November 13, 2013

MEMORANDUM

TO: All Benefit Eligible Faculty & Staff Employees

FROM: Mr. Ralph Johnson
Senior Vice President for Administration

CC: Larry L. Calvin, PHR
Director of Human Resources

Adicia W. Waddell
Associate Director of Human Resources

RE: 2014 OPEN ENROLLMENT
MEDICAL, DENTAL, VISION, FLEXIBLE SPENDING & CANCER
COVERAGE

As you are aware from newspaper articles and television news that the most talked about subject today is healthcare and how do we pay for it. Xavier University is committed to providing you and your eligible dependents with the best healthcare coverage at an affordable cost. During the 2013 Health Care plan year, for Xavier, Humana Healthcare paid out more money in claims than it collected in premiums. This has resulted in a proposed increase in premiums by Humana for you and the University.

When Humana submitted their initial proposal to Xavier for the 2014 Healthcare plan renewal, the proposed renewal premium was a 32.07% increase. However, through hard-fought negotiations, we were able to reduce the overall proposed premium increase to 12.89%. (Individual plan increases will vary) Even though you and the University will have to pay more in premiums, the renewal is considerably less than what many employers and employees on average are paying for healthcare in the metropolitan New Orleans area. We are pleased to announce however: that the voluntary dental, vision and life insurance plans will not have any increases for 2014.

Please note that we will be adding a new medical option called the Simplicity Plan. This plan has no deductibles and will be offered in addition to the current four plans. This Simplicity Plan will be discussed during the Open Enrolment meetings. We will be challenging you in 2014 to become an active partner with Xavier in controlling our healthcare costs which will affect our renewal for 2015. You will be encouraged to participate in healthcare assessments, biometric screenings, the Vitality program, and other initiatives which could impact the overall costs of our renewal for 2015. Together, I know we can make a difference.
The 2014 Benefits Open Enrollment period for Xavier University of Louisiana will begin November 18, 2013, and end on November 26, 2013. All benefit eligible employees are required to attend one of the Open Enrollment meetings. All changes made during Open Enrollment will be effective January 1, 2014. The Open Enrollment period is your opportunity to review your current benefit elections to ensure that they continue to meet your needs and those of your family. Plan representatives will also be available during Open Enrollment to provide you with information and answer your questions.

Xavier continues to be committed to offering a comprehensive, cost efficient and competitive benefits package to all eligible faculty and staff by continuing to be aware of developing trends and opportunities in the benefits marketplace. Humana will continue to administer Xavier’s health, dental and vision plans. The University will continue to offer the Transamerica Cancer and the Ceridian Flexible Spending Plans.

During the Open Enrollment period, all benefit eligible employees will be required to do one or more of the following:

- Attend one of the Open Enrollment meetings whether or not you are enrolled in one of Xavier’s health plans.

- Complete a form indicating that you are not making changes to your healthcare coverage or complete a new enrollment application:
  - If you are NOT making any changes to your health, dental, or vision coverage, you must complete the “Employee Confirmation of No Change in Coverage” form. This form must be returned to the Office of Human Resources by November 26, 2013. The form may be faxed to 520-7937 or emailed to hrbenefits@xula.edu.
  - If you are enrolling or making changes to your health, dental, and/or vision plans you must complete a new enrollment application for 2014.

- Complete an application if you wish to enroll in the Flexible Spending Plan.

- Complete an application if you wish to enroll in the Transamerica Cancer Plan.

ALL FORMS AND APPLICATIONS MUST BE RECEIVED IN THE HUMAN RESOURCES DEPARTMENT ON OR BEFORE NOVEMBER 26, 2013. NO ENROLLMENT APPLICATIONS WILL BE ACCEPTED AFTER THIS DATE.

Please contact Human Resources at 520-7537 or email jmorgan3@xula.edu to register for one of the Open Enrollment sessions.
2014 Open Enrollment Meetings Schedule:
The enrollment meetings will be held in the Convocation Center Annex, Room 111

*(Please note: November 21, 2013 meetings will be held in Human Resources Conference Room B, Xavier South)*

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
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<tbody>
<tr>
<td>Monday, November 18, 2013</td>
<td>8:00am, 10:00am &amp; 3:00pm</td>
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<tr>
<td><em>Thursday, November 21, 2013</em></td>
<td>8:00am, 10:00am &amp; 3:00pm</td>
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<td>Tuesday, November 19, 2013</td>
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<td>Monday, November 25, 2013</td>
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<td>Wednesday, November 20, 2013</td>
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<tr>
<td>Tuesday, November 26, 2013</td>
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**Humana Simplicity Plan Premiums (New Option)**
*Effective January 1, 2014*

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<tr>
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<tbody>
<tr>
<td>Employee only</td>
<td>$66.32</td>
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<tr>
<td>Employee + Spouse</td>
<td>$530.51</td>
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<td>Employee + Child(ren)</td>
<td>$484.09</td>
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<td>Family</td>
<td>$773.88</td>
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**Humana Ochsner TotalCare HMO Plan Premiums**
*Effective January 1, 2014*

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<tr>
<td>Employee only</td>
<td>$48.17</td>
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<td>Employee + Spouse</td>
<td>$494.22</td>
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<td>Employee + Child(ren)</td>
<td>$450.02</td>
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<td>Family</td>
<td>$715.11</td>
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**Humana High Deductible Health Plan Premiums**
*Effective January 1, 2014*

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<tr>
<td>Employee only</td>
<td>$63.66</td>
<td>$31.83</td>
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<td>Employee + Spouse</td>
<td>$524.97</td>
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<td>Employee + Child(ren)</td>
<td>$596.88</td>
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<td>Family</td>
<td>$764.66</td>
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### Humana Health Base Plan Premiums
*Effective January 1, 2014*

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<td>Employee only</td>
<td>$127.69</td>
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<td>Employee + Spouse</td>
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### Humana Health Enhanced Plan Premiums
*Effective January 1, 2014*

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<td>Employee only</td>
<td>$165.63</td>
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<td>Employee + Spouse</td>
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### Humana Dental Premiums
*Effective January 1, 2014*

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<td>Family</td>
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### Humana Vision Premiums
*Effective January 1, 2014*

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<td>Employee + Spouse</td>
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<tr>
<td>Family</td>
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