



Benefits Update

Faculty Benefits Committee

March 1, 2012



Long Term Care Insurance

- John Hancock no longer accepting new enrollments – effective 12/31/2011
- For most long-term care carriers, the returns available in the fixed-income security market (where most long-term care assets are invested) today are below what the insurers had expected to earn, which puts pressure on current prices and has caused vendors to stop offering long term care insurance.
- Participants in the John Hancock Long Term Care Plan prior to 12/31/2011 are not impacted.
- The Prudential Insurance Company of America has been identified as a replacement vendor.
- Open enrollment for Prudential Long Term Care Program proposed for February 2013.



Health Screenings Administered to Active Employees

- **Cholesterol & Glucose Screening**

– February 2011	259 Employees	350 max.
– September 2011	292 Employees	360 max.
– February 2012	255 Employees	345 max.

- **Prostate Specific Antigen (PSA)**

– September 2011	108 Employees	120 max.
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- **Derma Scan**

- April 2011	122 Employees	170 max.
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- **Bone Health and Integrity Analysis Screening**

– May 2011	147 Employees	200 max.
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Flexible Spending Account Balances

HC FSA		
Faculty with no Balances	762	81%
Faculty with Balances	179	19%
Total Faculty	941	100%
Average Balance Forfeited	\$897.01	
Total Balance Forfeited	\$160,565.47	

DC FSA		
Faculty with no Balances	154	79%
Faculty with Balances	42	21%
Total Faculty	196	100%
Average Balance Forfeited	\$1,473.42	
Total Balance Forfeited	\$61,883.49	



Top Outpatient Provider Utilization Full Time Faculty – 2011

Top 5 Most Highly Utilized Outpatient Professional Providers				
	% of Total		Network Utilization - Service	
Physician Type	Service		In-Network	Out-of-Network
Internal Medicine (NEC)	18.9%		88.8%	11.2%
Pediatrician (NEC)	7.1%		96.4%	3.6%
Obstetrics & Gynecology	6.6%		92.0%	8.0%
Psychiatry	6.0%		34.0%	66.0%
Orthopedic Surgery	5.9%		85.8%	14.2%
All outpatient			79.6%	20.4%
Top 5 Outpatient Professional Out-of Network Providers				
	% of Total		Network Utilization - Service	
Physician Type	Service		In-Network	Out-of-Network
Psychiatry	6.0%		34.0%	66.0%
Chiropractor/DCM	1.9%		42.6%	57.4%
Emergency Medicine	0.8%		74.2%	25.8%
Podiatry	1.7%		77.1%	22.9%
Hematology	1.6%		80.4%	19.6%

NEC = Not Elsewhere Classified



Network Utilization Report

2011 Outpatient Professional Network Utilization for Full Time Faculty			
UHC POS Value	% of Total	Network Utilization - Service	
Physician Type	Service	In-Network	Out-of-Network
Allergy & Immunology	0.7%	100.0%	0.0%
Anesthesiology	0.0%	100.0%	0.0%
Cardiovascular Dis/Cardiology	1.7%	97.5%	2.5%
Cardiovascular Surgery	0.0%	100.0%	0.0%
Chiropractor/DCM	6.5%	6.3%	93.7%
Colon & Rectal Surgery	0.2%	80.0%	20.0%
Dermatology	4.1%	99.0%	1.0%
Emergency Medicine	1.0%	92.3%	7.7%
Endocrinology & Metabolism	0.5%	95.7%	4.3%
Family Practice	3.0%	96.5%	3.5%
Gastroenterology	1.5%	94.2%	5.8%
Internal Medicine (NEC)	18.1%	97.0%	3.0%
Medical Doctor - MD (NEC)	1.4%	99.2%	0.8%
Neurological Surgery	0.2%	100.0%	0.0%
Neurology	1.2%	96.4%	3.6%
Obstetrics & Gynecology	6.4%	96.7%	3.3%
Oncology	0.1%	100.0%	0.0%
Ophthalmology	1.8%	96.5%	3.5%
Orthopedic Surgery	3.9%	97.6%	2.4%
Otolaryngology	1.1%	96.3%	3.7%
Pediatrician (NEC)	16.3%	98.9%	1.1%
Physical Medicine & Rehab	2.3%	100.0%	0.0%
Psychiatry	4.1%	59.8%	40.2%
Pulmonary Disease	0.5%	100.0%	0.0%
Rheumatology	0.5%	100.0%	0.0%
Surgeon (NEC)	0.7%	94.0%	6.0%
Urology	1.0%	100.0%	0.0%

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Network Utilization Report

2011 Outpatient Professional Network Utilization for Full Time Faculty			
UHC POS Advantage	% of Total	Network Utilization - Service	
Physician Type	Service	In-Network	Out-of-Network
Allergy & Immunology	0.9%	98.9%	1.1%
Anesthesiology	0.1%	91.8%	8.2%
Cardiovascular Dis/Cardiology	2.0%	90.1%	9.9%
Chiropractor/DCM	1.9%	42.6%	57.4%
Colon & Rectal Surgery	0.1%	100.0%	0.0%
Dermatology	4.2%	90.9%	9.1%
Emergency Medicine	0.8%	74.2%	25.8%
Endocrinology & Metabolism	1.6%	90.6%	9.4%
Family Practice	2.3%	91.3%	8.7%
Gastroenterology	1.6%	97.6%	2.4%
Hematology	1.6%	80.4%	19.6%
Internal Medicine (NEC)	18.9%	88.8%	11.2%
Medical Doctor - MD (NEC)	1.8%	82.4%	17.6%
Neurological Surgery	0.1%	93.6%	6.4%
Neurology	1.4%	90.7%	9.3%
Obstetrics & Gynecology	6.6%	92.0%	8.0%
Oncology	1.0%	88.4%	11.6%
Ophthalmology	1.9%	96.3%	3.7%
Orthopedic Surgery	5.9%	85.8%	14.2%
Otolaryngology	1.5%	90.5%	9.5%
Pediatrician (NEC)	7.1%	96.4%	3.6%
Physical Medicine & Rehab	3.5%	89.7%	10.3%
Podiatry	1.7%	77.1%	22.9%
Psychiatry	6.0%	34.0%	66.0%
Pulmonary Disease	0.3%	92.0%	8.0%
Rheumatology	0.9%	98.5%	1.5%
Surgeon (NEC)	0.8%	87.8%	12.2%
Urology	2.4%	96.0%	4.0%

NEC = Not Elsewhere Classified



2012 Annual Enrollment Survey

Please rank on a scale of 1 (very negative) to 5 (very positive) your online Annual Open Enrollment experience	Total Responses	1	2	3	4	5
subtotal	1602	44	95	268	520	675
percentage	100.00%	2.75%	5.93%	16.73%	32.46%	42.13%

Approximately how long did it take you to complete your enrollment?	Total Responses	Less than 10 minutes	Approximately 15 minutes	More than 20 minutes
subtotal	3594	2141	1007	446
percentage	100.00%	59.57%	28.02%	12.41%

Which part of the enrollment process did you find most improved?	Total Responses	Adding/Deleting a dependent	Flexible Spending Account election	Supplemental Life election	This was my first online enrollment
subtotal	2737	444	1173	318	802
percentage	100.00%	16.22%	42.86%	11.62%	29.30%

Do you feel that the enrollment materials provided to you prepared you for Annual Open Enrollment?	Total Responses	Yes	No
subtotal	3414	2909	505
percentage	100.00%	85.21%	14.79%



2012 Annual Enrollment Statistics

2012 Annual Enrollment Statistics		
Date	# of Employees Enrolled	% of Total Enrollments
10/25/2011	167	3.95%
10/26/2011	174	4.12%
10/27/2011	107	2.53%
10/28/2011	238	5.63%
10/29/2011	60	1.42%
10/30/2011	62	1.47%
10/31/2011	296	7.00%
11/1/2011	332	7.85%
11/2/2011	228	5.39%
11/3/2011	353	8.35%
11/4/2011	387	9.16%
11/5/2011	157	3.71%
11/6/2011	334	7.90%
11/7/2011	1332	31.51%
Total	4227	100.00%



2011 Annual Enrollment Statistics

2011 Annual Enrollment
Special 30-day Enrollment - Health Care Reform - Age 26

Date	# of Employees Enrolled	% of Total Enrollments
10/11/2010	384	7.47%
10/12/2010	133	2.59%
10/13/2010	168	3.27%
10/14/2010	67	1.30%
10/15/2010	60	1.17%
10/16/2010	29	0.56%
10/17/2010	43	0.84%
10/18/2010	86	1.67%
10/19/2010	72	1.40%
10/20/2010	68	1.32%
10/21/2010	66	1.28%
10/22/2010	65	1.26%
10/23/2010	32	0.62%
10/24/2010	49	0.95%
10/25/2010	131	2.55%
10/26/2010	120	2.33%
10/27/2010	92	1.79%
10/28/2010	272	5.29%
10/29/2010	92	1.79%
10/30/2010	39	0.76%
10/31/2010	58	1.13%
11/1/2010	134	2.60%
11/2/2010	135	2.62%
11/3/2010	109	2.12%
11/4/2010	195	3.79%
11/5/2010	116	2.26%
11/6/2010	49	0.95%
11/7/2010	103	2.00%
11/8/2010	225	4.37%
11/9/2010	294	5.72%
11/10/2010	578	11.24%
11/11/2010	1080	21.00%
Total	5144	100.00%



Employee Assistance Program for Retirees

Proposed Services Available Through Carebridge, Current EAP Provider for Active Employees:

- Leisure and Travel Opportunities
- Long Term Planning & Finance
- Caregiving Resources
- Resources for Living Independent and/or Living Alone
- Guidance on Entitlements (Medicare, Medicaid, Social Security)
- Financial/Legal Resources
- Social Support
- Retiree Wellness and Health Concerns
- Concierge Services (Transportation, Pet Services)
- Life Transitions
- Guidance on Dementia, Alzheimer's, Depression and Bereavement
- Elder Housing Choices: Assisted Living; Retirement Communities and Nursing Homes



Employee Assistance Program for Retirees

Health Advocate Core Program Currently Available to Retirees

Provides Assistance With:

- Locating hospitals and physicians
- Scheduling appointments with providers and arranging treatments and tests
- Resolving Medicare and insurance claims
- Transferring of x-rays and lab results
- Locating elder care – in home, assisted living, long term, etc.
- Cost estimates for medical procedures