

UF Benefits Open Enrollment, UFSelect, GatorCare

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UF Benefits Open Enrollment 2012



Open Enrollment 2012

Communications

- DDD memorandum
- Email to all faculty and staff
- Employee letters mailed to home
- Monthly HR InfoGator articles
- PeopleFirst Benefits (State of Florida)
- UFSelect Voluntary Benefits
- HRS Web Site
- Inside UF
- UF marquees



Open Enrollment 2012

- Open Enrollment -- 10/8/12 thru 11/2/12
 - GatorCare
 - PeopleFirst Benefits (State of Florida)
 - UFSelect Voluntary Benefits

- Post Doc Open Enrollment - 10/8/12 until 11/2/12 at 6:00 p.m.

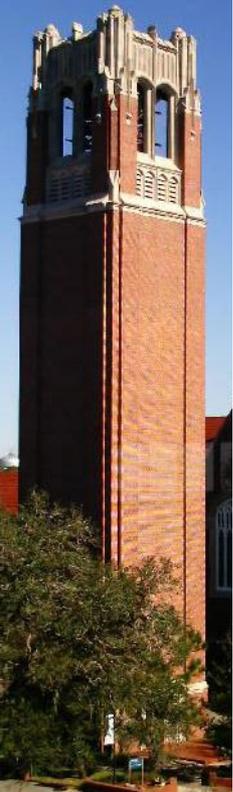
- UF's Benefits Fair 10/23/12, 9am - 3pm in the Touchdown Terrace (Free flu shots, gifts and food)



Open Enrollment 2012

State/People First Changes

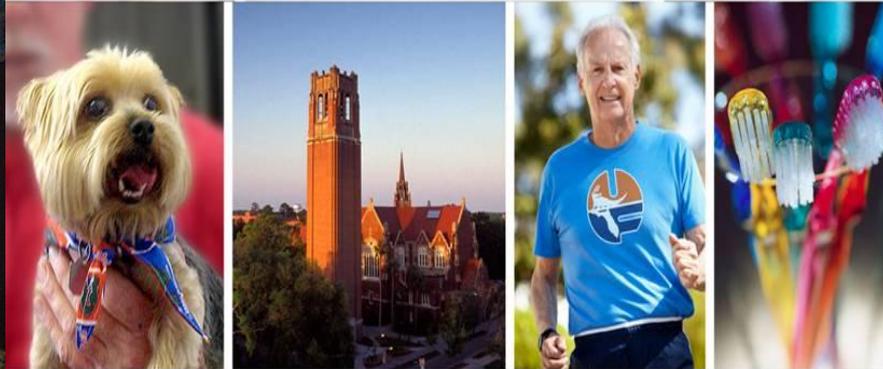
- FSA annual contribution maximum amounts decrease from \$5,000 to \$2,500 annually
- Name change
 - BlueCross and BlueShield of Florida to Florida Blue
 - Medco has changed to Express Scripts
 - CompBenefits has changed to Humana
- Some dental rates and copays are changing
- New Address Updates and Verification Process
- New Dependent Eligibility Certification Process
- New Enrollment Screens/Process



UF Open Enrollment – UFSelect



Voluntary Benefit Options



- New voluntary plans managed by FBMC Management company
- Various post-tax plan options available during open enrollment
- Eligible groups:
 - UF Faculty, TEAMS, USPS
 - Clinical faculty, Housestaff/Residents
 - Post doc associates and post doc fellows
 - Vet Medicine residents for 7/1/13
- *2 ways to enroll:*
 - Online enrollment via the myUFL portal.
Navigation:
Main menu > My Self Service >Benefits > UFSelect & GatorCare Benefits
 - Meet with an FBMC Enrollment counselor
 - Visit <https://www.myenrollmentschedule.com/uf>
 - Or call (866) 998-2915

Open Enrollment 2012

GatorCare

- New UF's self-insured health plan
- Florida Blue is the claims administrator
- Magellan Pharmacy Solutions is the pharmacy manager
- 2 new health plan options
 - Prime Plus plan (PPO with steerage)
 - Premium plan (PPO)
- Eligibility for specific employee groups
 - UF domestic partners effective 1/1/2013
 - UF Foundation- 5/1/2013
 - Clinical faculty & housestaff/residents – 7/1/2013
 - Post docs and postdoc fellows – 7/1/2013
 - Vet Medicine residents- 7/1/2013
 - GA's on appointment and Predoc Fellows- 8/16/2013
 - UFICO -5/1/2013
 - Florida Seed Producers – 5/1/2013
- Other entities joining GatorCare 1/1/2013 include: Shands Gainesville and Jacksonville, UF JHI/JPI



UF Open Enrollment

During the open enrollment period, please contact Jordon Schultz for the following issues:

- Your department needs additional enrollment days scheduled
- Your department needs additional Enrollment Counselors
- Any questions or concerns for Worksite/FBMC

jordon_schultz@worksitecomm.com
Direct Line: 888-636-0112 ext 126

Enrollment Scheduling

- Go to www.myenrollmentschedule.com/uf
- Click on the SCHEDULE YOUR APPOINTMENT BOX
- Locate your Department/Work Location from the pull down menu. You may choose any location that is convenient.
- Select the day then time that best works for you.
- Enter your name, phone number and e-mail address.
- You will receive an e-mail within 24 hours confirming your appointment.
- You will also receive a reminder e-mail the day before your appointment.

OR

- Call [1-866-998-2915](tel:1-866-998-2915) and a representative will be able to schedule your appointment.

Voluntary Benefits

Provider Company

Eagles
Humana
Humana
Humana
Standard Insurance
Trustmark
Trustmark
Trustmark
Allstate/AHL
Standard Insurance
Hyatt Legal
Preferred Legal
VPI
Retail Benefits

Benefit

Direct Reimbursement Dental
Dental (Preventive Plus PPO)
Dental (Advantage Plan AVN1)
Vision
Group Term Life
Critical Illness w/ Cancer
Accident
Life Events
Hospital Indemnity
Disability
Legal Insurance
Discount Legal Plan
Pet Insurance
Cash Back Retail

Voluntary Benefits

- All UF Select plans are offered on a post tax basis
- Domestic partners and their dependents are considered eligible on all UF Select plans
- New plans include dental, vision, critical illness, hospital, universal life with long-term care, accident, pet insurance and legal insurance
- UF Select plans do not affect eligibility for state-sponsored benefits, but employees should take care to avoid duplications of coverage



GatorCare

Prime Plus Plan - 2013

	GatorCare Network Tier 1	NetworkBlue ¹ Tier 2	Out-of-Network Tier 3
Calendar Year Deductible (CYD)			
The CYD met for Tier 2 will also accumulate to Tier 1.			
Individual Deductible	\$150	\$1,000	N/A
Family Deductible	\$300	\$2,000	N/A
Out-of-Pocket Maximum (OOP)			
Includes Medical CYD and Coinsurance only. Does not include Copays, Per Admission Deductibles, Per Visit Deductibles or Pharmacy. The OOP Maximum met for Tier 2 will also accumulate to Tier 1.			
Individual Maximum	\$2,500	\$5,000	N/A
Family Maximum	\$5,000	\$10,000	N/A
Coinsurance			
Coinsurance (plan pays after CYD has been satisfied)	95%	60%	N/A
Coinsurance (member pays after CYD has been satisfied)	5%	40%	N/A
Lifetime Maximum			
Lifetime Maximum	Unlimited		
Physician Office Services			
Primary Office Visit	\$15 copay	40% after CYD	N/A
Specialist Office Visit	\$25 copay	40% after CYD	N/A
Urgent Care Services	\$50 copay	40% after CYD	N/A
Wellness and Preventive Care (Annual Physical and Related Labs)			
Primary Office Visit	\$0 copay	40% after CYD	N/A
Specialist Office Visit	\$0 copay	40% after CYD	N/A
Hospital Services (Pre-certification required for Inpatient Admissions)			
Per Admission Deductible	\$0	\$1,500	N/A
Inpatient Services	5% after CYD	40% after CYD	N/A
Outpatient Services	5% after CYD	40% after CYD	N/A
Emergency Care			
Per Visit Deductible	\$0	\$250 Per Visit Deductible; Waived if Admitted	
Emergency Room Services	5% after CYD	5% after CYD	5% after CYD

*Outside the state of Florida, members will utilize the National Blue Card PPO network for Tier 3 services.

- PPO with GatorCare network steerage
- For employees seeking majority of care with UF&Shands providers
- 2 network tiers
- Plan pays 95% co-insurance at Tier 1

A new chapter in health and wellness.



A new chapter in health and wellness.



PPO plan design

- Offers flexibility and choice
- 3 network tiers
- Based on tier, plan pays at different co-insurance levels
 - Tier 1 – 90% / 10%
 - Tier 2 – 80% / 20%
 - Tier 3 – 60% / 40%

GatorCare Premium Plan - 2013

	GatorCare Network Tier 1	NetworkBlue ¹ Tier 2	Out-of-Network Tier 3
Calendar Year Deductible (CYD)			
The CYD met for Tier 2 will also accumulate to Tier 1, and the CYD met for Tier 3 will also accumulate to Tier 1 and Tier 2.			
Individual Deductible	\$250	\$500	\$1,000
Family Deductible	\$500	\$1,000	\$2,000
Out-of-Pocket Maximum (OOP)			
Includes Medical CYD and Coinsurance only. Does not include Copays, Per Admission Deductible, Per Visit Deductibles or Pharmacy. The OOP Maximum met for Tier 2 will also accumulate to Tier 1, and the OOP Maximum met for Tier 3 will also accumulate to Tier 1 and Tier 2.			
Individual Maximum	\$2,500	\$5,000	\$5,000
Family Maximum	\$5,000	\$10,000	\$10,000
Coinsurance			
Coinsurance (plan pays after CYD has been satisfied)	90%	80%	60%
Coinsurance (member pays after CYD has been satisfied)	10%	20%	40%
Lifetime Maximum			
Lifetime Maximum	Unlimited		
Physician Office Services			
Primary Office Visit	\$20 copay	20% after CYD	40% after CYD
Specialist Office Visit	\$30 copay	20% after CYD	40% after CYD
Urgent Care Services	\$50 copay	20% after CYD	40% after CYD
Wellness and Preventive Care (Annual Physical and Related Labs)			
Primary Office Visit	\$0 copay	\$0 copay	40% after CYD
Specialist Office Visit	\$0 copay	\$0 copay	40% after CYD
Hospital Services (Pre-certification required for Inpatient Admissions)			
Per Admission Deductible	\$0	\$1,500	\$1,500
Inpatient Services	10% after CYD	20% after CYD	40% after CYD
Outpatient Services	10% after CYD	20% after CYD	40% after CYD
Emergency Care			
Per Visit Deductible	\$0	\$250 Per Visit Deductible; Waived if Admitted	

Qualifying Status Change (QSC)

- Major “life or work events”
 - Marriage/divorce
 - Birth/adoption
 - Dependent’s changes
 - Employment changes
 - Loss of coverage
- Change must be made within 31 calendar days of the QSC
- Need documentation

Sick Leave Pool Open Enrollment October 1-31

Eligibility:

- Minimum balance of 64 hours of accrued sick leave
- Contribution of 8 hours of sick leave upon enrollment in pool
- Balance, contribution pro-rated based on FTE
- Applications must be received in Leave Administration by 5 p.m., Wednesday, October 31
- Information and forms
<http://www.hr.ufl.edu/leave/sickleavepool/default.asp>
- Contact Leave Administration at 392-2477 with questions



Questions?

