

HUMAN RESOURCES

May 3, 2006

Memo to: All Benefit-Status Employees
From: Office of Human Resources
Subject: 2006-07 Group Health Insurance Plan and Flexible Benefit Plan Enrollment Information
Please respond by May 12, 2006

It is time to enroll in a Group Health Insurance Plan and Flexible Benefit Plan for the 2006-07 plan year. We are pleased to announce that for the third year in a row, your health insurance premium will not increase. To assist you in the enrollment process, please be advised of the following:

Open Enrollment Period

- Open enrollment begins May 3, 2006 and continues through May 12, 2006.
- For those interested in learning more about our University Group Health Insurance Plan and Flexible Benefit Plan, please attend one of the insurance meetings listed below:

Tuesday, May 9th at 10: 30 AM or 4:15 PM in the Watson Forum at the Pulliam Center

How Do I Enroll or Continue to Participate in Flexible Spending for 2006-07?

If you want to participate in Flexible Spending for Health Care Reimbursement or Dependent Care Reimbursement you must complete a Cigna Flexible Spending Account Enrollment/Change Form each year during Open Enrollment. Please send a copy of your completed form to Felice Herrera-Kish in Human Resources by May 12, 2006. The forms can be found on the Human Resources' web site under Forms or you can follow the links below:

Cigna Health Care Flexible Spending Account Enrollment/Change Form:
http://www.depauw.edu/admin/hr/benefits/Health_Care_FSA_Enrollment_Cigna.pdf

Cigna Dependent Care Flexible Spending Account Enrollment/Change Form:
http://www.depauw.edu/admin/hr/benefits/Dependent_Care_FSA_Enrollment_Cigna.pdf

How Do I Enroll in the Medical and/or Dental Plan for 2006-07?

- Log on to e-Services.
- Click the "Benefit Enrollment Information" link under the Employee e-Services heading along the left hand navigation bar.
- You should see your current benefit elections.
- If you do not want to change your current Medical Plan or Dental Plan elections and do not want to participate in the Flexible Benefit Plan, no further action is required on your part. Your medical plan elections will remain the same.
- If you want to drop, add or change your Medical Plan or Dental Plan you must complete a Group Health Insurance Plan Enrollment Form and return to Felice Herrera-Kish in Human Resources by May 12, 2006. The form can be found on the Human Resources' web site under Forms or you can follow this link:

<http://www.depauw.edu/admin/hr/benefits/0607%20GROUP%20HEALTH%20INSURANCE%20ENROLLMENT%20FORM.pdf>

If you have any questions, please contact Felice Herrera-Kish in Human Resources at extension 4178 or e-mail fherrerakis@depauw.edu.

No Action Required

No action is required if:

- You do not want to participate in a Health Care Flexible Spending Account and/or a Dependent Day Care Flexible Spending Account.
- You do not want to modify your current Medical and/or Dental coverage.
- You do not want to add or delete eligible dependents.

Premiums

- The annual premiums and salary range schedule will not change for the 2006-2007 plan year, however, your premium may change if you have a change in covered dependents and/or annual salary which would move you into a different premium category. The annual premiums and salary ranges can be viewed on the Human Resources' web site under Benefits, Group Health Insurance and Flexible Benefit Plan, Health Insurance Premium Contribution or by following the link below:
http://www.depauw.edu/admin/hr/benefits/6d_0607%20Annual%20Premium%20Schedule.pdf

Deductibles, Out-of-Pocket Maximums, Maximum Benefits

- Medical deductibles, dental deductibles, out-of-pocket maximums, and maximum benefits are based on your annual salary and are calculated on a plan year basis. The deductibles, out-of-pocket maximums and maximum benefits have not changed from last year and can be viewed on the Human Resources' web site under Benefits, Group Health Insurance Plan or by following the link below:
http://www.depauw.edu/admin/hr/benefits/6e1_0607_Enrollment%20Ded%20and%20OOP.pdf
- The plan year begins on July 1, 2006 and continues through June 30, 2007.

Tax Avoidance of Insurance Premium

Your insurance premium contributions will be tax avoided through payroll reduction.

Adding a Dependent or Discontinuing Coverage

If you wish to add a dependent or discontinue coverage, you must contact Felice Herrera-Kish in Human Resources at extension 4178 or e-mail fherrerakis@depauw.edu for more information. Adding a dependent without a life status change is permitted only during an open enrollment period.

Dependent Information

- If you have a college age dependent, CIGNA requires that you submit new eligibility paperwork to their Eligibility Office, each year in September or upon their 19th birthday. Both you and your dependent will receive a letter from CIGNA requesting this documentation. You must forward a copy of one of the following documents to CIGNA in order to continue coverage on your college age dependent:

- A copy of the current semester official class schedule reflecting full-time student status or total credit hours; or
 - A signed statement from the Registrar or Dean of Students verifying current, full-time student status; or
 - A copy of the current semester tuition bill showing full-time student status or total credit hours
 - Plus, you must write the employee's name and social security number or CIGNA ID number on the eligibility paperwork.
- Mail eligibility information to:
 - CIGNA - Eligibility
 - P.O. Box 5750
 - Scranton, PA 18505

Coverage When Both You And Your Spouse Are Employed Full-Time By DePauw University

If both you and your spouse are insured employees, you may be insured separately or together. If you choose to be insured together, the amount of your Annual Premium, Annual Deductible and Annual Out-of-Pocket maximum will be determined by the employee with the higher salary. If both you and your spouse are insured separately and you have dependent coverage, the dependents will be covered by the employee with the higher salary.

Participating Providers

If you have questions regarding participating physicians, hospitals, pharmacies, or laboratories in the CIGNA POS or Open Access Plus Group Health Insurance Plan, you may contact CIGNA at the toll-free Member Services phone number on your I.D. Card, (800-244-6224), or visit CIGNA's web site at <http://www.cigna.com>

I'm Not Currently Insured Under a DePauw Plan. How Can I Enroll?

If you have previously declined Group Health Insurance coverage and would now like to apply for coverage, you and your dependents will be considered a late entrant. Late entrants, without a life status change are permitted only during an open enrollment period. Please contact Felice Herrera-Kish at extension 4178 or e-mail fherrerakis@depauw.edu for additional information and consider attending an informative insurance meeting listed below.

How Can I Become Better Informed About University Sponsored Health Care and Flexible Spending Account Plans?

Plan on attending one of the insurance meetings listed below at Watson Forum in the Pulliam Center:

Tuesday, May 9th at 10: 30 AM or 4:15 PM in the Watson Forum at the Pulliam Center

What If I Have Questions Or Need Assistance?

Additional insurance information for the 2006-07 Plan Year can be found on the Human Resource web site under Benefits. Or you can schedule a one-on-one meeting with Amanda Cherry from CIGNA insurance on May 9th, or at anytime with Felice Herrera-Kish in Human Resources. Please contact Felice Herrera-Kish at extension 4178 or e-mail fherrerakis@depauw.edu for other information or to set up an appointment with Amanda or Felice.