Benefits: 2012-2013

April 10, 2012
No paper

- No benefits open enrollment packets
  - Paper booklets are available in HR or at RiceFest
  - A lot of information online
- We mailed a postcard reminder to your home address
- Open enrollment is April 9 – April 27, 2012
  - No deadline extensions and no exceptions!
  - Don’t procrastinate!
- Complete open enrollment via Esther (http://esther.rice.edu)
- Rice Fest is TODAY in the RMC/Ley Student Center from 11:00 am – 3:00 pm
- Check out our great open enrollment videos online, including our Spanish language videos!
Medical plan

- **Premium rates are going up 6%** (1/2 of last year’s 12%)
  - Plan coverage remains the same, with the addition of:
    - In network chiropractic care for the HMO, Flexplan (POS) and PPO
  - **Kelsey-Seybold out of all plans by April 21, 2012**
    - Select a new PCP for the HMO or Flexplan (POS) now!
- **Sample rates:**
  - HMO Employee Only increasing $2.50 per paycheck
  - POS Employee + Spouse increasing $12.50 per paycheck
  - PPO Employee + Family increasing $31.50 per paycheck
Why are health costs increasing?

- Health care inflation in the U. S. marketplace continues at a double-digit rate
- Our own medical claims expense is driving the cost up – *remember, all of us pay for the health care that we all use*
  - Prescription drugs costs
  - Medical plan usage
  - High-tech treatments
  - Use of the emergency room
- We asked you to use the plan wisely and you did!
  - 18% reduction in emergency room use and better use of urgent care centers saved the health plan $250,000+
  - Our switch to Envision and your more prudent use of the prescription drugs saved the plan over $1M in one year
    - 3.5% more generic use
    - Slight increase in mail order use
What can I do to help?

- Monitor your use of the medical plan
- Take care of yourself and participate in wellness programs
- Think about your use of the emergency room:
  - What is an ER and what is “urgent care?”
  - Consider Baylor Express Care Clinic for same-day service
- Consider using a generic prescription drug instead of a brand name
  - Seroquel, Avapro, Avalide, Lexapro, Provigil, Plavix, Lunesta, Actos, Singular, Detrol, Diovan, Geodon, Viagra and Lidoderm going generic in 2012
- Consider where you buy your medications
  - Great alternatives via mail order (participants love the program!)
- Make sure that your dependents are truly eligible under our plans.
Other changes?

- Dental rate changes:
  - DMO has no rate increase
  - Indemnity dental rate increases 3.5%
  - Plans remain the same

- The medical spending account limit is capped at $2,500 for 2012-2013 (per federal law)

- Don’t forget to re-enroll in flexible spending plans!

- No other changes – phew!
To do list...

- Re-examine your benefit elections:
  - April 9 – 27 (no exceptions to the deadline!)
  - Rice Fest is April 10, 11:00 am to 3:00 pm
  - Beneficiaries – update!
  - Retirement plans – save now for your future!
- Think about the cost savings tips – for you and the plan
- Encourage people to take responsibility for their benefits and their health
- Look online at our vast resources:
  - http://benefits.rice.edu