Welcome to UA Choice Open Enrollment
April 15 - May 16, 2016

This is your annual opportunity to:

- Enroll in a UA Choice health plan
- Enroll in a Flexible Spending Account or elect a payroll deduction for a Health Savings Account
- Add eligible dependents or drop dependents
- Start or increase your Supplemental Life Insurance or elect Accidental Death & Dismemberment (AD&D) coverage

You’ll find all open enrollment forms, benefit summaries, and informational materials on the University of Alaska Benefits website at www.alaska.edu/benefits. There are also additional links to Premera.com, Healthyroads, VSP, Patient Care, Best Doctors, the Employee Assistance Program, retirement plans and much more.

You must enroll by the deadline, May 16, 2016. The choices you make during Open Enrollment will be effective July 1, 2016, through June 30, 2017.

To avoid waste and save on printing and mailing costs, you will not receive a packet in the mail. If you’re not able to print the forms from the website or if you would like to request a paper copy of any electronic document, contact your regional HR office to obtain the materials at www.alaska.edu/hr/contact-hr.

UAOnline is Always Open For Business!

Go to UAOnline at https://uaonline.alaska.edu for quick access to your pay stubs, earnings history, current and past benefit elections, leave history, job history, and more. Select “Log In” to enter your UA credentials, and then select “Employee Services.” You can confirm your open enrollment changes beginning on June 13.

Changes You’ll See in FY17

- Out of network provider reimbursements will be based on 200% of the Medicare rate. This is an increase from FY16’s 125% of Medicare rate. The coinsurance of 60% (or 80% in rural areas and for some specialists) is not changing, but the allowable charge will now be 200% of Medicare. This means you will owe your coinsurance (40% or 20%), as well as any amount over the allowable charge. You should know that this could mean a significant out-of-pocket cost to you.
  - What are your options? We’ve expanded the Medical Travel Support benefit to cover almost any procedure (not including regular office visits, routine, or preventive care), so you can get care from an in-network provider in another location. More details on the travel support benefit are listed below.
  - For minor illnesses and non-emergency situations, please consider using Teladoc for virtual care. Go to teladoc.com/premeraAK to register, and see how easy it is to use this service. Virtual care doesn’t replace your primary care provider, but can provide real-time access to an in-network provider when you’re traveling, your regular doctor is unavailable, you have no in-network
provider options, or you have a minor illness that doesn’t require a trip to the doctor’s office. At $40 per consultation, it’s a significant savings over a traditional office visit.

- Patient Care can help you find a doctor, compare costs, and negotiate with providers to reduce your out-of-pocket costs. Call 866-253-2273 or visit patientcare4u/university_of_alaska.

- The deductibles on the Consumer Directed Health Plan (CDHP) are increasing to $1,500 for an individual and $3,000 for the family deductible. The out-of-pocket maximum for an individual is still $5,000, but the family maximum will decrease to $6,850 to meet new federal regulations. Remember if you have anyone else covered on the plan along with yourself, the family deductible and out-of-pocket maximums apply.

- Health savings account limits will increase to $6,750 for a family; the individual limit is staying at $3,350. If you are age 55 or older, you can contribute an additional $1,000 to either the individual or family account. The family HSA with the catch-up can now cover the entire family out-of-pocket maximum of $6,850.

- The medical flexible spending account (FSA) limit will remain $2,550. The dependent care FSA limit is unchanged. We are changing our FSA administrator, though. See details on the following page.

New Flexible Spending Account (FSA) Administrator

Beginning July 1, 2016, FSA accounts will be handled by ASIFlex, a company with vast experience with public and government employers. ASIFlex will offer a debit card to make FSA reimbursements a little easier. You’ll still need to verify many of your transactions by submitting EOBs and receipts, but the reimbursement process will be simpler in many cases. More information about the debit card is available at asiflex.com/debitcards.

If you currently have an FSA with WageWorks, continue using their services for all of your FY16 claims for dates of service from July 1, 2015, through June 30, 2016. You have until September 30, 2016, to file any FY16 FSA claims with WageWorks.

Premera Medical Travel Support Benefit Has Expanded

The expanded Premera Medical Travel Support benefit offers enhanced benefits for airfare and related expenses for you and a companion, up to IRS limits, for many procedures using pre-approved medical facilities chosen to provide quality care at more affordable prices. This benefit requires pre-approval, and Premera offers a travel concierge service to help with the arrangements. Call (800) 364-2982 to get started or if you have questions. For more information on the travel benefits available, be sure to visit the benefits web site at www.alaska.edu/benefits/health-plan/travel-for-health-care/

Women’s Health and Cancer Rights Act

The Women’s Health and Cancer Rights Act of 1998 requires that all group health plans providing medical and surgical benefits for mastectomy must provide coverage for breast reconstruction, including surgery, reconstruction for symmetrical appearance, prostheses and treatment of physical complications of all stages of mastectomy, including lymphedema. Coverage is provided in consultation with the attending physician and the patient, and will be subject to the same annual deductibles and coinsurance provisions which apply for the mastectomy.

More information and important notices, including information about Medicare Part D coverage, are covered in the The Handbook and the Enrollment Guide at www.alaska.edu/benefits.
Patient Care Can Help You Choose the Right Plan for You

Deciding which plan is best for you can be confusing. Many people just stay in the same plan year after year because it’s the easiest option, but it may not be the best option. Patient Care knows what questions to ask, and they have a calculator to help you see which plan is best for you and your situation.

Call 866-253-2273 or visit patientcare4u/university_of_alaska for assistance.

How to Enroll

Open Enrollment: April 15 – May 16, 2016

1. The UA Choice Enrollment Guide, found on the benefits web site, will help you select the health plan that best meets your needs and budget. Consider whether you want to make any other changes, such as adding or dropping coverage for family members. You can also elect or increase supplemental life insurance or select accidental death and dismemberment (AD&D) insurance.

2. Decide if you want to participate in a Medical Flexible Spending Account (if you’re on the 750 Plan or HDHP) or the Health Savings Account (for CDHP enrollees). Anyone with eligible dependents can elect the Dependent Care Flexible Spending Account to help pay for daycare expenses.

3. To change your current health plan option and/or to add/drop dependents, complete the appropriate UA Choice enrollment form and return it to your local HR office by the deadline (May 16, 2016 at 5:00 pm). If you are changing plans or had previously waived coverage and are electing a new plan, list all of your eligible dependents on the form. If you are keeping the same health plan option, family coverage level, and covered dependents, you do not need to turn in a form. If you are adding or re-enrolling dependents, you must provide proof of dependent eligibility to your local HR office.

If you want to opt out of UA Choice coverage, complete and sign the UA Choice Opt-Out Form available online at www.alaska.edu/benefits. Submit the form to your local HR office by May 16.

Remember that once you waive coverage, you don’t have to repeat the process every year. Your “opt out” status will remain in effect until you re-enroll in UA Choice after a qualifying life event or during a future open enrollment.

4. To participate in a Flexible Spending Account for the July 1, 2016 to June 30, 2017 plan year, you must submit a completed FSA Election Form. FSA participation does not continue automatically. If you don’t want to enroll in an FSA or add/change life insurance coverage, you do not need to return those forms.

5. Health Savings Account (HSA) enrollment is on the HSA Enrollment form. If you want to start or continue HSA payroll deductions, you must complete the HSA enrollment form. HSA payroll deductions do not continue automatically.

Materials, Forms, and Questions...

You can find copies of all UA Choice and open enrollment materials online at www.alaska.edu/benefits. Still have questions? Contact your local Human Resources office or Statewide Human Resources. Phone numbers are included on the back cover of the Enrollment Guide or at www.alaska.edu/hr/contact-hr/.