

THE UNIVERSITY OF ALABAMA

DEPARTMENT OF HUMAN RESOURCES

ANNOUNCES

OPEN ENROLLMENT

For

Medical Insurance

Blue Cross and Blue Shield of Alabama

Dental Insurance

MetLife

Vision Insurance

Spectera, Inc.

Flexible Spending Accounts

BamaFlex/Blue Cross and Blue Shield of Alabama

Thursday, November 1, 2007

through

Friday, November 30, 2007

IMPORTANT!
PLEASE READ CAREFULLY

**All change forms must be received by
5:00 p.m. Friday, November 30, 2007**

Department of Human Resources

IMPORTANT OPEN ENROLLMENT INFORMATION

Open Enrollment Dates: Thursday, November 1, 2007 – Friday, November 30, 2007

It's time to choose the benefits that will be in effect for you and your eligible dependents for calendar year 2008.

I. OVERVIEW – CHANGES FOR 2008

- Medical Insurance - Several provision changes and slightly higher premiums
- Dental Insurance - Enhanced benefits and lower premiums
- Vision Insurance - No changes in plan provisions or premiums
- No changes in the BamaFlex Program
- **NEW!** Enrollment forms may be submitted by fax, e-mail, mail, or in person.

If you do not want to make any changes in your medical, dental or vision insurance elections, no action is necessary on your part. However, you must take action if you want to participate in BamaFlex for 2008.

To Enroll or Make Changes: You must submit completed forms to our office by 5:00 p.m. Friday, November 30, 2007. You may download forms, pick up forms in the HR Service Center, (G-69 Rose Administration Building) or call to request that forms be sent via campus mail.

II. MEDICAL INSURANCE - Provision Changes for 2008

1. Waive \$200 hospital deductible for completion of Baby Yourself prenatal program
2. Allow routine bone density screening test every two years starting at age 40 with \$25 co-pay
3. Apply \$75 co-pays to additional diagnostic test procedures
4. Increase co-pays for recognized high-cost specialty drugs to \$100 per month
5. Increase some co-pays for mail order prescription drug plan
6. Allow coverage for Certified Nurse Midwife services in the State of Alabama

See Open Enrollment information on the Benefits webpage (<http://hr.ua.edu/benefits/>) or contact the HR Service Center for details of these changes.

Medical Plan - New Payroll Deductions

Coverage Level - Single

Annual Salary up to \$26,000/year
Annual Salary more than \$26,000/year

Employee Cost

<u>Current 2007</u>	<u>New 2008</u>
\$29/mo.	\$30/mo.
39	40

Coverage Level - Family

Annual Salary up to \$26,000/year
Annual Salary more than \$26,000/year

208	209
238	239

Family - Both Spouses eligible employees at UA

132	133
-----	-----

Note: If you wish to enroll, cancel or change your current level of medical coverage, you must submit the appropriate form. If you are currently enrolled in the Blue Cross Medical Plan and wish to continue at the same level of coverage, no action is necessary on your part.

III. DENTAL INSURANCE – Provision Changes for 2008

1. Plan will allow composite (white) fillings in any tooth
2. In-network maximum annual benefit increased to \$1,500 per covered member

Dental Plan – 5% Decrease in Payroll Deductions

	Employee Cost	
	<u>Current 2007</u>	<u>New 2008</u>
Single	\$22.40/mo.	\$21.28/mo.
Single + one dependent	43.69	41.51
Family	62.99	59.84

Note: If you wish to enroll, cancel or change your level of dental coverage, you must submit the appropriate form. If you are currently enrolled in the MetLife Dental Plan and wish to continue at the same level of coverage, no action is necessary on your part.

IV. VISION INSURANCE - No Provision Changes for 2008

No Change in Payroll Deductions

	Employee Cost
	<u>2008</u>
Single	\$5.15/mo.
Employee + one dependent	9.51
Family	16.64

Note: If you wish to enroll, cancel or change your level of vision coverage, you must submit the appropriate form. If you are currently enrolled in the Spectera Vision Plan and wish to continue at the same level of coverage, no action is necessary on your part.

V. FLEXIBLE SPENDING ACCOUNTS - NO CHANGES

1. BamaFlex is the University's flexible spending account program. Employees who have participated in the past know that through a little planning and a minimum amount of effort, they can save hundreds of dollars in taxes each year. If you are not a BamaFlex participant, please call the HR Service Center to learn how you can save by paying for eligible healthcare or daycare expenses with tax-free BamaFlex dollars!

2. Maximum contributions for 2008 remain at: Healthcare - \$7,500, Dependent Care - \$5,000

3. For the 2008 BamaFlex Program, eligible expenses will have to be incurred by December 31, 2008, and all reimbursement requests will have to be received by Blue Cross by March 31, 2009.

4. Current participants in BamaFlex 2007 must incur eligible expenses by December 31, 2007, and file requests for reimbursement by March 31, 2008, for their 2007 BamaFlex expenses.

REMEMBER - You Must Enroll Each Year to Participate in BamaFlex

Even if you are currently enrolled in BamaFlex, you must submit a new election form to continue in 2008. If you do not submit a new election form, your BamaFlex participation will end December 31, 2007.

VI. EFFECTIVE DATE FOR NEW DEDUCTIONS

All health (medical, dental and vision) insurance plan enrollments and changes will be effective on January 1, 2008. Health insurance premiums are deducted one month in advance. Changes in your insurance deductions submitted during November will appear on your December paycheck. BamaFlex deductions for the 2008 plan year will begin in January 2008. All health insurance premiums and BamaFlex deductions are taken on a pre-tax basis.

VII. CHANGES IN INSURANCE ENROLLMENT DURING A PLAN YEAR

Are you getting married? Having a baby? It is important to note that changes to your enrollment in the medical, dental and vision insurances as well as changes regarding BamaFlex can be made only during Open Enrollment and during the 30 day period immediately following a life change event. If you experience a life change event such as birth of a child, marriage, divorce, death of a dependent, significant job change, etc., please contact the Human Resources Service Center immediately to discuss your options.

VIII. TO ENROLL OR MAKE CHANGES DURING OPEN ENROLLMENT

We will accept enrollment forms by fax, e-mail, mail, or in person.

To obtain forms:

Log on to <http://www.bama.ua.edu/~hr/benefits>

Visit or call the HR Service Center @ 348-7732 to request forms.

Please make sure you sign all your completed forms.

To submit completed forms, you can:

Bring them to the HR Service Center, so we can review them with you.

Fax completed forms to: **205-348-8755**.

E-mail scanned forms to: **hrsvctr@ua.edu**

Mail completed forms via campus or U.S. mail to:

HR Service Center
Box 870174
G-69 Rose Administration Building
The University of Alabama
Tuscaloosa, AL 35487-0174

You must return the completed forms to the HR Service Center by 5:00 p.m. Friday, November 30, 2007.

We will go by the postmark date if forms are sent by the U.S. mail.

IX. LET US HELP YOU!

The Human Resources Service Center staff is here to help you get the most from our University benefits. Please contact us if you have any questions or concerns. You may obtain information and forms on line at: <http://www.bama.ua.edu/~hr/benefits>, by visiting the HR Service Center (G-69 Rose Administration Building), or by calling the HR Service Center @ 348-7732.