



SAN JOSÉ STATE  
UNIVERSITY

RESEARCH FOUNDATION

### Annual Benefit Fairs

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

**Thursday, September 20, 2012 from 11:00 a.m.-2:00 p.m.** in the Barrett Ballroom **at the Student Union on the SJSU campus.**

**Thursday, September 27, 2012 from 11:00 a.m.-2:00 p.m. at NASA.**

**Wednesday, October 03, 2012 from 11:00 a.m.-2:00 p.m. at MLML, 8272 Moss Landing Rd.**

AFLAC Representatives will also be present for 2013 changes or enrollments. You must re-enroll for the FSA plan for 2013, 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](http://www.sjsufoundation.org) or by contacting Ranjit Kaur @ 408-924-1409 or via email @ [ranjit,kaur@sjsu.edu](mailto: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 2013.

### Resources

For more information about changes and plans, go to <http://www.calpers.ca.gov/eip-docs/member/health/open-enroll/oe-news.pdf>

## 2012 BENEFITS OPEN ENROLLMENT

### For Plan Year 2013

Open Enrollment starts **Monday, September 10, 2012** and ends **Friday, October 5, 2012**. 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 2013

•**Kaiser Permanente:** There are no benefit changes this year.

•**Blue Shield HMO NetValue:** Expanding service to Marin, Sonoma, Humboldt, and Stanislaus counties.

•**Blue Shield HMO:** There are no benefit changes this year.

• **PERS Select/Choice/Care:** There are no benefit changes this year. PERS Select expanding service to Alameda, Placer and Solano counties.

CalPERS now offers a video that provides information from expert health plan representatives. Also included with this on-demand video are downloadable materials for 2013 health plans. The video will be available on CalPERS On-Line at [www.calpers.ca.gov](http://www.calpers.ca.gov). Select the Members tab. Next choose Video & Web Event Center. Select Videos, then Health Benefits, to find *Presenting the 2013 CalPERS Health Plans*.

### 2013 Health Plan Rates

Health Plan	Eligible Dependents	Monthly Premium	Emp. Monthly Contributions
<b>Blue Shield HMO NetValue</b>	Emp. Only	\$670.21	\$73.72
	Emp. +1	\$1,340.42	\$147.44
	Emp. +2	\$1,742.55	\$191.68
<b>Blue Shield HMO</b>	Emp. Only	\$784.63	\$86.30
	Emp. +1	\$1,569.26	\$172.62
	Emp. +2	\$2,040.04	\$224.40
<b>Kaiser HMO</b>	Emp. Only	\$668.63	\$73.54
	Emp. +1	\$1,337.26	\$147.10
	Emp. +2	\$1,738.44	\$191.22
<b>PERS-CARE</b>	Emp. Only	\$1,083.11	\$368.26
	Emp. +1	\$2,166.22	\$736.52
	Emp. +2	\$2,816.09	\$957.47
<b>PERS Choice</b>	Emp. Only	\$667.03	\$73.36
	Emp. +1	\$1,334.06	\$146.74
	Emp. +2	\$1,734.28	\$190.76
<b>PERS Select</b>	Emp. Only	\$487.20	\$53.60
	Emp. +1	\$974.40	\$107.18
	Emp. +2	\$1,266.72	\$139.34

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!

<b><u>Unreimbursed Medical (URM)</u></b>	<b><u>Dependent Day Care (DDC)</u></b>
<p>You may contribute up to \$2,500 per year (\$104.17 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"><li>• Health, dental, and vision office visits, prescription drugs, and co-pays</li><li>• Health, dental, and vision deductibles and coinsurance amounts</li><li>• Can only be applied to Prescription meds</li><li>• LASIK eye surgery</li></ul>	<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"><li>• Adult or child day care</li><li>• Summer day camp</li><li>• Before and after school programs</li></ul>

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

Current spending account contributions will not automatically renew for plan year 2013 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 2013 carefully. Any amounts not "spent" by December 31, 2013 will be forfeited, as mandated by the IRS. The IRS does allow you to submit receipts for calendar year 2013 expenditures through March 31, 2014.

### **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, 2013.
- 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 2013. 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 2013.**

**Changes made during the 2012 Benefits Open Enrollment period will be effective January 1, 2013.**