



# Everything **You Need** to Enroll

**2010****Benefits****Enrollment**

For Adjunct Faculty covered by the Collective Bargaining Agreement between NYU and the ACT/UAW

## Welcome to **NYU's 2010** Open Enrollment

For 2010, NYU will not be making any major changes to your benefits. However, it's still important that you review your options to ensure they continue to meet your needs, and the needs of your family.

This *2010 Benefits Decision Guide* is designed to make enrollment easy by providing you with everything you need to enroll in three simple steps:

### **STEP 1: Review Your Benefits**

### **STEP 2: Consider Your Needs for 2010**

### **STEP 3: Enroll**

For more information about any of your NYU benefits, go to the Benefits Resource Center by logging on to NYUHome at [www.home.nyu.edu](http://www.home.nyu.edu) and entering your NetID and password.

**Enroll online** between  
**October 19** and **November 10, 2009.**

The benefits you elect will become effective on January 1, 2010.

### **Reasons to Read This Guide**



- 1. It will give you a chance to reevaluate your options for 2010.** *Your health care needs change from year to year, so it's important to take a fresh look at the benefits available and choose the plans that best fit your needs for the upcoming year.*
- 2. Find out if you're eligible for NYU coverage.**
- 3. It's fast.** *This Guide is designed in three simple steps and should take you no more than 15 minutes to review.*

# Step 1: Review Your Benefits

## Medical Benefits

NYU offers group health insurance coverage to qualified adjunct faculty (object code 112) who have met the specified service requirements as stated in the Collective Bargaining Agreement between New York University and the UAW (see Who Is Eligible on page 5).

Eligible adjunct faculty members may enroll in an NYU HMO plan as an individual. Eligible dependents of eligible adjunct faculty may also be enrolled.

If you elect to cover your dependents, proof of your relationship (e.g., birth certificate, marriage license, NYU Domestic Partner Affidavit) must be submitted to the Benefits Office no later than December 14, 2009 in order for your dependent coverage to go into effect on January 1, 2010.

If you covered a dependent in an NYU Health Plan and previously submitted proof of your relationship, you will not need to provide it again.



***In order to have medical coverage in 2010, you must enroll online during Open Enrollment, even if you had coverage in 2009.***

*If you do not enroll online during the Open Enrollment period, you will have no NYU health care coverage in 2010, and you will be required to wait until next fall's Open Enrollment period to enroll, assuming you meet the eligibility criteria at that time.*

***The benefits you choose during Open Enrollment will become effective on January 1, 2010.***



***When you enroll, you must certify that you are not eligible for group health insurance through employment elsewhere.***

## 2010 Medical Plan Overview

The following chart provides an overview of services covered under your medical plans.

Coverage Type	Aetna HMO** and Oxford Freedom HMO
<b>PCP visit</b> (other than routine physical)	\$20 PCP copay
<b>Specialist office visit</b>	\$30 Specialist copay
<b>Routine physical</b>	\$20 PCP copay
<b>Deductible</b> (does not apply to services with copays)	
• Individual	\$100
• Family	\$200
<b>Out-of-pocket maximum</b> (includes deductible; does not apply to services with copays)	
• Individual	\$2,000
• Family	\$4,000
<b>Lifetime maximum</b>	None
<b>Inpatient hospital stays</b>	You pay 10% of discounted fee after deductible; precertification required
<b>Outpatient surgery</b>	You pay 10% of discounted fee after deductible
<b>Emergency room visits</b>	\$75 copay (waived if admitted)

### Cost-Saving Tip



To ensure you're not paying for coverage you won't use, it's important to choose a medical plan that meets your 2010 needs. So before you enroll, ask yourself the following questions:

- Are my doctors and specialists in the plan's network?
- Do I have coverage available elsewhere (such as a spouse's plan)?
- What's the monthly cost of the plan?
- How much care do I expect to use next year?
- What are my anticipated out-of-pocket costs for care under each health plan?

*Note: The names used to identify the NYU health plans make it easier for you to identify the network from the drop-down menu when you are using your health plan's web site to find a provider who participates in your plan's network.*



**To obtain more detailed information about each of the plans, services and copayments, go to NYUHome at [www.home.nyu.edu](http://www.home.nyu.edu), enter your NetID and NYUHome password, then click on the button for the Benefits Resource Center.**

## Prescription Drug Benefits

When you enroll in an NYU medical plan, you automatically receive prescription drug coverage through CVS/Caremark. You will be responsible for a prescription drug copayment based on whether it's generic, brand-name on a preferred drug list or brand-name not on a preferred drug list.

You can fill your prescription through a retail pharmacy or the Mail Order Service. However, if you or your dependent(s) take medication regularly (i.e., maintenance medications for three months or more), you are required to fill your prescription through the Mail Order Service. You also have the option to fill your prescription through the Mail Order Service and request that it be delivered to your CVS pharmacy, rather than your home.

Type of Prescription	Copayments	
<b>Purchased at Retail</b>	<b>30-day supply</b>	
Retail Generic	\$5	
Brand-name on CVS/Caremark's Preferred Drug List	\$20	
Brand-name not on CVS/Caremark's Preferred Drug List	\$35	
<b>Mail Order</b>	<b>90-day supply</b>	<b>180-day supply</b>
Mail Order Generic	\$10	\$20
Brand-name on CVS/Caremark's Preferred Drug List	\$40	\$80
Brand-name not on CVS/Caremark's Preferred Drug List	\$60	\$120

For more information about CVS/Caremark's preferred drug list, register on the secure Caremark.com web site, then select "My Drug List" from the left navigation bar.



## Who Is Eligible?

Eligibility is determined by the number of contact hours worked in the previous academic year (fall and spring semesters only). Fall 2008 and spring 2009 contact hours determine eligibility for HMO coverage starting January 1, 2010 for the 2010 calendar year.

There are three eligibility categories, based on the number of contact hours you taught in the fall and/or spring of the 2008–2009 academic year, as follows:

### Category A:

- If you taught a minimum of 126 contact hours of instruction in the fall and/or spring of the 2008–2009 academic year, or
- If you taught a minimum of 225 hours of individualized instruction in the 2008–2009 academic year, with a minimum of 75 hours each in the fall and spring.

### Category B:

- If you taught less than 126 hours, but at least 84 contact hours of instruction in the fall and/or spring of the 2008–2009 academic year, or
- If you taught less than 225 hours, but at least 150 hours of individualized instruction in the 2008–2009 academic year, with a minimum of 75 hours each in the fall and spring.

### Category C:

- If you are eligible for the Bargaining Unit (i.e., worked at least 40 hours, but less than 84 hours in either the fall, spring and/or summer of the 2008–2009 academic year) and do not meet the qualifying service criteria for subsidized coverage.



*There is a one-year qualification period for eligibility. After qualifying, adjunct faculty must have an appointment for the next academic year in order to participate. Adjunct faculty who are employed for one year and do not obtain an appointment for the next academic year are not qualified to participate. Service that occurred prior to the effective date of the Collective Bargaining Agreement may satisfy the qualification period.*

Adjuncts whose hours fall within Category A and B are eligible to receive an NYU contribution to the cost of their health care. Adjuncts whose hours fall within Category C do not receive an NYU contribution, but are eligible to enroll in the Aetna HMO\*\* and pay the full premium cost. See page 6 for your 2010 medical plan options and contribution rates.

If you have any questions about your eligibility or required contributions, you should contact the Human Resources Officer in the unit where you work.

## Category A: 2010 Medical Plan Options and Monthly Contributions

Adjuncts in Category A are eligible to choose one of two HMO options. NYU pays 75% of the cost of individual coverage, or 85% of the cost of one of the employee+dependent coverage options.

Plan	Coverage Category	Contributions
Aetna HMO**	Employee	\$133
	Employee + Spouse or Domestic Partner	\$666
	Employee + Child(ren)	\$560
	Employee + Spouse/Domestic Partner + Child(ren)	\$1,145
Oxford Freedom HMO	Employee	\$139
	Employee + Spouse or Domestic Partner	\$697
	Employee + Child(ren)	\$585
	Employee + Spouse/Domestic Partner + Child(ren)	\$1,198

## Category B: 2010 Medical Plan Options and Monthly Contributions

Adjuncts in Category B are eligible to choose one of two HMO options. NYU pays 50% of the cost of individual coverage, or 60% of the cost of one of the employee+dependent coverage options.

Plan	Coverage Category	Contributions
Aetna HMO**	Employee	\$266
	Employee + Spouse or Domestic Partner	\$799
	Employee + Child(ren)	\$693
	Employee + Spouse/Domestic Partner + Child(ren)	\$1,278
Oxford Freedom HMO	Employee	\$279
	Employee + Spouse or Domestic Partner	\$836
	Employee + Child(ren)	\$724
	Employee + Spouse/Domestic Partner + Child(ren)	\$1,337

## Category C: 2010 Medical Plan Options and Monthly Contributions

Adjuncts in Category C are eligible to elect coverage under the Aetna HMO\*\* and pay 100% of the cost of coverage, regardless of the level of coverage selected.

Plan	Coverage Category	Contributions
Aetna HMO**	Employee	\$532
	Employee + Spouse or Domestic Partner	\$1,118
	Employee + Child(ren)	\$1,012
	Employee + Spouse/Domestic Partner + Child(ren)	\$1,597

## Premium Payments

You will receive a package of 12 monthly invoices in late December from the Employee Benefit Plan Administration, Inc. (EBPA), the billing administrator for NYU. To keep your coverage in effect, payments must be received by EBPA each month before the due date indicated on each invoice.

- You can sign up for automatic debit payments from a checking or savings account.
- You may make multiple payments.
- Payments should be by check or money order and sent to:  
Employee Benefit Plan Administration, Inc.  
P.O. Box 1316  
Williston, VT 05495  
1-888-232-3203
- Partial payments are not accepted.
- Please do not send cash.

## When Eligibility Ends

If you do not make payments on time, your coverage will end on the last day of the month for which you paid for coverage. **Once coverage lapses, there will be no reinstatement of coverage.**

To continue coverage beyond December 31, 2010, you must satisfy the eligibility requirements as specified in the union contract.

If you qualify under the eligibility rules in the union contract in subsequent academic years, you will be offered the opportunity to enroll through the program and obtain the NYU group rate and any applicable University subsidy for your coverage at that time.



## Step 2: Consider Your Needs for 2010

### Before You Enroll

Before you enroll in your benefits, be sure to:

- ✓ Discuss your benefits options with your family
- ✓ Think about your potential health care needs
- ✓ Consider participating in a medical plan
- ✓ Check to see if your providers are in your plan's network
- ✓ Review the plans on the Benefits Resource Center
- ✓ Read all of your online enrollment materials

If you completed all of these steps, you're ready to enroll!

**Before you enroll your dependents in NYU coverage for 2010, be sure to consider which benefits are right for them. It's up to you to determine if NYU coverage makes sense for each dependent based on the coverage and cost of other plans that may be available to you and your family. You should also check to ensure your dependents remain eligible for the 2010 plan year.**



## Step 3: Enroll

Open Enrollment begins on **October 19**. To enroll in your benefits, follow these simple steps:

1. Log on to NYUHome at [www.home.nyu.edu](http://www.home.nyu.edu) using your NetID and NYUHome password.
2. Select the **Work** tab located near the top of the screen and click on the button for the Benefits Resource Center.
3. Select **Click to Enroll**, then click on **Enroll Now**.
4. You'll have the option to:
  - **Add or change dependents**
  - **Choose elections**
5. Select **Save Elections** when you complete your enrollment.
6. **Review** your confirmation statement to ensure it's accurate.
7. **Print** your confirmation statement for your records.

You can change your benefits elections online at any time before the Open Enrollment period ends on **Friday, November 10 at midnight**.

*The benefits you choose — and changes you make — during Open Enrollment become effective on January 1, 2010. You cannot make any changes to your elections after November 10, unless you have a qualifying status change.*

## Plan Administrators

Most of NYU's plan administrators have online tools and customer service departments to work with you in getting the most from each plan. Once you are enrolled in a plan, be sure to register for that plan's web site tools.

Plan or Group Number	Provider	Phone Number	Internet Address
<b>Health Benefits</b>			
SI 139423	Aetna HMO**	800-323-9930	<a href="http://www.aetna.com">www.aetna.com</a>
NY00901	Oxford Freedom HMO	800-444-6222	<a href="http://www.oxfordhealth.com">www.oxfordhealth.com</a>
CRK NYUNV	CVS/Caremark (Prescription Drug Plan)	800-421-5501	<a href="http://www.caremark.com">www.caremark.com</a>



### Important Note

*Your entries will not be saved unless you select **Save Elections**. Once you enroll, an online confirmation statement will appear. Print a copy of your 2010 Online Confirmation Statement for your records. A confirmation statement will not be mailed to your home.*

### Important Note About Adding/Changing a Dependent

*After you enter a dependent, click on the **Choose Elections** button to enroll him/her in medical coverage. Your dependent will not be enrolled for medical coverage unless you check the box to enroll them and save your election before you exit the system.*

## For More **Information**

**Online:** You can learn more about your plans by accessing the Benefits Resource Center on NYUHome at [www.home.nyu.edu](http://www.home.nyu.edu), using your NetID and password.

**Email:** If you have a question, you can send an email to the NYU Benefits Office at [benefits@nyu.edu](mailto:benefits@nyu.edu).

**Phone:** You may call the NYU Benefits Office at (212) 998-1270 Monday through Friday from 9 a.m. to 5 p.m. Please have your NetID available when you call.



As part of NYU's **Green Initiative**, we encourage you to consider the environment before printing this document.

*The benefit plan descriptions in this communication only highlight your benefits. More complete information and important exclusions can be found in the Summary Plan Descriptions that are available online at the NYU Benefits Resource Center. The formal plan documents, available in the NYU Benefits Office, contain all the plan details and legally govern their operation. The University reserves the right to change, amend, or terminate benefit plans at any time.*