

FAQs for Open Enrollment 2010

1. Do I need to do anything if I want to keep the same plan and coverage as I have for 2009?

Yes, once again employees will be required to declare whether or not they are a current tobacco user when they complete the online enrollment. Employees who are not tobacco users or those who agree to complete the cessation program will receive a \$20/pay period discount off their health insurance premiums. This declaration must be made no later than 10/31/09, otherwise employees will be defaulted to the higher base rate for PY 2010.

Employees who declare that they are current tobacco users without agreeing to participate in the cessation program or those employees who do not declare their tobacco usage will be charged the higher premiums.

2. Can't I just complete a paper version of the tobacco usage designation like I did last year?

No. Paper forms will only be available for employees hired after September 10, 2009 this year for the tobacco usage designation. All other employees must complete this requirement online.

3. Do I have to do anything to continue my Flexible Spending Account deductions if I'm not changing the amounts deducted each pay period?

Yes. All employees must reenroll in the flexible spending account programs, both healthcare and dependent care each year.

4. What's the difference between Plan A and Plan B?

	Plan A	Plan B
Annual Deductible	\$150 single/\$300 family	N/A with network provider
Coinsurance	20% with network provider	30% with network provider
Annual Coinsurance Maximum	\$1,200 single/\$2,400 family (with network provider; does not include deductible and copayments)	\$2,200 single/\$4,400 family (with network provider; does not include copayments)
Copayments	\$20 for primary care provider in network; \$40 for specialist in network (all ages)	Adults: \$20/Dependent children 18 and under: \$10 for primary care provider in network Adults: \$40/Dependent children 18 and under: \$25 for specialist in network

Preventive Care is covered at 100% for all plans when using a network provider.

5. What's the advantage of choosing Plan C?

The premiums are significantly lower for Plan C than for Plans A & B, and the State contributes to your health savings account* each pay period, making this the ideal plan for individuals or families who typically go to the doctor only for preventive care (covered at 100% when using a network provider).

Employees should be aware when considering this plan that it has a \$1,500 single/\$3,000 family deductible which must be met before claims are paid for any covered person in the family and a \$3,000 single/\$6,000 family annual out-of-pocket maximum that includes the deductible and coinsurance.

**Bank fees for health savings accounts may apply.*

6. What if I'm a new employee?

If you were hired after September 10, 2009, you will not be eligible to complete open enrollment online. HR will contact you to complete paper forms.

7. How can I enroll in the HealthyKids program?

This will be done online through the Employee Self Service Center this year.

8. Where can I find my employee id*?

This information is listed on your timesheet you receive each pay period and on the Pay Stub Manager under the Pay and Benefits tab available on the myKUMC site, <https://my.kumc.edu>

**Please note, some employees have two id numbers and should contact HR to find out which one to use when logging into the Employee Self Service Center site.*

9. What if I have trouble logging into the Employee Self Service Center?

If you are a first-time user, you will need to contact the Topeka Help Desk to obtain a password, 1-866-999-3001. Make sure to have your employee id (available from HR) when you call.

If you are a returning user, you will need your employee id (available from HR) and password from last year. If you have forgotten your password, enter your employee id and click the "Forgot Your Password" link. If you still have trouble, contact the Topeka Help Desk to obtain a password, 1-866-999-3001.

For more information, contact Tracy Clarke in HR at 293-1802 or tclarke@kumc.edu