

**TO:** NIU Faculty and Staff

**FROM:** Steve Cunningham  
Associate Vice President  
Administration and Human Resources

**DATE:** May 5, 2009

**RE:** **CMS – Fiscal Year 2010 Annual Benefit Choice Period (May 1 - May 31, 2009)**

The annual Benefit Choice Period is underway and employees must complete any benefit changes by May 31. Central Management Services (CMS) has mailed a Benefit Choice Options booklet to members' (employees') home address (on file in the Group Insurance Membership System). Employees can also access current Benefit Choice information through the CMS Web site: [www.benefitschoice.il.gov](http://www.benefitschoice.il.gov) or the Human Resource Services (HRS) Web site, [www.hr.niu.edu](http://www.hr.niu.edu).

Employees seeking information concerning benefit changes or options should review the new CMS Benefit Choice booklet, consult the CMS and HRS Web site links, speak with the NIU Insurance and Employee Benefits Office by calling (815) 753-6000 and/or meet with one of our benefits counselors at either the Swen Parson Service Center (room 110) or at Human Resource Services. As indicated in the Benefit Choice Options Booklet, employees should take note of the following key points:

The Quality Care Program continues to be administered by CIGNA.

The same Managed Care Plans will remain as providers. The only change is that OSF HealthPlans are now Humana Benefits Plans (see the map on page 7 of the Benefit Choice Options Booklet to verify which plans are available in the county where you live.)

During this Benefit Choice period, you may: change health plans, add or drop dependent coverage, increase or decrease optional life insurance coverage, add or drop child or spouse life insurance, or AD&D coverage (see your Benefit Choice Options book for all changes that can be made during this period.)

You may enroll in the Medical Care Assistance Program (MCAP) and Dependent Care Assistance Program (DCAP). Reenrollment in this benefit is not automatic and must be elected each year.

**Managed Care Plan (HMOs) Changes:**

Prescription deductible of \$50 per plan participant per plan year remains the same

Prescription co-payments for preferred brand and non-preferred brand increase to \$24/\$48 respectively (generic remains \$10)

Inpatient hospitalization co-payment increases to \$275

Outpatient surgery co-payment increases to \$175

Employee and dependent health contributions have increased

Audiologist fee benefit increases to \$150, available once every three plan years

Hearing aid benefit increases to \$600, available once every three plan years

**Quality Care Health Plan (QCHP) Changes:**

Prescription deductible increases to \$75 per plan participant per plan year

Prescription co-payments for preferred brand and non-preferred brand increase to \$26/\$52 respectively (generic remains \$11)

New in-network hospital admission deductible of \$50 per plan participant

Out-of-network hospital admission deductible increases to \$300 per plan participant

Employee and dependent health contributions have increased

Audiologist fee benefit increases to \$150, available once every three plan years

Hearing aid benefit increases to \$600, available once every three plan years

**Quality Care Dental Plan (QCDP) Changes:**

Dental annual maximum benefit increases to \$2,250

Orthodontia lifetime maximum increases to \$1,750

**Public Act 95-0958 – Coverage for Adult Children**

Public Act 95-0958 will go into effect on July 1, 2009, for the State Employees' Group Insurance Program that is administered by the Department of Central Management Services (CMS).

Please refer to the memo titled "Insurance Impacts of Public Act 95-0958" for more information.

Benefit Choice Election Forms cannot be used to add an adult child to coverage.

**Faculty and Staff not in Pay Status During the Summer:**

Faculty on 9 or 10 month contracts are reminded that they can elect the 12-month payroll option prior to August 1. This option avoids the requirement of paying CMS insurance bills (after-tax) during the summer and assures eligibility for MCAP and DCAP participation on a continuous basis.

If you know you will be away for a period of time, contact the CMS Premium Collection Unit (800-442-1300) to discuss how to make your summer premium payments.

Employees who will be off pay status during the summer may make certain changes to their insurance benefits. Details regarding benefit options, payment of insurance premiums, and the required forms to request benefit changes can be found on the Human Resource Services website at [www.hr.niu.edu](http://www.hr.niu.edu).

**Sick Leave Bank Donation:**

The university has established a Sick Leave Bank program in which regularly appointed faculty, supportive professional staff, and civil service employees are eligible to participate.

Regularly appointed employees may elect to join the Sick Leave Bank during the Benefit Choice period, May 1 through May 31, 2009.

For FY10, current participants will not be required to donate additional sick days to maintain participation due to the adequacy of donated sick days remaining on balance as of this date.

Otherwise, participation in the Sick Leave Bank program requires an employee (who was not enrolled during FY09) to annually donate at least one day of accrued sick leave prior to the end of the annual Benefit Choice

period. Consistent with the Illinois Sick Leave Bank Act, the Sick Leave Bank program is designed to assist NIU employees who face major health crises and who have exhausted all other available benefits.

To register for the Sick Leave Bank program for FY10, please complete the enrollment form, available on the HRS Website at <http://www.hr.niu.edu/benefitschoice/index.cfm>.

All forms must be received in the Payroll Department by May 31, 2009. If you have any questions regarding the Sick Leave Bank program, please feel free to contact Human Resource Services at 753-6000.

Employees on temporary appointments have separate sick leave banks and their donation period is August 16 through October 31, 2009.

Human Resource Services provides this information as guidance to employees. While we make every effort to assure the accuracy and completeness of this information, employees are urged to directly access the information provided by Central Management Services and the designated care providers who establish and maintain the official policies and procedures. Where possible, we have provided links to relevant websites for your convenience in accessing additional information and clarification.

SC/bjr

Via E-mail and Printed Copy