# 2013 KEY BENEFIT CHANGES

Please review this information carefully as there is important information on how to make changes to your benefits for 2013. **Your enrollment form must be postmarked no later than November 19, 2012.**

This Open Enrollment will require your close attention. Please review all the enrollment materials carefully to help you make the best decisions for you and your family!

## Health Plan Options & Premiums

Medical premium increases for 2013 are due to the University's medical claims experience and new requirements under the Patient Protection and Affordable Care Act (ACA).

- Premium increases will vary depending on which SMU Health & Wellness plan you're currently enrolled in and on what plan you choose for next year.
- SMU will continue to offer multiple health plan options – including a new plan offering for 2013.
- Please review the enclosed medical plan premiums for 2013. Dental and vision plan premiums will remain the same.
- SMU will continue to offer the $1,000, $2,000, and $2,500 deductible medical options.
- SMU is adding a fourth medical coverage option in 2013 - a $5,000 Deductible Option - in order to provide greater choice.
- In some cases, the premium savings from switching to a higher deductible plan option can offset the higher deductible or a large portion of it.

## Healthcare Reform Changes

For 2013, there are several Patient Protection and Affordable Care Act (ACA) required changes that will affect you:

**Women's Preventive Health Services Covered at 100%**
SMU will provide female plan participants with expanded access to recommended in-network preventive services, including contraceptives, without additional out-of-pocket cost sharing.

## VSP Vision Plan Network Enhancement

VSP is adding additional network providers to the vision plan! VSP's new retail chain affiliate providers will give you added access to convenient in-network retail chains. New retail chain affiliate providers include Costco Optical, Eye Care Centers of America, and Visionworks (whose stores include EyeMasters and Hour Eyes).

To find a private practice or retail chain affiliate network provider near you, visit: www.vsp.com.

SMU HUMAN RESOURCES

### 2013 Benefits Enrollment

**If you are making changes:**

- You are only required to enroll if you want to make changes to your current coverage.
- To enroll, complete the enclosed enrollment form and mail it to SMU Benefits Department at the address indicated on the enrollment form.
- Your enrollment form must be postmarked no later than Monday, November 19, 2012.

**If you are NOT making changes:**

- If you do NOT wish to make any changes, no action is required. Your 2012 elections will continue for the upcoming calendar year.