prime Care will coordinate care:

- Dr. Stuart Cohen
- Dr. Lisa Willett
- Dr. James Williams
- Dr. Mark Stafford

Four residents will be working each session. This clinic setting provides careful oversight and increased time with physician.

It's not too late to begin the WALK UAB! Challenge

The Walk UAB! Challenge is back for its second year, and it's not too late to register. The challenge encourages UAB employees, faculty and students to increase their daily physical activity. Grand prizes include five \$100 gas cards and one \$500 airfare voucher to be awarded Oct. 28 during the I DID IT celebration. Visit www.uab.edu/walkuabchallenge for details and step-by-step instructions on how to register.



Open Enrollment 2009 begins at 7:00 a.m. CT Thursday **October 1st** and ends at 5:00 p.m. CT Friday **October 16th**.

Complete web enrollment at www.myshps.com - see detailed web instructions in this newsletter or on benefits website.

CHOOSING NOT TO PARTICIPATE IN ANNUAL OPEN ENROLLMENT? MAKE NOTE OF THIS:

Sometimes, things change.

That is why you can change your health care, dental, vision and AD&D and flexible spending account choices during the year if you have what is called a "qualifying life event."

What Are Qualifying Life Events?

If you experience certain family or employment status events, you may be allowed to make specific benefit election changes during the year, even if you did not enroll for benefits during open enrollment. Qualifying life events are also required to cancel medical, dental or vision coverage outside of the annual open enrollment period.

You must make these changes within 31 days of your qualifying life event by contacting the HR Benefits office - otherwise, you must wait until the next annual open enrollment period to change your coverage. Qualifying family or employment status changes include:

- Marriage, divorce or legal separation
- Death
- Birth, adoption or placement of a child in your home for adoption, or if you become responsible for a child's coverage through a Qualified Medical Child Support Order (QMCSO)
- A change in employment status for you or your spouse, which results in an involuntary loss of coverage
- Coverage of your spouse or dependent child by Medicare or Medicaid (allows for 60 day period)
- Involuntary loss of coverage for your spouse or dependent child, including loss due to end of COBRA coverage or loss of eligibility for other coverage

- No longer satisfying the dependent requirements. A dependent, for medical, dental and vision insurance purposes, must meet one of the following:
 - Up to the age of 19
 - Up to the age of 26 (if a full-time student in an accredited college)
 - Over the age of 26 with proof of being incapacitated

For enrollment events related to Sponsored Dependents, please refer to the policy at www.uab.edu/benefits

IMPORTANT REMINDER:

Changes related to qualifying life events must be made within **31 days** of the event date with the HR Benefits Office

Open Enrollment 2009

Begins at 7 a.m. CT
Thursday October 1
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5 p.m. CT Friday
October 16

OTHER BENEFITS OFFERED

- Voluntary 403(b) Retirement Plan
- RSA-1 457 Plan
- Voluntary Life Insurance
- Long-term Care Insurance
- Educational Assistance

Details on all benefits offered by UAB, including those mentioned above, can be found on the benefits website at www.uab.edu/benefits. Be sure to note any enrollment deadlines or requirements. You may also contact the Benefits Office at 934-3458 or your HR consultant for more information.

UAB BENEFITS FAIRS

Tuesday, September 29, 2009

9 a.m. – 2 p.m.

Hill University Center, Great Hall

Wednesday, September 30, 2009

7 a.m. – 3 p.m.

North Pavilion Atrium

Join us at one of the fairs to learn more information about UAB plan offerings and Open Enrollment. Ask specific questions of the experts! Register for prizes!

UAB, the Flu and You: Free Vaccines



UAB plans to offer seasonal flu immunization free of charge to all faculty, staff and students once the vaccine becomes available, which should be late September. At that time, UAB Occupational Health & Safety will communicate the dates, times, and location of the vaccination stations.

Immunizations provided for Hospital staff through Employee Health will remain unchanged.

UAB will also make the separate H1N1 swine flu vaccine available at no charge and in the priority order defined by the Centers for Disease Control and Prevention(CDC).

Stay up to date on flu information at: www.uab.edu/flu