

Your 2014 Employee Health Benefits Enrollment

Open Enrollment is Monday, October 21st — Monday, November 11th

Open Enrollment is your once-a-year opportunity to:

- Make changes to your benefit choices
- Add or remove coverage for your dependents
- Enroll in or make changes to flexible spending accounts

The benefit changes we are making for 2014 are provided below, along with instructions on what you need to do during Open Enrollment.

Please take the time to read the flyer so you can make informed benefit decisions for the coming year.

What's New for 2014?

The following is a summary of the plan changes for 2014. More information about each of these changes is available in the *2014 Open Enrollment Guide*, which can be found at www.cuc.claremont.edu/benefits by clicking “2014 Open Enrollment and Benefits Guides Clickable PDF.”

The Claremont Colleges are required to implement an **active** enrollment for 2014. Active enrollment means that you **must elect** or **decline** benefits during Open Enrollment. If you do not actively enroll in the desired benefit, you will not be covered under the plan in 2014.

Increased Medical Copays

Effective January 1, 2014, the following copays will increase:

- **Anthem Blue Cross (CaliforniaCare) HMO:** The copay for most services will increase from \$20 to \$25/visit. Additionally, the copay for outpatient surgery will increase to \$100/procedure.
- **Kaiser Permanente:** The copay for an outpatient surgery will change to \$30.

Transgender Benefits Available Through Kaiser

Through the Kaiser HMO, transgender benefits will now be covered. These benefits include:

- Sexual reassignment surgery
- Mastectomy with chest reconstruction
- Hormone therapy services
- Mental health services

Cost sharing is the same as cost sharing for other medical services (e.g. inpatient hospital cost sharing, office visit cost sharing, etc.).

New Vision Plan Carrier: Anthem

As of January 1, 2014, Anthem will be the carrier for our vision benefits. There will be no changes to the benefits offered. However, you will have access to a larger number of network providers, including major retailers like: LensCrafters[®], Sears OpticalSM, Target Optical[®], and JCPenney[®] Optical. In fact, Anthem has over 30,000 doctors and more than 25,000 locations in its vision network.

The change to Anthem will also cut down on the amount of paperwork you're required to complete. In-network providers check your benefits with Anthem and then file your claims for you. All you have to do is:

- Schedule a visit with an in-network provider
- Show the staff your member ID card at your visit
- Pay your copay or any balance.

For more information about the vision plans available, see the *2014 Benefits Guide* which can be found at www.cuc.claremont.edu/benefits by clicking "2014 Open Enrollment and Benefits Guides Clickable PDF."

Vision Plan ID Cards

If you enroll in one of the Anthem medical plans, you will not receive a separate vision card. Just show your eye doctor your Anthem medical ID card at the time of service.

If you are enrolled in the Kaiser Permanente medical plan or if you aren't enrolled in any medical plan through The Claremont Colleges, you will receive a vision ID card in the mail before January 1, 2014.

Finding a Vision Provider

To find a vision provider in the Anthem network:

- Go to www.anthem.com/ca
- Click "Find a Doctor"
- Click "Vision"
- Enter your Zip Code (Choose Blue View Vision for Plan Name)
- Click on Search

2014 Employee Premium Costs

As health care costs across the nation continue to rise, so do the costs here at The Claremont Colleges. Therefore, some costs for coverage will increase in 2014. The Claremont Colleges will absorb the majority of this cost increase, but we need to share some of this increased cost with you.

We can work together to help keep cost increases at a minimum, including using in-network doctors, taking advantage of wellness resources, and using generic instead of brand-name drugs when filling a prescription.

Health Care Reform Update

The Affordable Care Act (ACA, also known as “health care reform”) was passed in 2010. This law is intended to extend access to medical coverage to nearly everyone in the U.S. and to eliminate restrictions on key benefits.

Starting January 1, 2014, the government will require almost everyone in the U.S. to have medical insurance coverage. Those who don’t have medical coverage will pay a penalty — this requirement is called the *individual mandate*. (The only exception to the individual mandate requirement is if you earn below a certain level of income).

To meet the individual mandate, you have a number of options, including:

- Enrolling for medical coverage through The Claremont Colleges
- Enrolling for medical coverage through your spouse/domestic partner or parent
- Obtaining medical coverage from a government-sponsored program such as Medicare or Medicaid
- Purchasing coverage from a health insurance marketplace

You also have the option to forego medical insurance in 2014. However, if you choose to be uninsured in 2014, you will pay a tax penalty when you file your 2014 taxes. (To determine your potential tax penalty, go to www.HealthCare.gov).

California’s Health Insurance Marketplace

Coverage through The Claremont Colleges is likely your best option to meet the individual mandate. The plans offered through The Claremont Colleges are comprehensive and very affordable.

However, if you are not eligible for coverage through The Claremont Colleges, visit California’s health insurance marketplace online at www.coveredca.com. Covered California offers a variety of quality medical plans for you to compare and choose from.

What You Need to Do During Open Enrollment

Due to Health Care Reform, The Claremont Colleges are required to implement an **active** enrollment for 2014. Active enrollment means that you **must elect** or **decline** benefits during Open Enrollment. If you do not actively enroll in the desired benefit, you will not be covered under the plan in 2014.

As you prepare to enroll for your 2014 benefits, we encourage you to:

1. Take advantage of all of the benefit materials available to you, including:
 - Reviewing this Open Enrollment flyer
 - Reading the *2014 Open Enrollment and Benefits Guide* (which can be found at www.cuc.claremont.edu/benefits by clicking “2014 Open Enrollment and Benefits Guides Clickable PDF.”)
 - Obtaining a copy of *Your Guide to the Anthem Lumenos HSA Plan* from Benefits Administration or downloading a copy from the *2014 Benefits Guide*.
 - Attending an Open Enrollment presentation

2. Review your current benefit choices to make sure your plan elections meet your needs. If they do not, decide what you need to change to ensure you have the right coverage in 2014.
 - Keep in mind, the individual mandate requires that you have medical coverage beginning January 1, 2014. If you do not currently have coverage, now is the time to carefully consider your options.
3. Log on to UltiPro using the link through your institution's website to enroll for new plans or make changes to your current coverage. Enrollments or changes must be completed by **5:00 p.m. Pacific Standard Time on Monday, November 11, 2013.**

The benefits you elect during Open Enrollment will be effective January 1, 2014 and remain in effect until December 31, 2014.

Questions

If you have questions, please contact CUC Benefits Administration at:

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Plan Providers

Health Provider	Customer Service Number	Web Site Address
Anthem Blue Cross HMO	800-227-3771	www.anthem.com/ca
Anthem Lumenos	800-207-9878	www.anthem.com/ca
Kaiser	800-464-4000	www.kp.org
MetLife Dental	800-942-0854	www.metlife.com
Anthem Blue View Vision	866-723-0515	www.anthem.com
Mellon Bank (HSA Account)	877-472-4200	
Benesyst FSA	800-670-7131	www.benesyst.net
Employee Assistance Program	800-234-5465	www.liveandworkwell.com
Anthem Blue Cross Life	800-552-2137	
Zurich AD&D Insurance	866-841-4771	www.zurichna.com
California Casualty	877-411-1427	www.aplus.com/univ