

# FY2010 Benefit Choice Information

Enrollment Period May 1 – May 31, 2009

Informational Sessions: May 5<sup>th</sup>, Student Center, Ballroom A, at 9 a.m., 12 noon and 3 p.m.

The State Employees' Group Insurance Program Benefit Choice enrollment period will be May 1 – May 31, 2009. Changes made during this period will become effective July 1, 2009.

*A Benefit Choice Options Booklet*, including an election form, is currently being mailed directly to the home address of all plan participants. In addition, the Benefit Choice Options Booklet will be available on-line at [www.benefitschoice.il.gov](http://www.benefitschoice.il.gov) for this information beginning May 1, 2009. If you are **not** making any changes, do not submit an election change form.

*Benefit Choice Sessions* are planned for Tuesday, May 5, 2009 at the Student Center in Ballroom A at 9:00 a.m., 12:00 p.m. and 3 p.m. We will review all changes and the new information outlined below. Representatives from Health Alliance HMO, Health Link and Eye Med will be available for you to ask questions, provide plan material and will also have some free giveaways. Be sure to stop by!

## What's changing?

### Quality Care Health Plan (QCHP)

- Prescription deductible of \$75 per plan participant per plan year
- Prescription co-payments for preferred brand and non-preferred brand increase to \$26/\$52 respectively (generic remains \$11)
- New in-network hospital admission deductible of \$50 per plan participant
- Out-of-network hospital admission deductible increases to \$300 per plan participant
- Employee and dependent health contributions have increased
- Audiologist fee benefit increases to \$150, available once every three plan years
- Hearing aid benefit increases to \$600, available once every three plan years

### ❖ Managed Care Health Plan (HMO/OAP)

- Prescription deductible of \$50 per plan participant per plan year remains the same
- Prescription co-payments for preferred brand and non-preferred brand increase to \$24/\$48 respectively (generic remains \$10)
- Inpatient hospitalization co-payment increases to \$275
- Outpatient surgery co-payment increases to \$175
- Employee and dependent health contributions have increased
- Audiologist fee benefit increases to \$150, available once every three plan years
- Hearing aid benefit increases to \$600, available once every three plan years

### ❖ Quality Care Dental Plan

- Dental annual maximum benefit increases to \$2,250
- Orthodontia lifetime maximum increases to \$1,750
- Restorative Services have been enhanced

## What's new?

### ❖ NEW – Public Act 95-0958 – Coverage for Adult Children

- Three new categories for adult children effective July 1, 2009
- Special enrollment period May 1 – July 31, 2009

- Separate enrollment form for these categories on-line at [www.benefitschoice.il.gov](http://www.benefitschoice.il.gov) or available at our informational sessions
- Premiums will be payroll deducted
  
- ❖ Domestic Partnership
  - Beginning July 1, 2009, health care premium payments will be made by payroll deductions
  - No more billing

## What can you change?

- ❖ Change your health plan
- ❖ Add or drop dependents
- ❖ Increase (up to 8 times salary) or decrease optional term life insurance (increases require statement of health form)
- ❖ Add or drop child, spouse and/or AD&D life coverage
- ❖ Enroll in Flex Spending programs (MCAP and/or DCAP)
- ❖ Opt-in or Opt-out of the health, dental and vision programs
- ❖ Re-enroll if previously waived coverage or waive coverage
- ❖ Enroll an unrelated same-sex Domestic Partner

## Questions?

If you have questions about the Benefits Choice Options, call Employee Benefits at 453-6668. Visit [www.benefitschoice.il.gov](http://www.benefitschoice.il.gov) for forms or more information. Be informed! Review your Benefit Options Booklet if you are not going to attend a meeting. There is important information in this booklet concerning your insurance plan!

### **Understanding YOUR Benefits!**

*As the annual Benefit Choice Period begins, Employee Benefits strongly encourages you to attend one of the informational sessions on May 5<sup>th</sup>. Not only will we be providing the latest information about upcoming changes and new plan information, but an overview of all your SIUC benefits will be made available to you during these sessions. Don't miss this opportunity to receive details about YOUR benefits!*