

# Everything **You Need** to Enroll



2010

Benefits

Enrollment

For Office & Clerical, Laboratory & Technical, Non-Union Service Staff, Sergeant Guards, Local 1 Security Officers, Security Specialists, Local 810 Mechanics, Building Engineers and Locksmiths

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

In 2009, NYU made a variety of changes to your benefits package. The University enhanced your dental and vision coverage and offered new commuter benefits. 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. You'll learn about benefits that help you save.** *NYU offers a variety of benefits that help you save money on a tax-free basis. Flexible Spending Accounts, for example, provide tax-free savings... but you can only take advantage of this benefit if you enroll during Open Enrollment. See page 6 for more information.*
- 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

## Stay Healthy With NYU Medical Coverage

For 2010, you will see no changes to plan provisions, deductibles, copayments, coinsurance or other medical plan or prescription drug features. You will continue to be offered three medical plans — two Health Maintenance Organization (HMO) plans and one Point-of-Service (POS) plan, as follows:

- Oxford Freedom HMO
- Aetna HMO\*\*
- UnitedHealthcare Choice Plus Point-of-Service (POS) Plan

*The plan names listed above are the names that will be used in the drop-down menus when you use your plan's web site to find a provider.*

Each of these plans provides you with protection in the case of illness or injury. They differ, however, in the way services are covered and whether or not you can use doctors and providers outside of your network. HMOs, for example, only provide coverage when you use in-network providers. They also differ in the amount you pay in monthly contributions, as shown on the next page.

### Need Help Choosing Your Medical Plan?

The Compare My Health Plans Feature can help. All you need to do is select a few anticipated medical service needs for the upcoming year and this tool will help compare your medical plans in a side-by-side format. You can access the Compare My Health Plans Feature on the Benefits Resource Center. See page 9 for more information about tools and resources.

### 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?*



***If you choose to take no action for 2010 and participated in an NYU medical plan in 2009, you will remain in the same plan, covering the same family members, as long as they remain eligible. Be sure to determine if your family members are still eligible. Keep in mind, adding or removing dependents can affect your monthly contributions and, as a result, increase or decrease your take-home pay.***

## 2010 Medical Plan Contributions

As in the past, your monthly medical plan contributions will be determined based on the level of coverage you elect.

For Office & Clerical, Laboratory & Technical and Non-Union Service Staff in Codes 104, 106, 107 PAR, Sergeant Guards, Local 1 Security Officers and Security Specialists		
Available Plans	Coverage Category	Contributions
Aetna HMO**	Employee	\$ 0
Oxford Freedom Plan	Employee + Spouse or Domestic Partner	\$45
United Healthcare Choice Plus Point-of-Service (POS) Plan	Employee + Child (or Children)	\$45
	Employee + Spouse/Domestic Partner + Child (or Children)	\$60

For Local 810 Mechanics, Building Engineers and Locksmiths, refer to the **My Benefit Plan Information** tab on the Benefits Resource Center for your medical plan contribution rates.

All employees can find specific details about how medical services are covered under each plan by clicking on the **My Benefit Plan Information** tab on the Benefits Resource Center.

## Prescription Drug Coverage

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	Copayment	
<b>Purchase at Retail</b>	<b>30-day supply</b>	
Retail Generic	\$5	
Brand-name on CVS/Caremark's Preferred Drug List	\$10	
Brand-name not on CVS/Caremark's Preferred Drug List	\$30	
<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	\$30	\$60
Brand-name not on CVS/Caremark's Preferred Drug List	\$50	\$100

For Local 810 Mechanics, Building Engineers, Locksmiths, Sergeant Guards, Local 1 Security Officers and Security Specialists, refer to the **My Benefit Plan Information** tab on the Benefits Resources Center for your prescription drug copayments.

## NYU Dental Plan

Last year, NYU introduced the enhanced NYU Dental Plan. For 2010, this plan will continue to be available for you and your eligible dependents. The percentage of costs covered by the NYU Dental Plan continues to be based on the type of coverage you receive, as shown below:

Coverage Type	Plan Covers
<b>TYPE A: Diagnostic and Preventive</b> <ul style="list-style-type: none"> <li>Routine oral exams, cleaning, fluoride treatments, x-rays, space maintainers</li> <li>One application of sealant every five years (restricted to non-restored/non-decayed 1st and 2nd molars, dependent children up to age 19)</li> </ul>	100%* (Not subject to deductible. Limited to two covered visits per calendar year.)
<b>TYPE B: Basic Restorative</b> <ul style="list-style-type: none"> <li>Fillings, simple extractions, crowns, dentures and bridge repairs, endodontics (root canal), oral surgery, periodontics</li> </ul>	80%*
<b>TYPE C: Major Restorative</b> <ul style="list-style-type: none"> <li>Bridges and dentures, crowns, inlays and onlays</li> <li>Temporomandibular Joint Syndrome (TJS)</li> </ul>	50%*
<b>TYPE D: Orthodontia</b> <ul style="list-style-type: none"> <li>Orthodontia (per person)</li> </ul>	50%*
<b>Annual Deductible</b>	Individual: \$50 Family \$150
<b>Annual Maximum Benefit (per person)</b>	\$2,000
<b>Orthodontia Lifetime Maximum</b>	\$1,500
<b>Periodontal Lifetime Maximum</b>	\$2,500
<b>TMJ Lifetime Maximum</b>	\$1,500

When you use a provider who is part of the MetLife network, the plan's reimbursement amount will be based on the classification of service and the provider's MetLife negotiated discounted fee.

If you elect to participate in the NYU Dental Plan, your monthly contributions will depend on the level of coverage you select, as follows:

- **Employee Only:** \$0 per month
- **Employee + Spouse/Domestic Partner:** \$4 per month
- **Employee + Child(ren):** \$4 per month
- **Employee + Spouse/Domestic Partner + Child(ren):** \$4 per month

**\*Important Note:** Reasonable and Customary (R&C) charges are the maximum charges that the NYU Dental Plan will consider for a particular service in a particular area when you use a provider who does not participate in MetLife's network of dentists. R&C limits are generally determined by geography, as charges can vary widely for the same service in different parts of the country. Your total out-of-pocket cost for dental work may include provider charges that are above the plan's R&C allowance.

### Cost-Saving Tip

You'll pay less for dental care when you use dentists in the plan's network. Check to see if your dental providers are in the MetLife network today!



**If you choose to take no action for 2010 and participated in the NYU Dental Plan for 2009, you will remain in the plan and cover the same family members, as long as they remain eligible.**

## Vision Coverage

If you and/or your eligible dependents need vision coverage, you should consider enrolling in the vision plan, administered by Vision Service Plan (VSP). This benefit provides coverage for eye exams, eye glasses and contact lenses, as follows:

Service	VSP Provider	Non-VSP Provider
<b>WellVision Exam**</b>	100% covered after \$15 copay	Covered up to \$40
<b>Lenses:*</b>		
• Single vision	100% covered after \$15 copay	Covered up to \$35
• Lined bifocal	100% covered after \$15 copay	Covered up to \$52
• Lined trifocal	100% covered after \$15 copay	Covered up to \$65
<b>Frames**</b>	Covered up to \$130	Covered up to \$45
<b>Elective Contact Lenses</b> (in place of lenses and frames)	Covered up to \$130	Covered up to \$105

\*Once every 12 months

\*\* Once every 24 months

If you elect vision coverage, your monthly contributions will depend on the level of coverage you select, as follows:

- **Employee Only:** \$6.84 per month
- **Employee + One:** \$14.43 per month
- **Employee + Family:** \$23.24 per month



***If you choose to take no action for 2010 and participated in the vision plan for 2009, you will remain in the plan and cover the same family members, as long as they remain eligible.***

## Benefits That Help You Save

### Flexible Spending Accounts

Flexible Spending Accounts (FSAs) provide you with an opportunity to save for eligible health care and dependent care expenses by using tax-free dollars to reimburse yourself. To participate in an FSA, **you must actively enroll during Open Enrollment**. If you had an FSA in 2009, you will need to re-enroll in order to have one for 2010.

For 2010, the maximum you can contribute to a Health Care FSA will increase from \$12,000 to \$15,000. All other features of both FSAs will remain the same, as follows:

	Health Care FSA	Dependent Care FSA
<b>How much you can contribute per year</b>	Between \$120 and \$15,000	Between \$120 and \$5,000 (up to \$2,500, if you are married and file taxes separately)
<b>Examples of eligible expenses</b>	Annual deductibles, copayments, coinsurance and over-the-counter medications	Adult day care centers, babysitters, child day care and elder care
<b>Examples of expenses NOT eligible</b>	Cosmetic procedures, late charges and weight loss program food	Educational fees/tuition, overnight camps, food, clothing and health care expenses incurred by a dependent

*Go online to [www.irs.gov](http://www.irs.gov) for a complete list of expenses that are eligible and ineligible for reimbursement under the FSAs.*

Please note that if you receive a Child Care Subsidy award in 2010 the total of the subsidy plus any contributions you make to the Dependent Care FSA cannot exceed the IRS annual maximum of \$5,000 per family.

### How Much Should You Contribute to Your FSA

Be sure to consider your health and/or dependent care expenses for the year and carefully estimate how much you contribute to your FSA. Remember, the FSA will only cover eligible expenses incurred between January 1, 2010 and March 15, 2011. Any account balance not used by these dates or claimed by June 30, 2011 will be forfeited and cannot not be returned under IRS law.

### Cost-Savings Tip



**When you contribute to an FSA, you save money on a tax-free basis.** This means you pay less in taxes and save more for eligible health care and/or dependent care expenses. Be sure to consider signing up during Open Enrollment.

Remember, any contributions made to your 2009 FSA can still be used for incurred expenses through March 15, 2010. So, be sure to consider this balance when determining how much you'll contribute to your 2010 FSA.



**To take advantage of one or more FSAs for 2010, you must actively enroll during Open Enrollment. If you do not elect an FSA during Open Enrollment, you will not have one for 2010.**

## ***NYU Commuter Benefits Through WageWorks***

As an NYU employee, you can enroll in Commuter Benefits through WageWorks at anytime during the year. This program enables you to pay for your commuting expenses through convenient pre-tax and post-tax payroll deductions. Simply register online through the Benefits Resource Center, select your transit pass, parking provider (or both) and your monthly pass will automatically be delivered to your home prior to the month you need it.

The allowable monthly pre-tax contributions for mass transit and parking in 2010 are:

- Minimum: \$10 each
- Maximum: \$230 each\*

## ***Auto, Home and Pet Insurance***

You can enroll in auto, home and pet insurance at special group discounted rates throughout the year. There is no down payment required. You'll be able to pay for this insurance through convenient payroll deductions. For more information, select the **Vision, Home, Auto and Pet** tab on the Benefits Resource Center.

\* The IRS sets the maximum contributions each year. At the time of this posting, the 2010 contribution limits have not been announced. NYU will advise all participants as soon as 2010 maximum contributions are announced.

### ***Cost-Saving Tip***



*While you can enroll in Commuter Benefits at any time throughout the year, the sooner you sign-up, **the sooner you can start saving!** For more information, select the WageWorks Commuter Benefits tab on the Benefits Resource Center.*



## 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 the medical, dental and vision plans
- ✓ Check to see if your providers are in each plan's network
- ✓ Determine how much, if any, you want to contribute to a Flexible Spending Account (FSA)
- ✓ Review the plans on the Benefits Resource Center
- ✓ Take advantage of the enrollment tools
- ✓ Read all of your online enrollment materials

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

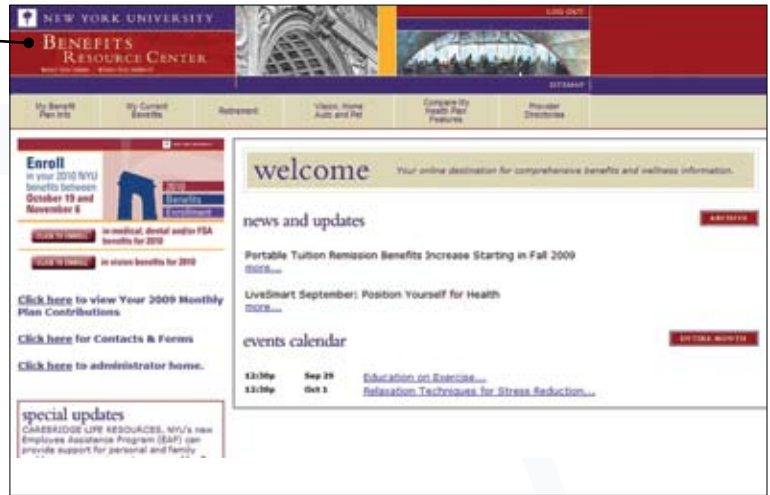
**Before you enroll your dependents in NYU coverage for 2010, be sure to consider which benefits are right for them. If you enroll a dependent in coverage under one NYU plan (i.e., medical), you do not have to cover him/her under other NYU plans (i.e., dental or vision). It's up to you to determine what 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.**



## Take Advantage of Tools and Resources

NYU provides you with a variety of online tools and resources to help you make informed benefits decisions.

- **Benefits Resource Center** provides you with access to detailed information about your NYU benefits plans, personalized benefits information and your current 2009 elections.



- **Compare My Health Plan Features**, found on the Benefits Resource Center, allows you to compare your health plans in a side-by-side format, based on your selected medical services.

Be sure to take advantage of these tools and resources before you enroll.



## 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**, such as changing your medical, dental or vision coverage for 2010, and enrolling in a Health Care FSA and Dependent Care FSA
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. See the Benefits Resource Center for more information.*



### **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 and/or dental coverage. Your dependent will not be enrolled for medical or dental coverage unless you check the box to enroll them and save your election before you exit the system.*

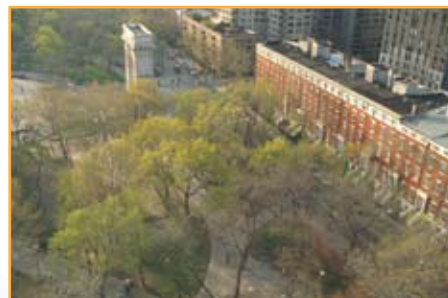
## For More Information

You will receive more details about your 2010 benefits during the **Benefits Fairs** held on the following dates:

- **October 28<sup>th</sup> from 10 a.m. to 2 p.m.**, at the Kimmel Center in the Eisner & Lubin Auditorium on the 4th floor
- **November 4<sup>th</sup> from 12 p.m. to 4 p.m.**, at the Rosenthal Pavilion on the 10th floor

For additional information, visit the Benefits Resource Center on NYUHome at [www.home.nyu.edu](http://www.home.nyu.edu) by using your NetID and NYUHome password.

If you don't find what you're looking for online, contact the NYU Benefits Office by emailing [benefits@nyu.edu](mailto:benefits@nyu.edu) or by calling (212) 998-1270 Monday through Friday from 9 a.m. to 5 p.m. Please have your NetID available when you call.



### **Visit the Benefits Resource Center When You Need Information**

*The Benefits Resource Center has information about all of your NYU benefits. To access it, visit NYUHome at [www.home.nyu.edu](http://www.home.nyu.edu) and use your NetID and NYUHome password. Then select the **Work** tab located near the top of the screen and click on the button for the Benefits Resource Center.*



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.*