



2010 OPEN ENROLLMENT NEWSLETTER

Making Important Choices

Open enrollment is the period during which you can enroll or make changes to certain benefit elections for the upcoming calendar year. Open enrollment for 2010 will be held from October 15 to November 16, 2009.

During open enrollment, you may elect or make changes to the following benefit plans offered by Georgetown University:

- › Medical
- › Dental
- › Vision
- › Flexible Spending Accounts
- › Supplemental Life Insurance
- › Voluntary Accidental Death and Dismemberment
- › Spouse Life
- › Child Life

Electing Your Benefits for 2010

- › If you are satisfied with your medical and vision plans, you need not take any action during open enrollment.
- › If you are enrolled in either CareFirst dental plans (Standard or Enhanced), you will need to select a new plan or waive coverage. If you take no action during open enrollment, you and your covered dependents will be placed into one of the new Delta Dental plans (Standard or Enhanced).
- › If you are enrolled in our flexible spending accounts (for health care or dependent day care expenses) your enrollments will end on December 31. You must re-enroll each year because federal law requires a positive enrollment for these plans.
- › Your contributions for the plans in which you are enrolled will be adjusted to reflect the 2010 premium rates.

The Office of Faculty and Staff Benefits is pleased to announce enhancements to our online plan comparison resources. On October 15, go to <http://benefits.georgetown.edu> to access the *2010 Medical Plan Chooser* which helps you compare the features, networks and costs associated with the Kaiser, CareFirst, Aetna and UHC medical plans. From the benefits site you may also link to the *Dental Plan Comparison Tool* to determine which plan best meets the needs of you and your family.

**Open Enrollment
October 15 –
November 16, 2009**

Included in this issue:

- › *New Aetna Open Choice PPO*
- › *Delta Dental Replaces CareFirst*
- › *Mental Health Parity Act*
- › *Going Green(er)*
- › *GUWellness: Mind, Body, Soul*
- › *GU Advantage Updates*
- › *2010 Insurance Premiums*
- › *Outreach and Events*



OPEN ENROLLMENT

***Additional PPO Option
for 2010*****More choice for faculty and staff**

Aetna Open Choice PPO joins the growing list of health insurance options for Georgetown University's benefits-eligible employees in 2010.

Like the CareFirst BlueChoice POS and the UnitedHealthcare PPO, the new Aetna PPO will allow members to access network and non-network providers without referrals from a primary care physician. Where the CareFirst plan is based on a local network of preferred providers, both UHC and Aetna are based on larger, national networks.



"It's really important to me that people feel they have honest-to-goodness choice in the medical plans sponsored by Georgetown," says Chief Benefits Officer, Charles DeSantis. Since joining the University in the spring of 2006, DeSantis has increased the number of available medical insurers from two to four. "The new Aetna plan provides an alternative PPO option at a lower premium cost," DeSantis explains. "Now our faculty and staff will have to look closely at what's important to them in a health plan. My office provides a lot of tools to help them do just that."

2010 Benefit Plan Comparison Resources *Enhanced***Georgetown Medical Plan Chooser**

- Compare out-of-pocket costs
- Network doctors
- Rate plans based on your needs and utilization

Georgetown Dental Plan Comparison Tool

- Compare plan features
- Discounts and covered services
- Network dentists

Available October 15, 2009
<http://benefits.georgetown.edu>

Questions?

Open Enrollment Call Center
1-202-687-3300

Available October 15 – November 16, 2009
Monday – Friday, 8:30 a.m. – 5:00 p.m.
or visit <http://benefits.georgetown.edu>

The Mental Health Parity Act**How it could affect your pocket book in 2010**

On October 3, 2008, President Bush signed the Emergency Economic Stabilization Act, which included the Paul Wellstone and Peter Domenici Mental Health Parity and Addiction Equity Act of 2008.

As of January 1, 2010, financial requirements and treatment limitations applied to mental health and substance abuse benefits can no longer be any more restrictive than those applied to physical health benefits. This means that you will receive the same coverage and reimbursement levels for mental health visits as you do for your medical care. The Office of Faculty and Staff Benefits will keep you informed of any updates and clarifications to the law as they become available. In the meantime, refer to your 2010 Benefits Guide for more plan-specific information.

Delta Dental Replaces CareFirst Dental Plans

In 2010, Delta Dental, the largest provider of dental insurance in the United States, will replace CareFirst as the insurer of the Standard and Enhanced dental plans for faculty and staff.

“In 2007 we created the existing Standard and Enhanced dental plans when CareFirst terminated our old plans,” states Charles DeSantis, Chief Benefits Officer. “We’re hoping that the added enhancements available through Delta Dental and its expanded network of dentists will be a continued improvement to those who participate.”

Plan participants will see the greatest savings when using a Delta Dental PPO network dentist. However, they can also save money when visiting a provider who is within the Delta Dental Premier network which covers 7 out of 10 dentists nationwide. When seeking care within the Premier network, participants are protected from the balance billing that occurs when visiting a non-network dentist.

Improvements to the Standard and Enhanced plan designs for 2010 include discounts on eligible services after the calendar year maximum is reached and higher out-of-pocket reimbursement levels. Faculty and staff can compare all 2010 dental plans with the new Georgetown University Dental Plan Comparison Tool at <http://benefits.georgetown.edu>. Plan details can also be found in the upcoming 2010 benefits guide.

Currently enrolled in the CareFirst Standard or Enhanced Dental Plan?

If you don’t make any changes on Employee Access+ during open enrollment, you will experience a “default enrollment” which will place you into Standard or Enhanced coverage (based on your current enrollment) on the new Delta Dental platform.

OFSB Goes Green(er)

The Office of Faculty and Staff Benefits will save the world – one tree at a time. During this open enrollment, the OFSB is focusing on ways to provide you and your family with critical benefits information in a more environmentally-friendly manner. Here are a few changes you may notice:



- › Electronic open enrollment newsletter
- › Print-on-demand benefit plan descriptions and enrollment kits
- › Online benefits enrollment at Employee Access+
- › Eco-friendly paper and organic ink for print materials
- › Enhanced web-based tools

We’ll also be scaling back on the amount of paper distributed during our weekly benefit orientations; at the same time we are building up our online resources and capabilities to serve you.

The Office of Faculty and Staff Benefits

All Year Long

1-202-687-2500

Ground Floor Healy Hall
Monday – Friday
8:30 a.m. – 5:00 p.m.

benefits.georgetown.edu

- › Frequently asked questions
- › Provider directories
- › Important forms and contact information
- › Links to useful sites and resources
- › Enhanced Plan Comparison Resources

Open Enrollment Labs

A walk-in format allows you to drop by and have your individual questions answered by a benefits representative and/or to enroll for your 2010 benefits online with Employee Access+.



Do you know your numbers?

- Which of the following is considered a healthy blood pressure?
 - Less than 140/90
 - Higher than 120/80
 - Less than 160/90
 - Less than 120/80
- For optimal health, men should maintain a waist circumference that is...
 - 32 inches or less
 - 40 inches or less
 - 30 inches or greater
 - 44 inches or less
- A good goal for total cholesterol is...
 - 50 mg/dL or greater
 - 150 mg/dL or less
 - 200 mg/dL or less
 - 70 mg/dL or less
- The number fruits and vegetables you should strive to consume each day is...
 - 3-4
 - 4-5
 - 6-8
 - 1-3
- High density lipoprotein (HDL) is also known as “good cholesterol” because it helps prevent a build up of cholesterol in your arteries.
 - True
 - False

Free Health Screenings for Faculty and Staff

Do you know your numbers? Understanding your current state of health is a great first step toward wellness. That’s why GUWellness will be offering free health screenings for faculty and staff during the upcoming GUWellness Fairs:

- Blood Pressure
- BMI
- Total Cholesterol
- Blood Glucose

Seasonal Flu Shot Clinics for Students, Faculty and Staff

Faculty and staff are encouraged to receive their free flu shots at the GUWellness Fairs. Shots will also be available at Yates Field House during October. All flu shot clinics are subject to vaccine availability. Visit <http://shc.georgetown.edu> or <http://wellness.georgetown.edu> for schedule and updates.

Start! Greater Washington Heart Walk

Join Georgetown University to raise funds and awareness in the battle against heart disease. Join or support a team, or just come out and walk on Saturday, November 14 on the National Mall. Ready to walk now? Chief Benefits Officer, Charles DeSantis, wants to walk with you. Join him each Thursday at 12:30 p.m. at Healy Circle.

All walk participants will receive a commemorative Team GUWellness t-shirt. Go to www.startgreaterwashington.org to get involved.

GUWellness Fairs

Health, wellness and your benefits

Don’t forget, in addition to taking advantage of the many wellness resources offered at our GUWellness fairs, you will also have access to benefit plan representatives and information.

Thursday, October 22 11:30 a.m. – 2:30 p.m.
Yates Field House

- Flu shots, chair massage, health screenings and assessments, wellness vendors, benefit providers, campus resources, prizes and giveaways

Tuesday, October 27 10:45 p.m. – 12:15 a.m.
McShain Lounge Large, McCarthy Hall

- Flu shots, chair massage, health screenings and assessments
- All night shift employees are welcome!

Friday, November 6 11:30 a.m. – 1:30 p.m.
Harris Building, Room 1300

- Free flu shots, health screenings, chair massage and wellness giveaways

Wednesday, November 11 ... 11:30 a.m. – 1:30 p.m.
Law Center, 12th Floor Gewirz

- Flu shots, chair massage, health screenings and assessments

Check <http://wellness.georgetown.edu> for updates on flu vaccine availability.

Long-Term Care

Long-term care insurance covers the expenses associated with personal care if you are unable to independently care for yourself, either temporarily or permanently. The Office of Faculty and Staff Benefits is pleased to provide you and your family members with the opportunity to participate in a long-term care insurance program underwritten by MetLife. Georgetown University partners with The Todd Benefits Group – a company devoted solely to long-term care insurance – to administer this program. Coverage will take the form of individually-owned policies with special permanent group discounts. Call The Todd Benefits Group directly at 1-888-310-8633 or visit them on the web at www.toddltc.com/Hoyas.

MetLife Auto/Home Insurance

Group auto and home insurance discounts are now available to Georgetown University faculty and staff and their families.

- Save up to 10% just for working at the University
- Save up to 20% for your years of service with the University

To find out how much you could save, call 1-800 GET MET 8 (1-800-438-6388). Be sure to mention your Group Program Code BLF-M-104 when you call.

Series EE Savings Bonds

Georgetown University sponsors a plan that allows you to purchase United States Series EE Savings Bonds. These bonds are Treasury Securities that earn interest at market rates for up to 30 years. The purchase price of a bond is 50% of its face amount. If you wish to participate in this plan, contact benefitshelp@georgetown.edu and request an enrollment application.

Pet Insurance NEW

Veterinary Pet Insurance (VPI) provides health and accident insurance for cats, dogs, birds and a variety of exotic pets. In addition, pet insurance provides both protection for a pet and peace of mind for a pet owner. Pet owners don't want finances to get in the way of giving their pet the care it needs. VPI policies average \$15 to \$28 per month with a \$50 deduction per incident. The cost varies by species, age and state. These policies cover a multitude of major medical conditions including cancer. Additionally, the pet owner is free to visit any licensed veterinarian worldwide. Visit <http://eb.petinsurance.com> to learn more and take advantage of the discount for Georgetown University faculty and staff.



The PerksCard is available at no cost and provides you and your family with discounts from local area featured merchants, as well as the ability to save with online shopping, printable coupons and gift card purchases. Be sure to register your card at www.perkscard.com when you receive it; simply follow the instructions on the front of the card.

Once registered, you will be able to view discounts from local "Featured Merchants" specifically for Georgetown University faculty and staff. New cards are distributed by campus mail each fall and during benefits orientation for new faculty and staff. If you have lost your card, or haven't received one, please contact the Office of Faculty and Staff Benefits.

New cards for 2010 will be distributed in late 2009.

2010 INSURANCE PREMIUMS

For Faculty, Staff (including Allied Union), Academic & Administrative Professionals (AAPs) and Fellows*

		2009		2010	
		You Pay Biweekly Pre-Tax**	You Pay Monthly Pre-Tax	You Pay Biweekly Pre-Tax**	You Pay Monthly Pre-Tax
Employee Only					
Medical	Kaiser Signature HMO	\$33.80	\$67.60	\$34.51	\$69.01
	CareFirst BlueChoice	\$42.32	\$84.63	\$42.32	\$84.63
	Aetna PPO <small>NEW</small>	N/A	N/A	\$95.62	\$191.24
	UnitedHealthcare Choice Plus	\$108.05	\$216.09	\$129.65	\$259.31
Vision	EyeMed Vision Care Select	\$3.09	\$6.18	\$3.09	\$6.18
Dental	Delta Dental Standard Plan <small>NEW</small>	N/A	N/A	\$7.91	\$15.82
	Delta Dental Enhanced Plan <small>NEW</small>	N/A	N/A	\$15.44	\$30.88
	CareFirst Standard Plan	\$7.82	\$15.64	N/A	N/A
	CareFirst Enhanced Plan	\$14.03	\$28.05	N/A	N/A
	Aetna DMO	\$11.47	\$22.93	\$12.03	\$24.05
Employee & Spouse/LDA					
Medical	Kaiser Signature HMO	\$70.98	\$141.96	\$72.46	\$144.91
	CareFirst BlueChoice	\$88.87	\$177.73	\$88.87	\$177.73
	Aetna PPO <small>NEW</small>	N/A	N/A	\$200.80	\$401.59
	UnitedHealthcare Choice Plus	\$230.40	\$460.80	\$276.48	\$552.96
Vision	EyeMed Vision Care Select	\$5.83	\$11.66	\$5.83	\$11.66
Dental	Delta Dental Standard Plan <small>NEW</small>	N/A	N/A	\$21.58	\$43.15
	Delta Dental Enhanced Plan <small>NEW</small>	N/A	N/A	\$38.90	\$77.79
	CareFirst Standard Plan	\$21.36	\$42.72	N/A	N/A
	CareFirst Enhanced Plan	\$35.63	\$71.26	N/A	N/A
	Aetna DMO	\$28.28	\$56.56	\$29.52	\$59.03
Employee & Child/ren					
Medical	Kaiser Signature HMO	\$64.22	\$128.44	\$65.56	\$131.11
	CareFirst BlueChoice	\$80.41	\$160.81	\$80.41	\$160.81
	Aetna PPO <small>NEW</small>	N/A	N/A	\$181.67	\$363.34
	UnitedHealthcare Choice Plus	\$221.76	\$443.52	\$266.11	\$532.22
Vision	EyeMed Vision Care Select	\$6.14	\$12.27	\$6.14	\$12.27
Dental	Delta Dental Standard Plan <small>NEW</small>	N/A	N/A	\$17.37	\$34.73
	Delta Dental Enhanced Plan <small>NEW</small>	N/A	N/A	\$31.68	\$63.36
	CareFirst Standard Plan	\$17.19	\$34.38	N/A	N/A
	CareFirst Enhanced Plan	\$28.98	\$57.96	N/A	N/A
	Aetna DMO	\$31.96	\$63.91	\$33.34	\$66.67
Family (employee, spouse/LDA, child/ren)					
Medical	Kaiser Signature HMO	\$101.40	\$202.80	\$103.51	\$207.02
	CareFirst BlueChoice	\$126.95	\$253.90	\$126.95	\$253.90
	Aetna PPO <small>NEW</small>	N/A	N/A	\$286.85	\$573.70
	UnitedHealthcare Choice Plus	\$263.52	\$527.04	\$316.22	\$632.45
Vision	EyeMed Vision Care Select	\$9.00	\$18.00	\$9.00	\$18.00
Dental	Delta Dental Standard Plan <small>NEW</small>	N/A	N/A	\$26.82	\$53.63
	Delta Dental Enhanced Plan <small>NEW</small>	N/A	N/A	\$47.91	\$95.82
	CareFirst Standard Plan	\$26.56	\$53.12	N/A	N/A
	CareFirst Enhanced Plan	\$43.94	\$87.88	N/A	N/A
	Aetna DMO	\$48.03	\$96.05	\$50.05	\$100.10

*The only Fellows eligible for dental benefits are Law Center Fellows.

**Pre-tax contributions imputed income calculation = Employee/Spouse Total minus the Employee Only Total.

2010 INSURANCE PREMIUMS

For employees represented by SEIU 1199 United Healthcare Workers East

		2009		2010	
		You Pay Biweekly Pre-Tax**	You Pay Monthly Pre-Tax	You Pay Biweekly Pre-Tax**	You Pay Monthly Pre-Tax
Employee Only					
Medical	Kaiser Permanente Select HMO	\$32.35	\$64.69	\$34.37	\$68.73
	Kaiser Permanente Select POS	\$55.06	\$110.13	\$58.50	\$117.00
	CareFirst BlueChoice	\$42.32	\$84.63	\$42.32	\$84.63
	Aetna PPO <small>NEW</small>	N/A	N/A	\$95.62	\$191.24
	UnitedHealthcare Choice Plus	\$108.05	\$216.09	\$129.65	\$259.31
Vision	EyeMed Vision Care Select	\$3.09	\$6.18	\$3.09	\$6.18
	Delta Dental Standard Plan <small>NEW</small>	N/A	N/A	\$7.91	\$15.82
Dental	Delta Dental Enhanced Plan <small>NEW</small>	N/A	N/A	\$15.44	\$30.88
	CareFirst Standard Plan	\$7.82	\$15.64	N/A	N/A
	CareFirst Enhanced Plan	\$14.03	\$28.05	N/A	N/A
	Aetna DMO	\$11.47	\$22.93	\$12.03	\$24.05
	Employee & Spouse/LDA				
Medical	Kaiser Permanente Select HMO	\$77.95	\$155.89	\$82.80	\$165.60
	Kaiser Permanente Select POS	\$148.69	\$297.37	\$157.95	\$315.89
	CareFirst BlueChoice	\$88.87	\$177.73	\$88.87	\$177.73
	Aetna PPO <small>NEW</small>	N/A	N/A	\$200.80	\$401.59
	UnitedHealthcare Choice Plus	\$230.40	\$460.80	\$276.48	\$552.96
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	CareFirst Standard Plan	\$26.56	\$53.12	N/A	N/A
	CareFirst Enhanced Plan	\$43.94	\$87.88	N/A	N/A
	Aetna DMO	\$48.03	\$96.05	\$50.05	\$100.10

**Pre-tax contributions imputed income calculation = Employee/Spouse Total minus the Employee Only Total.

OPEN ENROLLMENT OUTREACH AND EVENTS

Date	Event	Time (EST)	Location
October			
16 Friday	Open Enrollment Lab	11:30 a.m. – 2:30 p.m.	OFSB Ground Floor Healy Hall
19 Monday	Delta Dental	11:30 a.m. – 12:30 p.m.	Leavey Program Room
20 Tuesday	Open Enrollment Lab	1:30 p.m. – 3:00 p.m.	3300 Whitehaven Street, Harris Bldg, Room 1300
20 Tuesday	Aetna Overview	12:00 p.m. – 1:00 p.m.	3300 Whitehaven Street, Harris Bldg, Room 1300
22 Thursday	GUWellness Fair	11:30 a.m. – 2:30 p.m.	Yates Field House
26 Monday	Aetna Overview	11:30 a.m. – 12:30 p.m.	GUMC, MedDent SW107
27 Tuesday	GUWellness Fair	10:45 p.m. – 12:15 a.m.	McShain Lounge McCarthy Hall
29 Thursday	Aetna Overview	2:30 p.m. – 3:30 p.m.	Law Center, McDonough 201
30 Friday	Open Enrollment Lab	11:30 a.m. – 1:30 p.m.	OFSB Ground Floor Healy Hall
November			
2 Monday	Delta Dental	11:30 a.m. – 12:30 p.m.	Law Center, McDonough 200
3 Tuesday	Aetna Overview	10:00 a.m. – 11:00 a.m.	Leavey Program Room
4 Wednesday	Delta Dental	2:30 p.m. – 3:30 p.m.	3300 Whitehaven Street, Harris Bldg, Room 1300
6 Friday	GUWellness Fair	11:30 a.m. – 1:30 p.m.	Harris Building
11 Wednesday	GUWellness Fair	11:30 a.m. – 1:30 p.m.	Law Center, 12th Floor, Gewirz
12 Thursday	Open Enrollment Lab	1:00 p.m. – 3:00 p.m.	Law Center, McDonough 156
13 Friday	Open Enrollment Lab	11:30 a.m. – 3:30 p.m.	OFSB Ground Floor Healy Hall

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37th and O Streets, N.W.
Washington, DC 20057