



October 15, 2009

MEMORANDUM

TO: All Benefit Eligible Faculty & Staff Employees

FROM: Adicia Waddell
Associate Director of Human Resources

CC: Larry Calvin, PHR
Director of Human Resources

Calvin Tregre
Senior Vice President for Administration

**RE: MEDICAL, DENTAL, VISION & CANCER COVERAGE
2009 OPEN ENROLLMENT**

I am pleased to announce the 2009 Open Enrollment period for Xavier University of Louisiana. Xavier continues to be committed to offering a comprehensive, cost efficient and competitive benefits package to all faculty and staff. Open Enrollment is your opportunity to review your current benefit elections and discuss them with plan representatives. *Open Enrollment will begin October 19, 2009, and extend through November 6, 2009. All changes made during Open Enrollment will be effective January 1, 2010.*

We continue to be aware of developing trends and opportunities in the benefits marketplace. As a result of this awareness and in response to your suggestions, Humana will continue to administer our health care coverage. The dental and vision plans will also be administered by Humana.

In addition to continuing the Transamerica Cancer Plan, there will be modest changes in the Humana healthcare plan design that will be discussed in detail during the Open Enrollment meetings. Employees currently enrolled in the base plan will see a decrease in their premiums. Additionally, employees will see a decrease in the vision premiums. The University will continue to contribute a major portion of your healthcare premium. *Please see the attached premiums for all plans for 2010, and the Open Enrollment meeting schedule.*

Please review your benefit elections to ensure that they continue to meet the needs of you and your family. On a more personal level, this year, I wish to challenge each of you to focus on your well being. Maintaining your health not only improves your quality of life, but statistics have shown that a healthier **YOU** can lead to overall benefits program cost reductions. My best to you and yours – STAY WELL.

All participants must complete a new application for health, dental and or vision even if you are currently enrolled. Section 111 of the Medicare, Medicaid, and SCHIP Extension Act of 2007 (P.L. 110-173), adds new mandatory reporting requirements for group health plans. These reporting requirements include mandatory reporting of social security numbers for all employees and dependents covered under our group health plans. We must now collect and supply our insurance carriers with social security numbers for all spouses and other family members who are active covered individuals, in addition to having social security numbers for the subscribers (employees). Please be prepared to supply social security numbers for your covered dependents at our Open Enrollment meetings. We will be collecting this information on your Benefit Election Form.

All enrollment applications must be received in the Office of Human Resources on or before November 6, 2009. No enrollment applications will be accepted after this date.

We invite you to attend one of the open enrollment meetings. Please call Human Resources at 520-7537 to sign-up for one of the Open Enrollment sessions.

2009 Open Enrollment Meetings Schedule:

The enrollment meetings will be held in the Human Resources Conference Room A, Xavier South, Suite 410.

Monday, October 19, 2009
10:00am & 3:00pm

Monday, October 26, 2009
10:00am & 3:00pm

Wednesday, October 21, 2009
10:00am & 3:00pm

Wednesday, October 28, 2009
10:00am & 3:00pm

Thursday, October 22, 2009
10:00am & 3:00pm

Thursday, October 29, 2009
10:00am & 3:00pm

Humana Health Enhanced Plan Premiums

Effective January 1, 2010

	<u>Monthly</u>	<u>Bi-weekly</u>
Employee only	\$80.42	\$40.21
Employee + Spouse	\$392.68	\$196.34
Employee + Child(ren)	\$230.04	\$115.02
Family	\$542.32	\$271.16

Humana Health Base Plan Premiums

Effective January 1, 2010

	<u>Monthly</u>	<u>Bi-weekly</u>
Employee only	\$61.00	\$30.50
Employee + Spouse	\$297.85	\$148.92
Employee + Child(ren)	\$174.49	\$87.24
Family	\$411.35	\$205.68

Humana Dental Premiums

Effective January 1, 2010

	<u>Monthly</u>	<u>Bi-weekly</u>
Employee only	\$27.93	\$13.97
Employee + Spouse	\$55.80	\$27.90
Employee + Child(ren)	\$59.06	\$29.53
Family	\$92.48	\$46.24

Humana Vision Premiums

Effective January 1, 2010

	<u>Monthly</u>	<u>Bi-weekly</u>
Employee only	\$5.29	\$2.65
Employee + Spouse	\$10.05	\$5.03
Employee + Child(ren)	\$10.58	\$5.29
Family	\$15.87	\$7.94