

TO: ALL FULL-TIME EMPLOYEES
FROM: BONNIE BORN – DIRECTOR OF BENEFITS
DATE: NOVEMBER 1, 2009
RE: AETNA HEALTH INSURANCE - OPEN ENROLLMENT PERIOD FOR CY 2010

NEW ANNUAL OPEN ENROLLMENT PERIOD: NOVEMBER 1ST – 30TH, 2009

The annual Open Enrollment period for the College's full-time employee health insurance plans with Aetna, has been changed to the month of November each year. This will allow enough time for processing with Aetna to ensure that any changes elected are in place for January 1, 2010.

If you wish to change your health insurance option for calendar year 2010, the deadline date to complete the paperwork to make the change will be November 30, 2009. Any change you elect will take effect on January 1, 2010.

During the Open Enrollment period, you may elect any of the following changes:

- Change from the Aetna Choice POS II plan to the Aetna HMO plan.
- Change from the Aetna HMO to the Aetna Choice POS II plan.
- Waive Coverage on the College's Aetna plans and receive Waiver Payments. (You must be covered by health insurance from another source and provide proof of such coverage.)
- Enroll in the Aetna Choice POS II or Aetna HMO plan if you had previously waived coverage.

A more detailed explanation of each of the above options follows.

NOTE: IF YOU WISH TO CONTINUE COVERAGE IN YOUR CURRENT HEALTH PLAN OPTION, YOU DO NOT NEED TO DO ANYTHING; YOUR CURRENT COVERAGE WILL REMAIN IN EFFECT UNLESS WE HEAR FROM YOU OTHERWISE.

If You Wish To Change Plans

The College offers two Aetna health insurance plans for full-time employees at no premium cost to employees: the Aetna Choice POS II (Point-of-Service) plan and the Aetna HMO (Health Maintenance Organization) plan. A brief description of each is on the reverse side of this memo. During the Open Enrollment period, you may change from the Aetna Choice POS II plan to the Aetna HMO plan or from the Aetna HMO plan to the Aetna Choice POS II plan. If you wish to change your plan option effective January 1, 2010, you must complete an Aetna enrollment/change request form and return it to Human Resources by November 30, 2009. Please click on this [link](#) for the applicable form.

If You Wish to Waive Coverage and Receive Waiver Payments

If you are covered for both medical and hospital services by a health insurance plan from another source, you may elect to waive enrollment in one of the College's Aetna plans and receive a waiver payment of \$50.00 per pay period (\$1,200 for calendar year 2010). If you wish to waive your Aetna coverage effective January 1, 2010, you must complete a [Waiver](#) of Medical Benefits Election form and return it to Human Resources by November 30, 2009. In addition, you will be required to provide a verification of coverage letter from your other insurance carrier.

Your Waiver option will remain in effect for the full calendar year 2010 unless you lose your other coverage. If you lose your other coverage at anytime during the year, you must agree to re-enroll in one of the College's Aetna plans immediately so that you are not uninsured.

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If You Wish To Enroll for Aetna Coverage After Previously Waiving Coverage

If you had waived coverage on the College's Aetna plans for calendar year 2009 and now wish to enroll in either the Choice POS II or HMO plan for calendar year 2010, you must complete an Aetna application form and return it to Human Resources no later than November 30, 2009. You may enroll in Individual or Family coverage. Family coverage may include spouse or domestic partner*, and dependent children up to age 23 (children age 19 or over must be full-time students to be eligible). If you are electing Family coverage, you will also need to provide eligibility verification documents such as a marriage certificate or Domestic Partner documentation, and/or a birth certificate for each dependent child. The Aetna plan you choose will become effective January 1, 2010. Your waiver payments of \$50.00 per pay period will end with your December 31, 2009 paycheck.

You may obtain an Aetna Application form or a Health Insurance Waiver form in Human Resources, 236 West 27th Street, 11th floor. The forms are also posted on the Human Resources web page at www3.fitnyc.edu/hr/benefits.

If you have any questions on the Aetna plans or on the Open Enrollment period, please call the Human Resources Benefits area at extension 73670.

FULL-TIME EMPLOYEE HEALTH INSURANCE PLAN OPTIONS:

AETNA CHOICE POS II PLAN (POINT-OF-SERVICE)

This plan provides comprehensive medical and hospital coverage and offers you the choice to access care from both in-network providers and out-of-network providers. Each time you need a medical service, you may decide to use either a participating or non-participating provider. You do not need to select a primary care physician and no referrals are needed for care by specialists. When you use in-network providers, office visits are covered with a \$15.00 co-pay. When you use out-of-network providers, eligible claims are paid at an 80% reimbursement rate (of reasonable and customary charges) after an annual deductible of \$175.00 per individual (maximum of \$525 family deductible) is met. Hospital coverage is provided at 100% for both in-network and out-of-network hospitals.

AETNA HMO (HEALTH MAINTENANCE ORGANIZATION)

This plan provides comprehensive medical and hospital coverage when you access care using a participating provider network of doctors and hospitals. You must select a primary-care physician who then coordinates your medical care, referrals to specialists, and hospital admissions. Office visits are covered with a \$5 co-pay. No coverage is provided for out-of-network doctors or hospitals except in cases of emergency care.

AETNA PARTICIPATING PROVIDER DIRECTORY

Not all Aetna providers participate in both the HMO and the Choice POS II plan. The best place to check the Aetna provider listing is by going to <http://www.aetna.com/> and using Aetna's on-line provider search feature (on the home page, click on *Find a Provider*). The search feature will allow you to search for a particular physician by name, or to search for a physician by type of practice (primary care physicians, specialists by practice, behavioral health providers) and also by location. When you are entering your search criteria, under the *Select a Plan* section, be sure to also select the plan you are interested in joining (HMO or Choice POS II Open Access).

FOR MORE DETAILED INFORMATION ON THE AETNA PLANS OR TO OBTAIN A PLAN SUMMARY, PLEASE CONTACT THE BENEFITS AREA OF HUMAN RESOURCES AT EXTENSION 73670.

*For information on Domestic Partner documentation and the possible tax consequences of enrolling a Domestic Partner on the medical plan, please contact the Human Resources Benefits area at extension 73670 or go to www3.fitnyc.edu/hr/benefits to view the information posted for Domestic Partner coverage.

HEALTH INSURANCE ANNUAL OPEN ENROLLMENT DEADLINE DATE: NOVEMBER 30, 2009