



**2010 Open Enrollment for Medical, Dental and Flexible Spending Accounts
October 26th through November 13th
Active Employees, COBRA Participants and Unpaid Leaves of Absence**

Open Enrollment for medical, dental and vision benefits begins on **October 26** and ends on **November 13, 2009**.

Highlights for 2010 include the following:

- **Rate decrease for the Total Health Care plan!** - Employee contributions will **decrease** by -3.3% from last years rates.
- **Below Market Rate Increases For All Other Plan Options!** - Wayne State has once again been able to contain costs and secure favorable rate increases for all other plan options.
- **Online Open Enrollment** - The online open enrollment process via the Employee Tab in Pipeline is available for use by Wayne State employees. Enhancements for this year include e-mail notification of online transactions. **Try it out!**
- **Vision Plan Update** - Rates are unchanged for 2010.
- **Enrollment materials provided on a Compact Disc** - This mailing contains all the materials for open enrollment on a convenient Compact Disc. The CD contents include rate schedules, plan information, enrollment materials and links to the HR website for more details on the benefits programs.



Medical Plans

If you wish to make a change in your medical account coverage, you must utilize the on-line enrollment process **or** complete the necessary forms which can be printed from the enclosed CD. **If you are not making any changes to your medical plan no action is required**, but you should review the enclosed 2010 medical plan rates. Changes to your medical benefits and the new rates will be effective January 1, 2010. Rate schedules are attached for the following groups:

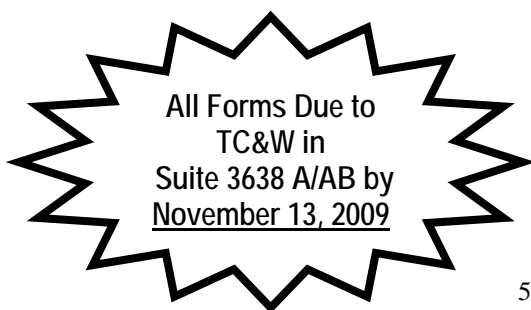
- Active Employees Bi-weekly Premium Schedule (employee cost per pay)
- COBRA Participants and Unpaid Leaves of Absence (monthly rate schedule)

If you need assistance finding a physician view the physician listings on-line at their web sites listed below or call the respective carrier.

Blue Care Network (HMO)	800-662-6667	www.mibcn.com
Health Alliance Plan (HMO)	800-422-4641	www.hap.org/info/dir_on.php
Total Health (HMO)	800-826-2862	www.totalhealthcareonline.com
Community Blue (PPO)	800-637-2227	http://www.bcbsm.com/home/where_you_can_go_for_care/
DMC Care (PPO)	800-543-0161	http://www.dmc-care.org/providers/
Automated Benefits Services	800-748-0003	www.abs-tpa.com (DMC Care ID cards)
EveMed	866-299-1358	www.enrollwithveemed.com

Flexible Spending Account

Health & Dependent Care FSA information is enclosed on the CD. Please note that your 2009 Flexible Spending Account elections **will not continue** in 2010, and in order to participate you must make a **new** election (re-enroll) either through the online system or via the paper Flexible Spending Account Enrollment form.



Benefits Handbook (CD Version)

Please review the Benefits Handbook on the enclosed CD. The handbook contains helpful information, eligibility rules and forms for the medical, dental, vision and life insurance programs.

If you have any questions or would like paper copies of the enrollment materials sent to you, our contact information is provided below.

5700 Cass Ave., 3638 A/AB, Detroit, MI 48202

Phone: 313-577-3717

Web Site: www.hr.wayne.edu/tcw/benefits/index.php

2010 Open Enrollment Checklist

OPEN ENROLLMENT DATES: October 26 through November 13, 2009



Included on the CD you will find:

Medical, Dental and Vision Information

Medical plan changes can be done online through Pipeline or with the forms enclosed in the Medical Benefit Handbook. Materials on the CD related to the Medical, Dental and Vision plans include:

- Medical Plan Memo—Program highlights
- Employee Benefit Handbook—Plan information and guidelines (Including Forms)
- Medical Plan Rate Schedule—New Rates effective January 1, 2010

Flexible Spending Information

Flexible spending accounts are an excellent way for employees to reduce the cost of out-of-pocket expenses that are not covered by medical or dental plans. Please review the documents provided in this packet and consider enrolling in the Flexible Spending Account program for health and/or dependent care expenses. Enrollment from year to year is *not* automatic. You *must* enroll each year to participate in the flexible spending account program.

- Flexible Spending Account Booklet
- Flexible Spending Account Application

Online Open Enrollment Information

WSU employees will be able to change their medical plan and flexible spending account elections online through Pipeline. The guides listed below provide simple step-by-step instructions for the process.

- Online Enrollment Instructions — Medical Plans (*Dependents cannot be added or deleted online*)
- Online Enrollment Instructions — Flexible Spending Accounts

Voluntary Vision Enrollment Information (for eligible employee groups)

Employees who have opted out of medical coverage have the opportunity to elect voluntary vision coverage. **We encourage you to take advantage of this opportunity.**

- Voluntary Vision Plan Memo—Open Enrollment Announcement
- Voluntary Vision Enrollment Form—Enrollment changes and beneficiary updates

Your Next Steps:

- *Read the enclosed materials.*
- *Complete the online enrollment process through Pipeline or complete the paper forms and mail them to the Total Compensation & Wellness Department by November 13, 2009 to the address listed at the top of this page.*