2013 KEY BENEFIT CHANGES

In a few weeks, you will have the opportunity to make changes to your benefits for 2013. **This year's Open Enrollment will be October 14 – October 31, 2012.**

This Open Enrollment will require close attention by faculty/staff. 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 next year.
- SMU will continue to offer multiple health plan options – including a new plan offering for 2013.
- The chart below outlines the medical plan premiums for 2012 and 2013. Dental and Vision plan premiums will remain the same.

	2012 Employee Monthly Medical Premiums			
	EE Only	EE + Spouse	EE + Child(ren)	EE + Family
$1,000 Deductible	$160.00	$352.00	$336.00	$512.00
$2,000 Deductible	$48.00	$106.00	$101.00	$154.00
$2,500 Deductible	$22.00	$44.00	$39.00	$64.00
$5,000 Deductible	N/A	N/A	N/A	N/A
	2013 Employee Monthly Medical Premiums			
	EE Only	EE + Spouse	EE + Child(ren)	EE + Family
$1,000 Deductible	$180.49	$388.58	$358.71	$561.34
$2,000 Deductible	$89.07	$191.45	$178.73	$277.80
$2,500 Deductible	$30.00	$61.50	$54.68	$88.77
$5,000 Deductible	$15.00	$33.00	$30.00	$48.00

2013 Employee Monthly Dental Premiums		
EE Only	EE + One	EE + Family
$7.49	$43.89	$64.62

2013 Employee Monthly Vision Premiums		
EE Only	EE + One	EE + Family
$5.94	$11.88	$19.12

- SMU will continue to offer the $1,000, $2,000, and $2,500 deductible options.
- SMU is adding a fourth coverage option in 2013 – a $5,000 deductible option – in order to provide greater coverage 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.
- If you enroll in the $1,000 or $2,000 deductible options, contributions you make to a Health Care Flexible Spending Account (FSA) can help you pay your out-of-pocket expenses – on a pre-tax basis.
- Similarly, if you enroll in the $2,500 or $5,000 deductible options, contributions you make to a Health Savings Account (HSA) can help you pay your out-of-pocket expenses – also on a pre-tax basis.

BENEFITS

SMU HUMAN RESOURCES

What Can You Do to Minimize Health Plan Costs?

Early detection is the key to preventing chronic diseases and catstrophic health events – both for you and your family members.

SMU pays 100% of the cost of preventive care benefits, yet a very small percentage of faculty/staff actually use this benefit each year. In 2011, only:

- **44%** of eligible female participants got a mammogram
- **37%** of eligible female participants got a pap-smear
- **21%** of eligible participants got a colonoscopy
- **13%** of eligible male participants got a prostate screening

If you have not scheduled your preventive care visit, contact the professionals at Compass Health Services today!

- Compass can advise you on the specific age-recommended screenings.
- Compass can also contact your physician on your behalf to schedule your appointment.

Remember, under all four SMU Health & Wellness options, there is no out-of-pocket cost for you, your spouse, or children to receive preventive care. Call to schedule your appointments today!

Contact Compass Today

Call **Compass** prior to receiving care. You can reach your Health Pro, Jeremy Garrett, by calling him directly at 1-800-513-1667 x726.

2013 Open Enrollment

You will make your changes online through Access.SMU Employee Self-Service during the October 14 – October 31 Open Enrollment:

- If you want to make changes to your current coverage (including adding or dropping dependents).
- If you want to participate in the Flexible Spending Accounts (FSAs) or the Health Savings Account (HSA) in 2013.
- If you do not make any changes, your 2012 elections will continue for the upcoming calendar year (except for contributions to the FSAs and the HSA).

You will receive a confirmation statement summarizing your 2013 benefit elections in early December 2012.

October Educational Sessions

Look for information regarding a series of educational sessions that will be offered in October to help you make appropriate choices for 2013.

Contact Compass for Help Managing Health Care Costs

SMU selected the experts at Compass to be your personal healthcare advisors. Compass can help you and your family find the best quality care at the most reasonable price. Why Contact Compass? Here are just a few reasons...

- **Save Money!** Compass can help you avoid overpriced medical expenses by comparing costs for different providers in your area for services. Participants who call are saving an average of $620 per year.
- **Take the Guesswork Out of Finding a Physician.** Compass has pre-screened the best doctors and their office staff in your area based on quality of care and cost.
- **Get Answers to Your Questions.** Ask Compass any questions you have about medical, dental, or vision coverage – even Medicare. Compass can help select plans, estimate what insurance will pay before you receive care, and resolve billing disputes.
- **Make the Best Decisions for 2013 During Open Enrollment.** Compass can help you review your SMU Health & Wellness options and premium costs to determine the best plan for you and your family, based on your healthcare needs.

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 cost sharing.

Healthcare FSA Contribution Limit of $2,500
If you contribute to the Healthcare Flexible Spending Account (FSA), the maximum amount the IRS will allow you to contribute will be reduced from $5,000 to $2,500.

- This change in the law does NOT impact the Dependent Care FSA; you can still contribute up to $5,000 to this account.

Medicare Tax Increase – Highly Compensated Employees
Right now, the Medicare tax is 2.9%, with 1.45% withheld from your paychecks, and the other 1.45% is paid by SMU. Starting January 1, an extra 0.9% Medicare tax will be charged:

- For unmarried people, this extra 0.9% will be charged on wages above $200,000.
- For married-filing-jointly couples, the extra 0.9% will be charged on combined wages above $250,000.
- And for those who are married filing separately, the extra 0.9% will be charged on wages above $125,000.

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 convenience and access to in-network retail chains. 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.