

APSU Human Resources

Annual Enrollment/Transfer Period News

Please read carefully the information below to ensure that you are aware of the enrollment/change opportunities available during the Annual Enrollment/Transfer Period, October 15, 2009 through November 16, 2009.

All required forms must be in the Office of Human Resources by 4:30 p. m. on November 16, 2009.

Make plans to attend the Annual Employee Benefits Fair on October 23, 2009 from 10:00 to 3:00 in the University Center Ballroom.

The Annual Enrollment/Transfer Period for 2010 benefits is October 15, 2009 through November 16, 2009. During this time, eligible state employees can request changes in benefits or apply for benefits that were previously declined. The following options are available:

- Transfer health coverage, if currently enrolled
- Enroll in, cancel or transfer dental options
- Enroll in optional special accident death and dismemberment coverage
- Apply for optional term or universal life coverage
- Apply to increase optional term or universal life coverage, if eligible
- Apply for Long Term Disability Insurance Coverage

During October you will receive a member handbook and provider directory for your current healthcare option. The handbook will outline the benefits for 2010 and the provider directory has information concerning hospital and physician network participation. You will also receive a benefits comparison brochure from the Division of Insurance Administration, which outlines the major characteristics of each of the health and dental options for 2010. You may access these comparison brochures at the following links.

Health Insurance Comparison Brochure <http://www.state.tn.us/finance/ins/pdf/comp10.pdf>

Dental Insurance Comparison Brochure <http://www.state.tn.us/finance/ins/pdf/dental10.pdf>

You will find a link below to a list of the monthly premiums that you will pay through payroll deduction and the state's contribution made on your behalf for 2010. The state's monthly contribution will remain at 80 percent. Employees will see their monthly deductions, assuming they maintain the same healthcare option and level of coverage, increase by six percent. The information at the following link has been provided by the state regarding the increase.

Information http://www.apsu.edu/Hrhomepage/Benefits/Premium_Memo_FINAL.pdf

Health Insurance Premiums http://www.state.tn.us/finance/ins/prem_st10.html

If you have specific questions about benefits, you should direct those to the Office of Human Resources at APSU by calling (931) 221-7013 or to the administrator of the healthcare option you have selected. After reviewing the materials you receive regarding your benefits for 2010, if you are considering changing your healthcare selection and would like to review materials for other available options, you may request a copy from Human Resources at APSU by calling (931) 221-7013 or from the Tennessee Division of Finance and Administration by calling 1-800-253-9981. Handbooks and links to on-line provider directories are also available in this document as well as on the Division of Insurance Administration's web site below.

Insurance Administration www.state.tn.us/finance/ins/

PPO OPTION

If you are currently enrolled in the HMO or POS, you will be allowed to transfer medical coverage to the PPO during the Annual Enrollment/Transfer Period. Under the BlueCross BlueShield PPO plan, there is an annual deductible, and eligible medical expenses are paid based on a fee schedule. Prescription copays will not apply to the program deductible or annual out-of-pocket maximum limit.

Please check the web site at www.bcbst.com or contact BlueCross at 1-800-558-6213 to be sure your physicians and medical facilities continue to be participating providers. An Enrollment/Change form must be completed, signed and returned to Human Resources no later than November 16, 2009 if you wish to change your health insurance plan. Please find the link to this form below.

Enrollment/Change Form <http://www.state.tn.us/finance/ins/pdf/0820.pdf>

PPO Handbook http://www.state.tn.us/finance/ins/pdf/bc_ppo10.pdf

CIGNA HMO

If you are currently enrolled in the PPO or POS, you will be allowed to transfer medical coverage to an HMO during the Annual Enrollment/Transfer Period. To join an HMO, you must live or work in one of the counties in the HMO service area.

Please check the web site at www.cigna.com or contact CIGNA at 1-800-564-7642 to be sure your physicians and medical facilities are participating providers. An Enrollment/Change Form and a Primary Care Physician Selection form must be completed, signed and returned to Human Resources no later than November 16, 2009 if you wish to change your health insurance plan. Please find the link to the Enrollment/Change Form below. The Primary Care Physician Selection Form will be found in the back of the HMO Insurance Handbook.

Enrollment/Change Form <http://www.state.tn.us/finance/ins/pdf/0820.pdf>

HMO Handbook http://www.state.tn.us/finance/ins/pdf/cigna_hmo10.pdf

CIGNA POINT OF SERVICE (POS)

If you are currently enrolled in the PPO or HMO, you will be allowed to transfer medical coverage to the Point-of- Service Plan during the Annual Enrollment/Transfer Period.

Please check the current provider list at www.cigna.com or contact Cigna at 1-800-764-7642 to be sure your doctors and medical facilities continue to be participating providers. An Enrollment/Change form must be completed, signed and returned to Human Resources no later than November 16, 2009 if you wish to change your health insurance plan. Please find a link to this form below.

Enrollment/Change Form <http://www.state.tn.us/finance/ins/pdf/0820.pdf>

POS Handbook http://www.state.tn.us/finance/ins/pdf/cigna_pos10.pdf

OPTIONAL DENTAL INSURANCE

You are not required to participate in the State's medical plan to be eligible to enroll in this optional program. During the Annual Enrollment/Transfer Period, employees currently participating in the dental

insurance may choose to change plans. Also, dependents may be added to the dental plan. If the dependent is not currently enrolled in the health insurance program, verification of dependent eligibility must be provided. A list of acceptable documents may be found at the following link.

Dependent Eligibility Verification

http://www.state.tn.us/finance/ins/pdf/deva_eligible_docs.pdf

Assurant will continue to be the state provider for the Prepaid Dental Plan. The Prepaid Plan provides comprehensive benefits and low premiums. Employees electing to participate in the Prepaid Plan must select a dentist from the designated dentist list. The Designated Dentist Card and Enrollment/Change form must be completed and returned to Human Resources no later than November 16, 2009. The Designated Dentist Card will be found on the back cover of the Assurant Dental Insurance Handbook.

Delta will continue to be the state provider for the PPO Dental Plan. The PPO Option Dental Benefit Plan works like the health PPO, utilizing a list of preferred dentists. Delta Dental pays a percentage of the maximum allowable charge for covered services described in the group policy. Benefits for non-preferred dentists are paid after the applicable annual deductible has been met. Non-preferred dentists may charge above the maximum allowable charge, which will be your responsibility. Delta Dental provides a variety of benefits and the option of utilizing Preferred Dentists for maximum benefits and any other dentists for a reduced benefit. If you plan to enroll in this plan, you must complete an Enrollment/Change form and return it to Human Resources no later than November 16, 2009. Please find a link to the Enrollment/Change Form below. Also, we have provided a link below to handbooks for both dental insurance options.

Enrollment/ Change Form <http://www.state.tn.us/finance/ins/pdf/0820.pdf>

Assurant Handbook (Pre-Paid) http://www.state.tn.us/finance/ins/pdf/dental_pre10.pdf

Participating Providers <http://www.assurantemployeebenefits.com/wps/portal/ForMembers/FindADentist/>

Delta Handbook (PDO) http://www.state.tn.us/finance/ins/pdf/dental_ppo10.pdf

Coverage will begin January 1, 2010, and the first deduction will be taken from the December, 2009 paycheck.

OPTIONAL SPECIAL ACCIDENT INSURANCE

Employees enrolling in this program are not required to be a member of the State Group Insurance Program, and may purchase coverage on themselves or eligible dependents without having to prove insurability. The amount of coverage is based on the employee's base annual salary, and as the annual base salary changes, the monthly premium changes accordingly. This premium change occurs automatically. Employees pay the full premium for this coverage. An enrollment card and the Insurance Enrollment/ Change Application must be completed, signed and returned to Human Resources no later than November 16, 2009. Coverage will begin January 1, 2010, and the first deduction will be taken from the December paycheck. We have included below a handbook regarding this program as well as the two forms necessary for enrollment.

Optional Accident Enrollment Card <http://www.state.tn.us/finance/ins/pdf/0831.pdf>

Enrollment/Change Form <http://www.state.tn.us/finance/ins/pdf/0820.pdf>

Ft. Dearborn Handbook http://www.state.tn.us/finance/ins/pdf/life_basic.pdf

UNUM PROVIDENT TERM LIFE AND UNIVERSAL LIFE INSURANCE

Employees enrolling in these programs are not required to be a member of the State Group Insurance Program and may purchase coverage on themselves or their spouse. Enrollment for dependent children may be requested under the term life program. A link to the Unum Provident handbook is below along with links to other required forms. The Enrollment/Change Form, the Term Life or Universal Life Enrollment Form, and the Supplemental Application must be completed and returned to the Office of Human Resources no later than November 16, 2009.

Unum Provident Handbook	http://www.state.tn.us/finance/ins/pdf/life_opt.pdf
Term Life Enrollment Form	http://www.state.tn.us/finance/ins/pdf/unum_term.pdf
Universal Life Enrollment Form	http://www.state.tn.us/finance/ins/pdf/unum_ul.pdf
Supplemental Application	http://www.state.tn.us/finance/ins/pdf/unum_supp.pdf
Enrollment/Change Form	http://www.state.tn.us/finance/ins/pdf/0820.pdf

LONG TERM DISABILITY PLANS (LTD)

An Enrollment Form and a Personal Health Application must be completed, signed and returned to the Office of Human Resources no later than November 16, 2009. Please contact our office for the forms necessary for requesting enrollment in this program.

FLEXIBLE BENEFITS

Flexible Benefits Enrollment forms must be completed for each new calendar year. If you are participating in a Flexible Spending Program currently, you must complete a new enrollment form and turn in to Human Resources by 4:30 p. m. on November 16, 2009 in order to participate in this program during calendar year 2010.

Both the health insurance and dental insurance premiums are automatically sheltered from taxes. If you choose to waive this option, you must sign the waiver at the bottom of the FBMC Enrollment Form. The FBMC Enrollment Form for any of the transactions mentioned here must be in the Office of Human Resources no later than 4:30 p. m. on November 16, 2009. We have provided a link below for the FBMC Enrollment Form and the FBMC Handbook.

Please refer to Page 9 of the FBMC Handbook for information regarding the myFBMC Card.

FBMC 2010 Handbook <http://www.apsu.edu/Hrhomepage/Benefits/10TBRbook.pdf>

FBMC 2010 Enrollment Form <http://www.apsu.edu/Hrhomepage/Benefits/10TBRform.pdf>

All forms for changes in benefit options allowed only during the Annual Enrollment/Transfer Period must be in the Office of Human Resources no later than 4:30 p. m. on November 16, 2009 in order to be considered. We have been advised by the State of Tennessee Division of Insurance Administration that we may not accept forms after this time. For more information, call (931) 221-7013.