

Online Open Enrollment

Open enrollment will run from October 24, 2011 through November 11, 2011 to select benefits that will become effective January 1, 2012. Elections **must be made online by November 11, 2011 to become effective on January 1, 2012**. Again, the hospital wants to stress that everyone must actively enroll this year to participate in optional benefits and enrollment must be done *online*.

What Hasn't Changed

Dental benefits covered under the two plans remains the same. You may choose Delta Dental or Aetna DMO. The costs are shown on the enclosed contribution chart.

As we move forward, we will also continue to evaluate our benefits program to ensure we are meeting the needs of our employees to the best of our ability, while allowing Jefferson to remain both competitive and cost efficient.

TIPS

Maximize Your Benefits

- Use JeffPLUS “home” and JeffPLUS “network” providers to minimize out-of-pocket costs.
- Choose generic drugs when they are available and fill your prescriptions at Jefferson Outpatient Pharmacies to minimize your out-of-pocket expenses.
- Take advantage of our wellness and preventive benefits to help you and your family minimize medical care and expense. These efforts can positively impact your health and quality of life.

Learn About Your Options

- Review “What’s New in 2012” for a summary of changes to our plan options. Consult the OPT booklet for details on each of the benefits. OPT booklets, comparison charts and additional benefits information is available in Human Resources, at the Benefits Fairs and briefings and online – by visiting www.jeffersonhr.org and selecting “Benefits” then “Open Enrollment” from the left hand side of the home page.
- Contact the HR Department with questions:
 - 215-952-9584 for the Methodist Human Resources office or visit us, Monday through Friday, 7 a.m. to 4 p.m.
 - Additional resources are available by calling 215-503-8100 for the Center City HR Service Center or by e-mailing hrquestions@jefferson.edu.

- Write down your questions and bring them to the upcoming Employee Benefits Fair or Employee Briefing Sessions:

Methodist Campus Benefits Fair
Thursday, October 27 – 6:30 a.m. to 4 p.m.
Morgan Conference Center

OPT Employee Briefing Schedule, Morgan Conference Center	
DAYS	EVENINGS
Monday, October 24 11 a.m. – 12 noon	Wednesday, October 26 8 p.m. – 9 p.m. 9 p.m. – 10 p.m.
Tuesday, October 25 3 p.m. – 4 p.m.	Thursday, November 3 8 p.m. – 9 p.m. 9 p.m. – 10 p.m.
Wednesday, October 26 2 p.m. – 3 p.m.	
Tuesday, November 1 2 p.m. – 3 p.m.	
Wednesday, November 2 2 p.m. – 3 p.m.	

Understand the Differences

- Consider not only your payroll contributions, but also copays, coinsurance and deductibles.
- Find out if your doctor participates in JeffPLUS. Just because your doctor has hospital privileges at Jefferson or Main Line does not mean he or she is a JeffPLUS provider.
- Many preventive services are covered at 100 percent when you use in-network providers. Be sure your preferred providers are in your plan’s network.

Make Your Elections

- Consider your medical plan, dental plan, life insurance, short-term disability (STD) and long-term disability (LTD) options.

ATTENTION!

Every benefits-eligible Methodist employee must actively enroll for benefits this year. If you fail to make elections during open enrollment, you will be defaulted into your current medical and dental plans at the rates outlined in the enclosed chart; however, we will be unable to automatically enroll you in other optional benefits, including Flexible Spending Accounts for 2012.

- Consider a Medical Flexible Spending Account (FSA) as a means to reduce your tax obligation for medical and dependent care expenses. According to IRS regulations, you must sign up for a FSA every year.
- Enroll from home or work using the *Jefferson eBenefits Employee Self Service system by November 11, 2011*.

What’s New in 2012



THOMAS JEFFERSON UNIVERSITY HOSPITALS

Medical Benefits

Understand Your Options

Jefferson provides a comprehensive and extremely competitive health benefits program, paying 80 percent of our medical plan costs, while you, the employee, pay 20 percent through payroll contributions. There are distinct differences between your medical plan options in regard to costs, out-of-pocket expenses and the way you receive medical care.

It is important that you take the time to review the details of your medical plan options, not simply the biweekly employee contribution, as the plan with the lowest biweekly employee contribution may have higher copays, coinsurance and deductibles.

As you review the enrollment material, you will see that the *price* you pay pre-tax through your payroll contribution for the medical plans reflects your share of the actual *cost* of each of the plans. Methodist has used this “relative value pricing” approach for many years. Plans that offer low employee copays and have fewer employee out-of-pocket expenses will cost more per paycheck. Plans with higher employee copays and more employee out-of-pocket expenses cost less per paycheck.

As before, using a flexible spending account (FSA) allows you to save money in taxes by using your pre-tax FSA deposits to pay for eligible medical expenses. Under the OPT program the maximum

you may defer to the Medical FSA will increase to \$12,000 (\$7,000 if you defer \$5,000 to the Dependent Care Account) for 2012. Eligible expenses that can be paid through a medical FSA include copays, deductibles, coinsurance and expenses that are not covered by the plans. Please be aware that you have to enroll for an FSA for 2012, even if you had one in 2011.

Biweekly Employee Contribution Levels

Bi-weekly payroll contributions for each plan are shown on the enclosed chart.

As you evaluate your options, remember to consider not only your payroll contributions, but also your copays, coinsurance and deductibles. Only you can determine which plan is best for you and your family. As you will see in the cost structures for our revised insurance packages (HMO, PPO and CDHP), the single most important thing you can do to manage your out-of-pocket costs is to use JeffPLUS providers and facilities.

Choose Home Hospitals and JeffPLUS to Reduce Costs

In most cases, using JeffPLUS providers is the best way to reduce costs to both you and the organization. The most significant exception is for HMO members who must use providers selected by their primary care physicians for certain services such as lab and radiology. (This is referred to as

capitation.) Those providers may not be JeffPLUS providers. Please consult the JeffPLUS website at www.jeffplus.org to find out which physicians, service providers and hospitals participate in each of the networks.

JeffPLUS has two tiers – JeffPLUS “home” and JeffPLUS “network” – and it is important to understand the differences.

Tier 1 – JeffPLUS “Home”

Currently, Jefferson, Methodist and Magee are JeffPLUS “home” providers, but in 2012 the Main Line Health Hospitals will also be “home” facilities for Jefferson employees. The Main Line Health hospitals that will be considered “home” this next plan year include Bryn Mawr, Bryn Mawr Rehab, Lankenau, Mirmont Treatment Center, Paoli and Riddle. With the expansion of “home” facilities, you have more options for access to quality care at the lowest costs.

Some ancillary providers, such as radiology, are JeffPLUS “home” providers, but not all providers located in Jefferson or Main Line Health buildings participate in the network. It is important for you to clarify what networks the provider participates in before receiving services so you will know what your costs will be. **Using JeffPLUS “home” providers results in the lowest cost for you.** However, HMO members must use the lab and radiology services their primary care physician refers them to, which may not be JeffPLUS “home” providers and may result in higher copays.

Tier 2 – JeffPLUS “Network”

JeffPLUS “network” facilities are hospitals and ancillary providers who are in network but are not JeffPLUS “home” providers. *You will have lower costs when you use JeffPLUS “network” facilities compared to providers in the Independence Blue Cross network for each of our plans.* JeffPLUS “network” providers include duPont Hospital for Children, Virtua in New Jersey for inpatient services, and Aria. However, HMO members must use the lab and radiology services their primary care physician refers them to, which may not be JeffPLUS “network” providers and may result in higher copays.

JeffPLUS offers doctors and facilities with reputations for excellence, magnet-level nurses and staff, and state-of-the-art facilities. For the lowest costs, we encourage you to consider the premier JeffPLUS “home” and JeffPLUS “network” providers. It is helpful to select a doctor who has privileges at JeffPLUS “home” or JeffPLUS “network” hospitals. You may want to consider this before you choose a plan. Please refer to www.jeffplus.org for a listing of JeffPLUS providers.

Simply stated: When Jefferson employees choose to receive care from JeffPLUS “home” and JeffPLUS “network” providers, overall costs to the system are reduced and we are able to offer employee insurance packages at better rates.

Additionally, we are currently working on measures to help make choosing JeffPLUS an even more attractive option for Jefferson employees:

- Expanding the JeffPLUS network to make it easier for you and your family to get high quality care close to home or work.
- Establishing a JeffPLUS employee referral line to help you locate and make appointments with JeffPLUS providers.

Increase to Select Copays

There are increased copays for doctor’s office visits, radiology and non-JeffPLUS inpatient and outpatient services. Utilizing JeffPLUS providers for these and other services will help keep your out-of-pocket costs lower.

Vision

As Methodist employees are aware, the vision benefit offered through Vision Benefits of America was an optional benefit paid for by the employee. Beginning in January 2012, a vision program will be part of your medical plan benefits. This benefit will be added at no additional cost and will be provided through Independence Blue Cross.

Pharmacy Benefits

Pharmacy Benefit Updates

Jefferson has long been regarded as offering some of the most competitive prescription drug benefits in the region, and we are pleased to maintain this high benefit level for our employees. This year, Jefferson will also have a new Pharmacy Benefit Manager – Prescription Solutions. New prescription cards will be mailed to participant homes prior to January 1, 2012.

Drug copays at Jefferson Outpatient Pharmacies will increase this year for the first time since 2003. However, we have preserved opportunities for you to keep costs low by making educated decisions when you fill prescriptions.

As most consumers are now aware, generic drugs are often more cost effective than brand name drugs. Using generic drugs when they are available and filling your prescriptions at Jefferson Outpatient Pharmacies will help you minimize your out-of-pocket expenses. It also helps reduce Jefferson’s costs to provide health and pharmacy benefits to employees.

Pharmacy Hours Extended for Greater Convenience

Jefferson Outpatient Pharmacies include the Methodist Pharmacy located on the first floor of the Methodist Main building in addition to the Gibbon Apothecary, 908 Walnut and 833 Chestnut. Please note that Main Line Health pharmacies are NOT considered Jefferson Outpatient Pharmacies.

To make filling your prescriptions at a Jefferson pharmacy even easier, we are extending our pharmacy hours on the weekend. Beginning January 2012, the Gibbon Apothecary

will be open until 4 p.m. on Saturdays. Our pharmacies will also mail prescriptions to your home, upon request, for added convenience (shipping charges will apply). If you must use a retail pharmacy, it may be worthwhile, in some cases, to request a limited-day supply of your prescription until you can get to a Jefferson pharmacy.

Paying for Brand Name Drugs at Non-JeffPLUS Pharmacies

The greatest change to our prescription drug benefits this year is in the area of brand name drugs and use of retail pharmacies. In 2012, what you pay for brand name prescription drugs at retail pharmacies will change to a percentage of the actual cost of the medication. Remember, the best way to manage costs is to use generic drugs and get your prescriptions filled at Jefferson pharmacies.

Please remember that certain prescriptions must be filled at Jefferson pharmacies. For more information on the prescription drug plan, please consult the OPT 2012 Jefferson Flexible Benefits Program and Enrollment Guide, which can be found online at www.jeffersonhr.org or picked up at Human Resources, the Benefits Fair or at one of the benefits briefings.

We recognize prescription drugs can be expensive, particularly for individuals with chronic illness or multiple conditions. The maximum copay amounts we have established on brand-name drugs obtained at retail facilities help protect you and your family from overwhelming prescription drug expense. If you have high out-of-pocket costs for medications, you may want to consider opening a Medical Flexible Spending Account that can save you money by allowing you to pay for drugs using pre-tax dollars.

Short-Term Disability

Jefferson provides short-term disability (STD) insurance options to full-time employees. In 2012, Methodist will join Center City campus in offering two plan options that are partially employer paid. The plans provide income protection, subject to insurance carrier approval, if you are out of work due to a non-work related illness or injury following 14 days of absence. “Option A” provides 66⅔% of salary to a maximum of \$165 per week. Benefits start after 14 consecutive calendar days of disability. “Option B” provides 66⅔% of salary – with no maximum – after using all available sick days or after 14 consecutive calendar days of disability, whichever is later. Please select your desired coverage level during the open enrollment period. You must make a positive election for STD benefits. Your current coverage will *not* be defaulted to a Jefferson OPT short-term disability benefit.

Long-Term Disability Options Change

Jefferson also provides a long-term disability (LTD) insurance option to full-time employees. This plan provides income

protection if you are out of work for more than 180 days due to a non-work related illness or injury. Employees will be able to use sick time and STD benefits during the 180-day waiting period. If approved for long-term disability, you receive 50 percent of your base pay (up to plan limits) as a basic benefit, which is 100 percent employer paid. At your expense through pre-tax payroll deduction, you can increase your coverage through two optional LTD plans.

Life Insurance

Methodist currently provides life insurance in the amount equal to one-times your annual base salary. The OPT program provides a basic benefit up to \$50,000 and OPT credits may be used to purchase additional coverage.

New FSA/COBRA Administrator Enhances Your Options

With our new Flexible Spending Account (FSA) administrator, SHPS, you will have new options. One of these enhanced options is a FSA Debit Card that will work in more locations, including medical providers who accept VISA. Other advantages SHPS offers Jefferson employees include:

- Reduced claims verification due to electronic interfaces with our insurance companies
- Methods for communicating via phone, online or mobile device
- Same-day claims processing when claim is submitted with complete information
- Personalized online account
- Online educational materials to help you understand and make the most of your FSAs

Wellness

Wellness is the foundation for everything we do and enhances the health and productivity of our employees, patients and communities. Taking advantage of our wellness and preventive benefits can help you and your family minimize medical care and expense, which in turn also helps reduce expenses in Jefferson’s overall insurance program. A holistic approach to wellness is critical to Jefferson’s strategic plan and future success because wellness is key to managing costs and productivity. Most importantly, a commitment to wellness can positively impact your health and quality of life.

As in years past, the features of our benefit plans continue to support wellness and preventive care, and more opportunities for wellness will be announced in coming months. Please look for these opportunities and participate. As healthcare providers and leaders in the community, it is important for each of us to embrace wellness, care for ourselves responsibly and demonstrate our values as a healthcare organization.