

BENEFITS SUMMARY 2011

Macalester College

MACALESTER COLLEGE



Benefit News You Can Use

Effective January 1, 2011, we will offer two HealthPartners' health plans for all Macalester College benefits eligible employees.

About the health plans: Employees can choose between the HealthPartners' Empower \$2400/100% High Deductible Health Plan (HDHP) NationalONE with HSA or the HealthPartners' Open Access Choice co-pay/co-insurance plan. Both plans use the Open Access network and provide comprehensive coverage. Highlights of the plans include fully

covered preventive health care (no deductible or co-pay). You may change your health plan option at this time.

You can change or elect benefits from November 1 through November 30, 2010. Follow the instructions in red detailed below to change or elect benefits.

Any questions? Contact Employment Services at (651) 696-6280 or Patrick Stephan, at (651) 696-6454 or pstephan@macalester.edu

Enrollment/Waiver Information

- If you are currently enrolled in Macalester's benefit program, you will be automatically re-enrolled for 2011 with your current coverage status at the premiums indicated in this memo. No action on your part is needed.
- **If you wish to change or elect benefits,** log on to <http://1600grand.macalester.edu> and click on *Employment/My Job* tab. Go to *Employment Details* and click on *Open Enrollment*. You will be guided through the process. Remember to click on *Complete* to send your information.
- **Any questions?** Contact Employment Services at (651) 696-6280 or Patrick Stephan, Benefits Manager, at (651) 696-6454 or pstephan@macalester.edu

Under the Patient Protection and Affordable Care Act (PPACA):

Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in **Macalester College's health plan**. Individuals may request enrollment for such children for 30 days from **November 1 through November 30, 2010**. Enrollment will be effective on **January 1, 2011**. Pre-existing condition limitations may apply.

The lifetime limit on the dollar value of benefits under **Macalester College's health plan** no longer applies. Individuals whose coverage ended by reason of reaching a lifetime limit under the plan are eligible to enroll. Individuals have 30 days from **November 1 through November 30, 2010** to request enrollment. Enrollment will be effective on **January 1, 2011**. Pre-existing condition limitations may apply.





Health Plan Summary

You want flexibility and choices from your health plan. The Open Access network gives you the care and service you need, at your convenience. With more than 650,000 network providers, you have access to one of the country's largest networks. For more information,

- Visit www.healthpartners.com
- Registering as a HealthPartners member gives best results.
- Call Customer Service at (952) 883-5000

Plan Service/Feature	Empower HDHP with HSA In-network services	Choice PPO In-network services
Annual Deductible	\$2,400/person; \$4,800/family	None
Out of Pocket Maximum	\$2,400/person; \$4,800/family	Medical: \$2,400/person; \$4,800/family Prescription: \$500/person; \$1,000/family
Lifetime Maximum	Unlimited	Unlimited
Preventive, Pre- & Post-Natal & Well Child Care	100% covered; You pay nothing	100% covered; You pay nothing
Office, Urgent Care Clinic	100% covered after deductible	\$25 co-pay
Retail Clinic, E-visits	100% covered after deductible	\$10 co-pay per visit
Allergy Injections	100% covered after deductible	100% covered; You pay nothing
Physical, Occupational, Speech Therapy; Chiropractic care	100% covered after deductible	\$25 co-pay
Hospital Services, Ambulance	100% covered after deductible	80% covered after deductible
Emergency Room Care	100% covered after deductible	\$55 co-pay
Prescription Drugs Specialty	100% covered after deductible	80% covered after deductible up to \$200 max per 31 day supply, per prescription
GenericsPlusRx Retail	100% covered after deductible	\$12/Generic, \$35/Brand
GenericsPlusRx Mail order	100% covered after deductible	\$24/Generic, \$70/Brand
Out-of-Network Services	\$4,800/person; \$9,600/family annual deductible; and then most services covered at 75% after deductible	\$300/person; \$900/family annual deductible; and then most services covered at 65% after deductible

Note: This is only a summary. The certificate of coverage will be used in case of error and for all claims processing

Health Savings Accounts (HSA)

- Your HSA contributions are tax deductible and interest earnings are tax-free.
- 2011 maximum HSA contributions are \$3,050/single or \$6,150/family. "Catch-up" contributions may be made annually for those 55 and older up to \$1,000.
- Your contributions may accumulate and roll over each year with no limit.
- Account funds remain in the account unless you spend them, there is no "use it or lose it" provision.
- Account funds should only be used for qualified medical expenses. Withdrawals are tax-free when used for eligible expenses.
- HSA account access is provided by US Bank. You may make deposits into your HSA account at any US Bank or through payroll deductions. Find out more at www.healthsavings.usbank.com or call 877-HSA-6789.

Model Out-of-Pocket Costs:

Visit healthsavings.usbank.com and click on [WebMD Health Services](#) to assist you determining which health plan is right for you. Enter in the health plan benefits, premiums and projected healthcare expenses to have an out of pocket cost modeled for you.

Health Plan Premiums

These rates, effective January 1, 2011 are shown on a monthly basis:

	.75 FTE and above		.50—.74 FTE	
	Empower HDHP with HSA	Choice PPO	Empower HDHP with HSA	Choice PPO
Employee	\$92.96	\$125.47	\$185.91	\$250.95
Employee + (1)	\$288.96	\$390.05	\$481.60	\$650.08
Employee + (2+)	\$424.71	\$573.29	\$707.85	\$955.48

Health Savings Account (HSA) Funding

While enrolled in the HSA plan, Macalester will deposit the following in your HSA account:

	.75 and above Full Time Employee		
	Auto Contribution Per Month	Incentive #1 Per Month	Incentive #2 Per Month
Employee	\$96.00	\$20.00	\$40.00
Employee + (1)	\$165.00	\$50.00	\$100.00
Employee + (2+)	\$200.00	\$43.50	\$87.00
	.50-.74 Part Time Employee		
	Auto Contribution Per Month	Incentive #1 Per Month	Incentive #2 Per Month
Employee	\$72.00	\$15.00	\$30.00
Employee + (1)	\$117.86	\$35.71	\$71.43
Employee + (2+)	\$142.86	\$31.07	\$62.14

Unless you select an Incentive, you will receive only the Automatic Contribution. If you currently receive the 2010 Incentive match, it will default to Incentive #1 unless you select Incentive #2 for 2011.

Health Plan Amendments

- **Urgent Care Clinic, Medical Center, Emergency Care at ER, Ambulance:** Coverage for emergency care services out-of-network are provided at the same level as in-network coverage.
- **MCHA Enrollment:** If you are covered by Minnesota Comprehensive Health Association (MCHA), you may now enroll in our group health plan for an effective date of January 1, 2010.

Health Plan Value Added Services



As a HealthPartners health plan member, you have access to many free value-added services, including these:

- **www.healthpartners.com**: Find out information on networks, drug coverage, ID cards, benefits, etc. at www.healthpartners.com. You can also create your own Personal Health Record to help manage your medical history, keep a medical diary, track your health, access the health info library, and more.
- **m.healthpartners.com**: HealthPartners has a mobile service for all smart phones, including iPhones, which allows you to easily find or call clinics, urgent care and hospitals anywhere in the country. You can also access a copy of your ID card from this site.
- **CareLine Services**: Telephone advice from registered nurses 24 hours a day at (612) 339-3663 or 1 (800) 551-0859.
- **BabyLine**: Service advice 24 hours a day for expectant and new parents up to six weeks from birth at (612) 333-BABY (2229) or 1 (800) 845-9297.
- **Personalized Assistance Line**: Talk to trained representatives to find a behavioral health professional during business hours at (952) 883-5811 or 1 (888) 638-8787.
- **Health Club Discounts**: As a HealthPartners member, you can use a fitness club like Lifetime Fitness, YMCA (Minneapolis and St Paul), YWCA, Gold's Gym, Snap Fitness or Weight Watchers. Work out 12 times per month and receive \$20 for each qualifying month. Also get \$10 off Weight Watchers Online or At Home Kits. GlobalFit offers discounts on other club joiner's fees and dues as an option. For more information and to confirm your eligibility for these programs, call Member Services at (952) 883-5000 or visit healthpartners.com.
- **HealthPartners Smart Steps**: An effective online program for eligible HealthPartners members and your adult dependents, HealthPartners Smart Steps gives you easy access to tips and tools to get you on the path toward better health.
- **Vision Discounts**: Save up to 35% on eyewear at HealthPartners Eye Care Centers. Visit www.eyemedvisioncare.com to find an EyeMed provider or call them at 1 (866) 559-5252.
- **Retail Clinics**: HealthPartners has joined with various convenience clinics, including MinuteClinic, to provide convenience health care for many common illnesses and vaccinations. Clinics are located in some metro area Cub Foods, CVS Pharmacy and Target stores.
- **Orthodontic Discount**: HealthPartners dental policy holders of all ages receive a 20% discount whether you have orthodontic coverage or not! Discounts are available at Orthodontic Care Specialists, Ltd. clinics. There are 20 locations in the Twin Cities and Hudson, Wisconsin. Visit www.orthodonticcare.com for locations and details.



Always use a **Distinctions** network provider for the highest level from your plan. For more information,

- Visit www.healthpartners.com
- Search the Distinctions Dental network. Watch for providers labeled Benefit Level 1 or 2 for best coverage
- Call HealthPartners at (952) 883-5000

Note: This is only a summary. The certificate of coverage will be used in case of error and for all claims processing.



Dental Plan Summary

Plan Service/Feature Distinctions	Benefit Level I	Benefit Level II	Out-of-network
Maximum Annual Benefit per person per calendar year	\$1,000	\$750	\$500
Deductible per calendar year <i>Individual</i> <i>Family</i>	None	\$25 \$75	\$50 \$150
Preventive	100% covered, no deductible	100% covered, no deductible	100% covered, no deductible
Basic Care I Services <i>Fillings-amalgams</i> <i>Simple Extractions</i> <i>Posterior Composites</i> <i>Non-surgical Periodontics</i> <i>Endodontics</i>	100% 75% 80% 75% 75%	80% 50% 50% 50% 50%	50% 50% 50% 50% 50%
Basic II Services <i>Surgical Periodontics</i> <i>Other Oral Surgery</i>	75% 75%	50% 50%	50% 50%
Restorative Crowns & Onlays	50%	50%	50%
Prosthetics <i>Bridges, Dentures, Implants</i>	50%	50%	50%
Orthodontic Services <i>All ages \$1,000 lifetime max</i>	50%	50%	No coverage

Dental Plan Value Added Services

- **Little Partners Dental Benefit:** Most services included in your dental plan under Benefit Levels 1 or 2 and performed by network providers for children 12 and under are covered at 100% with no deductibles, no coinsurance, no annual maximum or frequency limitations!
- **Diabetes and Maternity Care:** Our dental plan offers enhanced coverage to pregnant and diabetic members, such as additional cleanings and other necessary periodontal services!
- **Orthodontic Discounts:** Discounts of up to 20% on orthodontic services are available through Orthodontic Care Specialists, LTD.

Dental Plan Premiums

These rates, effective January 1, 2011 are shown on a monthly basis:

Coverage Level	Monthly Rate
Employee	\$27.11
Employee + 1 Dependent	\$54.85
Family	\$79.62

Life and AD&D Insurance

- Macalester College provides both Basic Life and Accidental Death and Dismemberment (AD&D) insurance through Sun Life Insurance. **This coverage is paid in full for you by Macalester.** Please note payroll taxes will be deducted on basic life amounts over \$50,000. For information about specific coverage, or to update/change your beneficiary(ies), contact Employment Services at (651) 696-6280 or Patrick Stephan, Benefits Manager, at (651) 696-6454 or pstephan@macalester.edu

Voluntary Life and AD&D Insurance

- Macalester offers staff members a voluntary life insurance and AD&D insurance through Sun Life Insurance. This plan is paid by you and intended to supplement the provided Life Insurance and AD&D Insurance described above. For information about specific coverage, or to enroll, contact Employment Services at (651) 696-6280 or Patrick Stephan, Benefits Manager, at (651) 696-6454 or pstephan@macalester.edu. Please note that evidence of insurability may apply.

Voluntary Short-Term Disability Insurance

- Macalester offers staff members a voluntary short-term disability plan through Colonial Life & Accident Insurance Company. This plan is paid by you and intended to cover qualifying disabilities due to accidents and illnesses off the job. This plan provides total and partial disability protection — as defined in the contract Coverage, and is portable with the benefits not integrated with other income sources. For information about specific coverage, or to enroll, contact Employment Services at (651) 696-6280 or Patrick Stephan, Benefits Manager, at (651) 696-6454 or pstephan@macalester.edu

Long-Term Disability Insurance

- We provide long-term disability (LTD) insurance for you through Sun Life Insurance Company. Macalester pays 100% of the premium for you. You are automatically enrolled in the LTD program. The benefit waiting period is 90 days for qualifying disabilities. The benefit amount is 60% of your monthly earnings to \$10,000/month maximum. The benefit duration is to age 67. Please note that disabilities occurring after age 62 and some disabilities no matter when they occur may have limitations and certain conditions. See your certificate of coverage for more detail.



Employee Assistance Program

- Professional counselors are available 24 hours a day through the ComPsych GuidanceResource Employee Assistance Program. Get confidential counseling on personal issues, legal information, resources and consultation, information, referrals and resources for work-life needs, financial information, resources and tools, online information tools and services and free online will preparation.

Call (877) 327-4753 or TDD: (800) 697-0353 or visit guidanceresources.com.

Company ID: ZB3042Q



Flexible Spending Account

- We sponsor a flex plan to help you pay for everyday expenses on a pre-tax basis. You can pay less tax in three ways:
 1. Pre-tax deductions for health and dental plan premiums
 2. Pre-tax deductions for medical and dental expenses not paid by your (or your spouse's) insurance plans up to \$5,000*
 3. Pre-tax deductions for dependent care expenses up to \$5,000

Enrollment Information (FSA)

- **If you currently participate in the flex plan and are not changing your contribution levels, no action is necessary.** You will be automatically enrolled for 2011, either "full flex" or "limited flex" (depending upon your health plan choice) with the election amount indicated on your 2010 election form.
- **To enroll in, change, or terminate your flex plan,** log on to <http://1600grand.macalester.edu> and click on *Employment/My Job* tab. Go to *Employment Details* and click on *Open Enrollment*. You will be guided through the process. Remember to click *Complete* to send your information.

FSA Legislative Change

- Under the Patient Protection and Affordable Care Act (PPACA):
 - Starting January 1, 2011, all over-the-counter (OTC) medications and drugs eligible for reimbursement from your HSA or FSA must be accompanied by a doctor's prescription and a reimbursement request (claim form), and therefore may not be purchased with health FSA and HSA debit cards.
 - This change includes all purchases made on or after January 1, 2011. If you do want to use your pre-tax HSA or FSA dollars for OTC medications and drugs, you will only need one prescription/letter per OTC medication, per plan year.
 - You will need to obtain a new prescription/letter per OTC medication each year; even if it is for the same medication you have taken previously.
 - After January 1, 2011, any receipt and claim form for OTC medications and drugs that are submitted without a doctor's prescription/letter can be rejected by your HSA or FSA carrier.
 - OTC health related supplies continue to be HSA or FSA eligible.

BenefitCentral

- View your benefit information like benefit plan summaries, network providers, value-added services and more. To access, log on to <http://1600grand.macalester.edu> and click on *Employment/My Job* tab. Go to *Employment Details* and click on *Open Enrollment*. You will be guided through the process.



Benefits for 2011—Next Steps

For all benefit plans including health, dental, flexible spending, STD or Voluntary Life, please do the following:

1. If you have no changes and are currently enrolled in Macalester's benefit program, you will be automatically re-enrolled for 2011 with your current coverage status at the premiums indicated in this memo. **No action on your part is needed.**

2. If you wish to change or elect benefits,



- Log into the 1600grand portal (<http://1600grand.macalester.edu>)
- Click on the *Employment/My Job* tab on the *Employment Details* channel, click on *Open Enrollment*
- Detailed directions and additional information are provided through the Open Enrollment system on 1600grand.

At the end of the open enrollment election or change process, please remember to click the *Complete* button to finalize your selection.

3. Any questions? Contact Employment Services at (651) 696-6280 or Patrick Stephan, SPHR, at (651) 696-6454 or pstephan@macalester.edu