



RESEARCH FOUNDATION

## 2009 BENEFIT OPEN ENROLLMENT

### For Plan Year 2010

#### Annual Benefit Fairs

The annual Benefit Fairs will be held at the following Locations:

Monday, October 5, 2009 from 12:00 p.m.-2:00 p.m. at MLML, 8272 Moss Landing Rd.

Tuesday, October 6, 2009 from 10:00 a.m.-2:00 p.m. in the Barrett Ballroom at the Student Union on the SJSU campus.

Thursday, Sept. 24, 2009 from 11:00 a.m.-1:00 p.m. at NASA.

AFLAC Representatives will also be present for 2010 changes or enrollments. If you would like to enroll for 2010, please do so at the same time.

#### Open Enrollment Process

Employees who wish to make changes during open enrollment should complete the Foundation Enrollment form, HBD 12 and HBD 12A. Forms can be downloaded at [www.sjsufoundation.org](http://www.sjsufoundation.org) or by contacting Ranjit Kaur @ 408-924-1409 or via email @ [rkaur@foundation.sjsu.edu](mailto:rkaur@foundation.sjsu.edu).

If you wish to keep your current health plan then simply do nothing. Your present plan will continue in 2010.

#### Resources

For additional information and online tools, you can go to the following CALPERS link:

<http://www.calpers.ca.gov/index.jsp?bc=/member/health/open-enroll/home.xml>.

Open enrollment is scheduled from September 14, 2009 through October 9, 2009. This is your opportunity to enroll in the Research Foundation's health plans, make changes to your medical options and add or remove dependents.

#### Medical Plans for 2010

The following plans will be offered in 2010:

- **Kaiser Permanente:** Chiropractic benefits have been eliminated and increased co-payments for 31-100 day supply of drugs. For more information go to <http://www.calpers.ca.gov/index.jsp?bc=/member/health/2010-health-info/health-benefit-changes.xml>
- **Blue shield HMO NetValue:** It is now available in Imperial, San Francisco, San Luis Obispo, and parts of San Mateo counties. For more information, go to <http://www.calpers.ca.gov/index.jsp?bc=/member/health/2010-health-info/health-benefit-changes.xml>
- **Blue Shield HMO:** There are no changes in the plan. For more information go to <http://www.calpers.ca.gov/index.jsp?bc=/member/health/2010-health-info/health-benefit-changes.xml>
- **PERS-CARE:** The plan is expanding benefits for transplants . For more information go to <http://www.calpers.ca.gov/index.jsp?bc=/member/health/2010-health-info/health-benefit-changes.xml>
- **PERS Choice:** The plan is expanding benefits for transplants. For more information go to <http://www.calpers.ca.gov/index.jsp?bc=/member/health/2010-health-info/health-benefit-changes.xml>
- **PERS Select:** The plan is expanding benefits for transplants. For more information go to <http://www.calpers.ca.gov/index.jsp?bc=/member/health/2010-health-info/health-benefit-changes.xml>

Health Plan	Eligible Dependents	Monthly Premium	Emp. Monthly Contributions
<b>Blue Shield HMO NetValue</b>	Emp. Only	\$500.35	\$45.03
	Emp. +1	\$1,000.70	\$90.06
	Emp. +2	\$1,300.91	\$117.08
<b>Blue Shield HMO</b>	Emp. Only	\$577.33	\$51.96
	Emp. +1	\$1,154.66	\$103.92
	Emp. +2	\$1,501.06	\$135.10
<b>Kaiser HMO</b>	Emp. Only	\$532.56	\$47.93
	Emp. +1	\$1,065.12	\$95.86
	Emp. +2	\$1,384.66	\$124.62
<b>PERS-CARE</b>	Emp. Only	\$868.17	\$277.81
	Emp. +1	\$1,736.34	\$555.63
	Emp. +2	\$2,257.24	\$722.32
<b>PERS Choice</b>	Emp. Only	\$508.74	\$45.79
	Emp. +1	\$1,017.48	\$91.57
	Emp. +2	\$1,322.72	\$119.04
<b>PERS Select</b>	Emp. Only	\$474.93	\$42.74
	Emp. +1	\$949.86	\$85.49
	Emp. +2	\$1,234.82	\$111.13

#### 2010 Medical Plan Rates

Above table reflects Basic Bay Area premium rates.

## Save Money With A Spending Account

Looking for a way to save money on your health care and dependent day care expenses? AFLAC offers two spending account options to help you do just that. The Health Care Spending account and the Dependent/Day Care Spending Account. You can make pre-tax contributions through your paychecks and use that money in your account to pay for eligible expenses. This may also lower your taxable income and reduce your taxes.

### Health Care Spending Account (HCSA)

You may contribute up to \$5000 a year to the HCSA.

The HCSA is for your out-of-pocket health care expenses-for you and your dependents-which are not covered by any medical or dental plan, such as:

- Office visit, prescription drug, vision, and dental co-pays
- Deductible and coinsurance amounts
- Certain over-the-counter medications
- LASIK surgery and contact lens solution

### Dependent Care Spending Accounts (DCSA)

You may contribute up to \$5000 a year to the DCSA. The DCSA is for day care expenses for a child or elderly parent, such as:

- Adult or child day care
- Summer day camp
- Before and after school programs

### Current Participants: You Must Re-enroll Each Year!

Current spending account contributions will not automatically continue in 2010 (due to IRS restrictions). If you want to contribute to a spending account again next year, you must re-enroll.

### Plan Carefully

You should estimate your expenses and plan your spending account contributions for 2010 carefully. Any amounts unused by December 31, 2010 will be forfeited, as mandated by the IRS.

### Actions to take during Open Enrollment!!

- Change to different medical plan
- Enroll eligible family members in your health plans or cancel coverage for currently enrolled family members
- Enroll or re-enroll in the HCSA or DCRA accounts (AFLAC)
- Opt out of your medical, dental or vision plan, or enroll in a new plan if you previously opted out

**If you are satisfied with your current enrollments and have no changes, you don't need to do anything. However, if you participate in HCRA and DCRA you must re-enroll to participate in 2010.**

**Changes made during the 2009 Benefits Open Enrollment period will be effective January 1, 2010.**