



Annual Benefit Fairs

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

Tuesday, October 11, 2011
from 11:00 a.m.-2:00 p.m. at
MLML, 8272 Moss Landing Rd.

Thursday, October 13, 2011
from 11:00 a.m.-2:00 p.m. at
NASA.

Thursday, October 20, 2011
from 11:00 a.m.-2:00 p.m. in
the Barrett Ballroom **at the**
Student Union on the SJSU
campus.

AFLAC Representatives will also be present for 2012 changes or enrollments. You must re-enroll for the FSA plan for 2012, and can do so with AFLAC at Open Enrollment

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 or by contacting Ranjit Kaur @ 408-924-1409 or via email @ ranjit.kaur@sjsu.edu.

If you wish to keep your current health plan you need not take any action. Your present plan selection will continue in 2012.

Resources

For more information about changes and plans, go to <http://www.calpers.ca.gov/index.jsp?bc=/member/health/open-enroll/home.xml>. You can also watch the **Open Enrollment webinar** @ <http://www.calpers.ca.gov/index.jsp?bc=/member/video/view/2012-health-plan.xml>

2011 BENEFITS OPEN ENROLLMENT

For Plan Year 2012

Open Enrollment is scheduled from **Monday, October 10, 2011** through **Friday, November 4, 2011**. This is your opportunity to enroll in the Research Foundation's health plans, make changes to your medical options and add or remove dependents.

Health Plans for 2012

•**Kaiser Permanente**: An increase of \$5 in the prescription drug copay at retail for brand medications, and 31-100 day supply mail order prescriptions will be double the copay of a 30-day retail prescription. There will be no change to the generic copay at retail or mail.

•**Blue Shield HMO NetValue**: An increase of \$5 in the prescription drug copay at retail for brand medications, and 90 day supply mail order prescriptions will be double the copay of a 30-day retail prescription. There will be no change to the generic copay at retail or mail. Expanding service to Contra Costa County.

•**Blue Shield HMO**: An increase of \$5 in the prescription drug copay at retail for brand medications, and 90 day supply mail order prescriptions will be double the copay of a 30-day retail prescription. There will be no change to the generic copay at retail or mail.

• **PERS Select/Choice/Care**: An increase of \$5 in the prescription drug copay at retail for brand medications, and 90 day supply mail order prescriptions will be double the copay of a 30-day retail prescription. There will be no change to the generic copay at retail or mail.

- PERS Select expanding service area to include Marin County

- CVS Caremark will administer prescription drug benefits for PPO members.

- A new value based program, Site of Care, establishes a payment threshold for elective outpatient hospital procedures. It will apply to colonoscopy (\$1,500 threshold), cataract surgery(\$2,000 threshold) and arthroscopy (\$6,000 threshold).

2012 Health Plan Rates

Health Plan	Eligible Dependents	Monthly Premium	Emp. Monthly Contributions
Blue Shield HMO NetValue	Emp. Only	\$611.59	\$67.27
	Emp. +1	\$1,223.18	\$134.55
	Emp. +2	\$1,590.13	\$174.91
Blue Shield HMO	Emp. Only	\$711.10	\$78.22
	Emp. +1	\$1,422.20	\$156.44
	Emp. +2	\$1,848.86	\$203.37
Kaiser HMO	Emp. Only	\$610.44	\$67.15
	Emp. +1	\$1,220.88	\$134.30
	Emp. +2	\$1,587.14	\$174.59
PERS-CARE	Emp. Only	\$1,029.23	\$349.94
	Emp. +1	\$2,058.46	\$699.88
	Emp. +2	\$2,676.00	\$909.84
PERS Choice	Emp. Only	\$574.15	\$63.16
	Emp. +1	\$1,148.30	\$126.31
	Emp. +2	\$1,492.79	\$164.21
PERS Select	Emp. Only	\$487.39	\$53.61
	Emp. +1	\$974.78	\$107.23
	Emp. +2	\$1,267.21	\$139.39

Above table reflects Basic Bay Area premium rates.

SAVE MONEY WITH FLEXIBLE SPENDING ACCOUNTS (FSA'S)

Looking for a way to save money on your health care and dependent day care expenses? AFLAC offers two Flexible Spending Account options to help you do just that: the Unreimbursed Medical and the Dependent Day Care Spending Account. These accounts let you set aside money on a pre-tax basis through semi-monthly payroll deductions, and use that money to pay for expenses not normally covered by health or other plans. Examples below. Setting up these FSA accounts will not only allow you to pay for these expenses, they can reduce your "taxable" income and save you money!

<u>Unreimbursed Medical (URM)</u>	<u>Dependent Day Care (DDC)</u>
<p>You may contribute up to \$5,000 per year (\$208.33 per semi-monthly pay period) to the URM for health, dental, or vision care related expenses not normally covered by your benefits plans. Examples:</p> <ul style="list-style-type: none">• Health, dental, and vision office visits, prescription drugs, and co-pays• Health, dental, and vision deductibles and coinsurance amounts• Can only be applied to Prescription meds• LASIK eye surgery	<p>You may contribute up to \$5,000 per year (\$208.33 per semi-monthly pay period) to the DDC. The DDC will allow you to pay for day care expenses for a child or elderly parent, such as:</p> <ul style="list-style-type: none">• Adult or child day care• Summer day camp• Before and after school programs

Current or New Participants: You Must Enroll or Re-enroll Each Year!

Current spending account contributions will not automatically renew for plan year 2012 due to IRS restrictions. If you want to continue to contribute to a spending account again next year, you **must** re-enroll.

USE IT OR LOSE IT: Plan Carefully

FSA accounts are NOT "savings" accounts. Make sure to estimate your expenses and plan your spending account contributions for 2012 carefully. Any amounts not "spent" by December 31, 2012 will be forfeited, as mandated by the IRS. The IRS does allow you to submit receipts for calendar year 2012 expenditures through March 31, 2013.

ACTIONS YOU MUST TAKE DURING OPEN ENROLLMENT: You must act if you want to:

- Change health plans (example only: from Blue Shield to PERS Choice). New plan selection becomes effective January 01, 2012.
- Enroll or re-enroll in the FSA Plans, Unreimbursed Medical (URM) or Dependent Day Care (DDC).
- Opt out of your medical, dental or vision plan, or enroll in a new plan if you previously opted out. Understand that, once you opt out, you cannot enroll for that entire plan year. Only exception: "Qualifying Event."

If you are satisfied with your current health enrollments and have no changes, you need not take any action, your current health selection will continue through year 2012. However, if you participate in FSA plans, or you want to participate in FSA plans (URM / DDC), you MUST enroll or re-enroll to participate for plan year 2012.

Changes made during the 2011 Benefits Open Enrollment period will be effective January 1, 2012.