



Community Provider of  
Enrichment Services, Inc.

2011 Open Enrollment  
November 22 – December 17

# Today's Meeting



- Benefits Introduction
- Open Enrollment & Qualifying Events
- Healthcare Reform
- Benefit Package

# The Big Picture

## CPES Paid

- EIB
- PTO
- ESOP

## Added Extras

- ▶ Flexible Scheduling
- ▶ Casual Dress
- ▶ Wellness Program

## CPES & Employee paid (Shared Costs)

- Medical

## Employee Paid (Voluntary)

- Vision
- Dental
- 401(k)
- Buy-Up on Life Insurance
- Dependent Life Insurance
- Buy-Up On Accidental Death & Dismemberment
- Long Term Care Insurance **NEW** 3/1/11
- Supplemental AFLAC benefits

# The Challenges...Solutions

## Challenges

- ▶ Maintain major medical coverage
- ▶ Current loss ratio over 100%
- ▶ Provide options
- ▶ Minimize your share in cost

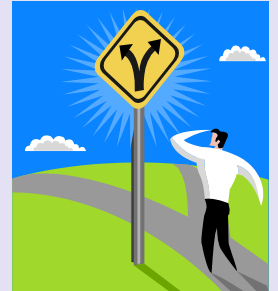
## Solutions

- ▶ Take charge of your health
- ▶ Become wiser consumers
  - ▶ Know your benefits
  - ▶ Ask questions
  - ▶ Investigate all options

# Your Benefits

***The Best Decisions...***are based on information.

This information has been prepared to assist you in evaluating your benefits available through CPES.



This is an overview of the benefit plans and should not be construed as individual Summary Plan Descriptions.

For each coverage elected, you will receive a Summary Plan Description or Certificate of Coverage from the insurance carrier or Human Resources. If you are uncertain about any provisions specified in this presentation, please refer to your SPD or Certificate which will govern.

# Open Enrollment & Qualifying Events

**Open Enrollment is time for eligible employees to:**

- Enroll in or change plans
- Add or delete dependents


**After Open Enrollment changes to your elections are only allowed with a Qualifying Event:**

- Marriage or divorce
- Birth or adoption of a child
- Child is no longer a dependent (age 26)
- Spouse change of employment or change of insurance due to employment
- Other events may qualify

**YOU MUST REPORT A QUALIFYING EVENT WITHIN 31 DAYS OF THE EVENT!**

**\*PLEASE INFORM JACQUE JONES IN HR OF ANY CHANGES\***

# Benefit Overview

- **Medical** – **Benefit Changes**, Basic Life AD&D – No Changes
- **Dental**- No Change
- **Vision**- **Benefit Changes**
- **Voluntary Life** – No Changes
- **Voluntary Long Term Care** –  **NEW**
- **Voluntary AFLAC Benefits** – No Change
- **401(k)** - No Changes

# Health Care Reform

- **Dependents covered to age 26 on the medical plan  
Married or unmarried and do not need to be financially dependent**
- **No lifetime limit on benefits**
- **No pre-existing limitation for dependents under age 19**
- **Medical plans are considered “grandfathered”**
- **Go to the K drive & CPES.com for official 2011 notices**



## CPES considers this medical plan to be in a “grandfathered” status

	<b>In - Network</b>
<b>Office Visit</b>	\$25/\$75 copay
<b>Deductible</b>	<b>\$5,750/\$11,500</b>
<b>Co-Insurance Limit</b>	<b>\$7,750/\$15,500</b>
<b>Co-Insurance</b>	90% after deductible
<b>Diagnostic Imaging (MRI, PET, CAT)</b>	90% after deductible
<b>In-Patient Hospital</b>	90% after deductible
<b>Out-Patient Hospital</b>	90% after deductible
<b>Emergency Room</b>	<b>\$350 copay</b> (waived if admitted)
<b>Urgent Care</b>	<b>\$57.50 copay</b>
<b>Prescription Copay</b>	\$10/\$35/\$60/\$100
<b>Mail Order Prescription</b>	2.5X RX copay
<b>Lifetime Maximum</b>	<b>UNLIMITED</b>

# Health Reimbursement Account (HRA)

- **Employees on the Silver Plan**
- **\$500 Individual/\$750 Family**
- **Reimburse deductible expenses after first \$1,500**
- **Seamless claims process**
- **No carry-over from year-to-year**

# Gold Medical Plan

## CPES considers this medical plan to be in a grandfathered status

	<b>Network</b>
<b>Office Visit</b>	\$15/\$50 copay
<b>Deductible</b>	\$1,500/\$3,000
<b>Co-Insurance Limit</b>	\$4,500/\$9,000
<b>Co-Insurance</b>	85% after deductible
<b>Diagnostic Imaging (MRI, PET, CAT)</b>	85% after deductible
<b>In-Patient Hospital</b>	85% after deductible
<b>Out-Patient Hospital</b>	85% after deductible
<b>Emergency Room</b>	\$200 copay (waived if admitted)
<b>Urgent Care</b>	\$75 copay
<b>Prescription Co-pay</b>	\$10/\$30/\$50
<b>Mail Order Prescription</b>	\$25/\$75/\$125
<b>Lifetime Maximum</b>	<b>UNLIMITED</b>

# Employer Paid Basic Life/ AD&D Benefits

- All full time employees participating in medical plan
- \$10,000 Life Benefit
- Additional \$10,000 benefit if death caused by an accident
- Accelerated Death Benefit is 75%

**Be sure to review your current beneficiary designation**

# Where's the right place to go for medical care?

- Office Visit
  - Try to make an appointment with your physician
  - Cost effective
- Convenience Clinics
  - Open daily, no appointment necessary
  - Same cost as your PCP
  - See the K Drive and CPES.com website for links to convenience clinics
- Urgent Care
  - Higher copay
  - Urgent but not an emergency matter after hours
  - Less expensive than ER
  - Less wait time than ER
- Emergency Room
  - Highest copay
  - copay waived if admitted



# Ways to Save on Prescriptions...

- Retail Chain Generic Drug Programs
  - \$4 Generic Prescriptions
    - 30 day Supply
  - \$10 Generic Prescriptions
- UHC “1/2” Tablet Program”
- Ask your physician about generic alternatives
- Compare prescription prices



# Bi-weekly Employee Medical Cost

	Silver Plan	Gold Plan
Employee Only	\$24.23	\$115.59
Employee + Spouse	\$163.98	\$357.80
Employee + Child(ren)	\$151.38	\$335.97
Family	\$302.44	\$599.77

# CPES Medical Cost

	Bi-weekly	Monthly
Employee Only	\$202.77	\$439.33
Employee + Spouse	\$317.33	\$687.54
Employee + Child(ren)	\$307.00	\$665.17
Family	\$430.83	\$933.48

# PPO Dental Plans

## Low Option

Deductible	\$50/\$150
Calendar Year Maximum	\$1,000
Diagnostic/Preventive	100% no deductible
Basic Restorative	80% after deductible
Major Services	50% after deductible
Orthodontics	50% no deductible
Lifetime Ortho Maximum	\$1,000

## High Option

Deductible	\$50/\$150
Calendar Year Maximum	\$1,500
Diagnostic/Preventive	100% no deductible
Basic Restorative	80% after deductible
Major Services	50% after deductible
Orthodontics	50% no deductible
Lifetime Ortho Maximum	\$1,500

# Bi-weekly Employee Dental Cost

	Low Option	High Option
Employee Only	\$6.85	\$13.16
Family	\$21.05	\$36.19

# Vision Plan

- ◆ Eye Exam and Lenses every 12 months
- ◆ Frames every 24 months
- ◆ In-Network Benefits
  - ◆ Exam - \$20 copay, then covered 100%
  - ◆ Lenses - \$20 copay, then covered 100%
  - ◆ Frames – \$20 copay, retail value of **\$130**
  - ◆ Contacts – Some covered in full after \$20 copay
- ◆ Out-of-Network Benefits
  - ◆ Exam – reimbursed up to \$40
  - ◆ Lenses - reimbursed up to \$40 - \$80
  - ◆ Frames – reimbursed up to \$45
  - ◆ Contacts
    - ◆ Elective – reimbursed up to \$125
    - ◆ Medically Necessary – reimbursed up to \$210

# Vision Plan



## FRAME ENHACEMENT

Effective 1/1/11

- Retail-based allowance (\$130.00) applied toward the purchase price of frames from any network provider — at both private practice and retail locations!
- Many providers will also offer an additional discount off any overage on the frame prices

# Vision Plan



## HOW TO ACCESS YOUR ONLINE ID CARD

1. Go to [myuhcvision.com](http://myuhcvision.com)
2. Log in
3. Click on “Print Here to Print Vision ID Card”
4. A pdf with your personal information is generated
5. PRINT.....

# Bi-weekly Employee Vision Cost

Employee Only	\$2.73
Employee + Spouse	\$4.67
Employee + Child(ren)	\$4.89
Family	\$6.87

# Voluntary Life

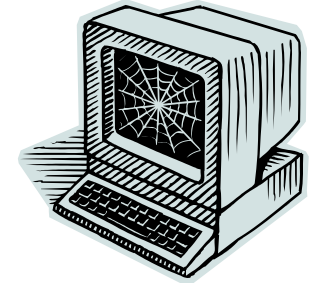
- Premiums paid via payroll deduction
- Employee benefit is lesser of \$500,000 or 5 times annual salary
  - Spouse benefit up to 50% of employee
  - Children up to \$10,000
- Portable
- Travel Assistance Program

# Aflac<sup>TM</sup> Supplemental Insurance Benefits

- **Personal Accident Indemnity Plan**
- **Hospital Protection Plan**
- **Personal Disability Income Protector (Short Term Disability)**
- **Limited Benefit Cancer Indemnity Insurance**
- **Personal Sickness Indemnity**
- **AFLAC Dental**



# UHC Websites



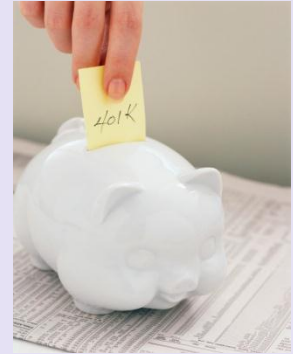
- MEDICAL – [www.myuhc.com](http://www.myuhc.com)
- LIFE – [www.uhcspecialtybenefits.com](http://www.uhcspecialtybenefits.com)
- DENTAL – [www.myuhcdental.com](http://www.myuhcdental.com)

In the dentist locator they would choose – National PPO Network

- VISION – [www.myuhcvision.com](http://www.myuhcvision.com)

# CPES 401(k) Facts

- The CPES 401(k) & Profit Sharing Plan is a qualified retirement plan.
- You can enroll the 1<sup>st</sup> of the month following your 90<sup>th</sup> day of employment.
- You do not have to wait for open enrollment.
- You must be 19 years of age.
- There are multiple funds to choose from.
- You can elect to do a flat dollar amount or a percentage of your pay.
- Rollovers can be done immediately. You do not have to wait the 90 days.



# ESOP or 401(k) Questions

- Email – [jstetzel@cpes.com](mailto:jstetzel@cpes.com)
- Dedicated FAX – (641) 755-3621
- Dedicated Phone Line – (520) 954-5446
- CPES Website
  - Employee Relations Section
  - Benefits Package



# 2011 Health & Wellness

- Keep your eyes open for more to come
  - Health Fairs
  - UHC Resources
  - E-mail
  - Flyers
  - Newsletters
  - Lunch N' Learns
  - K drive and CPES.com postings
  - Health Risk Assessments



# 2011 Action Items

- All benefit eligible employees must complete the goldenrod enrollment form
- If you have dependents enrolled in the Medical plan you must provide HR with their Social Security Number(s)
- If you waive coverage please indicate reason on the goldenrod enrollment form
- If you currently have benefits and fail to return the goldenrod enrollment form you will be enrolled at the same benefit level but on an after tax basis.



All forms must be turned into HR (Jacque) no later than Friday, December 17<sup>th</sup>.

