

What's New

General Information

All UPI employees will receive a copy of their Benefits Statement, Enrollment Form and Optional Life Form in the mail. All other open enrollment material will be posted online only—available at www.upicolo.org/benefits.

Medical Plans

1. All medical plans will provide a hearing aid benefit for children, and routine colorectal screens will be covered under preventive care (see plan summaries and comparisons for details). Each plan's applicable copayments, deductibles, and coinsurance will apply.

2. Lumenos deductibles and out-of-pocket maximums will change to:

- \$1,500 single/\$3,000 family in-network deductible
- \$3,000 single/\$6,000 family out-of-network deductible
- \$3,000 single/\$6,000 family in-network, out-of-pocket maximum (includes deductible)
- \$6,000 single/\$12,000 family out-of-network, out-of-pocket maximum (includes deductible)

3. Kaiser Permanente HMO will expand its service area to include more of Pueblo in the southern Colorado region (Colorado Springs/Pueblo) based on specific zip codes.



Dental Plans

Exclusive Panel Option (EPO) copayments will change:

- Oral exam copayment will drop from \$10 to no copayment.
- Basic and major restorative services copayments will increase.

UPI-Flex

A two-and-a-half-month extension will be added to the plan year for both the Health Care Flexible Spending Account and Dependent Care Flexible Spending Account. This means you may use contributions made during the 2009–10 plan year to pay for services incurred through September 15, 2010.

Optional Life Insurance

Employees have a one-time opportunity to elect an additional \$10,000 of optional life insurance at no premium cost, though this benefit may be subject to imputed income. Employees must be currently enrolled in optional life or enroll during open enrollment in order to take advantage of the additional premium-free amount.

Dependent Social Security Numbers (SSN)

A federal mandate administered by the Centers for Medicare and Medicaid Services now requires SSNs for employees and their covered dependents for coordination of benefits. To comply with this mandate, you must provide an SSN for each of your covered dependents in this year's open enrollment. UPI will continue to be diligent in the protection of your personal data.



As your life, health and family change, so may your priorities and needs. Take the time necessary to consider these changes in determining what types of health, dental, disability, and life coverage will best meet your needs. Open enrollment is your once-a-year opportunity to make changes, enroll, or re-enroll in your UPI benefits. The following steps will help you to enroll successfully.

Step 1: Learn about Your Options

- Learn about the available plans.
- Learn how each plan covers preventive care.
- If you have a chronic condition, learn how each plan works to help you manage your condition.
- Attend an OE session and insurance carrier fair to get additional information and ask questions directly of the carriers.
- Learn about the advantages of enrolling in a UPI-Flex plan. These plans provide an opportunity for you to save money pre-tax.

Step 2: Prepare to Enroll

- Evaluate your annual healthcare needs.
- Create an annual budget for your healthcare expenses, including your prescription medication costs.
- Complete the Educated Decisions Worksheet. This worksheet is an excellent tool to help you compare estimated cost differences among the plans.
- Select or confirm your primary care physician (PCP) if you are enrolling in HMO Colorado, UA Net HMO, or Kaiser Permanente in the southern Colorado region (Colorado Springs/Pueblo).
- Gather the SSNs for each of your covered dependents. SSNs are now required under a new federal mandate administered by the Centers for Medicare and Medicaid Services.



Step 3: Enroll Successfully

- If you do not want coverage, select the Waive Coverage option.
- You must designate any dependents 19 years of age or older as either a *qualified* or *nonqualified* federal tax dependent.
- If you want to participate in a Health Care Flexible Spending Account or Dependent Care Flexible Spending Account, you must enroll each year.
- If you want the premium-free \$10,000 employee optional life insurance, you must enroll this year.
- If you are newly eligible for the discounted non-tobacco use optional life insurance rate, you must enroll this year.
- Enroll on time. The deadline for Open Enrollment is May 22, 2009, at 4 pm (MDT). You must submit your enrollment form to HR by the published deadline.
- Confirm your intended elections.

Step 4: Verify Enrollment

- After open enrollment is completed, UPI will mail you a benefits statement showing your 2009–10 benefits elections. Contact HR immediately at 303-493-7606 if you have questions or concerns about your enrollment.

