

TO: ALL PART-TIME EMPLOYEES

FROM: BONNIE BORN – DIRECTOR OF BENEFITS

DATE: NOVEMBER 1, 2009

RE: **AETNA HMO HEALTH INSURANCE PLAN:  
ANNUAL OPEN ENROLLMENT PERIOD: FOR CALENDAR YEAR 2010**

**NEW ANNUAL OPEN ENROLLMENT PERIOD – NOVEMBER 1<sup>ST</sup> – NOVEMBER 30<sup>TH</sup>, 2009**

The annual Open Enrollment period for part-time employees to enroll in the College's Aetna HMO plan has been designated as the month of November each year. If you are interested in enrolling in the plan, you will need to complete an Aetna enrollment application and return it to Human Resources no later than November 30, 2009. Coverage for new enrollees will become effective January 1, 2010.

The following information will provide you with an overview of the Aetna HMO plan coverage, premium rates, premium payment procedures, and the eligibility rules for premium reimbursement by the College.

**Eligibility:**

All part-time employees of the College who are currently working are eligible to enroll in the Aetna HMO plan during the annual open enrollment period. You may elect to enroll in either 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).

**Plan Information:**

The Aetna HMO (Health Maintenance Organization) plan provides medical, hospital, and prescription coverage when care is accessed within the Aetna participating provider network of doctors and hospitals. You must select a primary care physician (PCP) who coordinates any referrals to specialists. Office visits are covered with a \$10 co-pay. No coverage is provided for out-of-network doctors or hospitals except in cases of emergency care. Employees residing in New York, New Jersey, Connecticut, or Pennsylvania may join the plan. Detailed plan summaries are available on the Human Resources web page at [www3.fitnyc.edu/hr/benefits](http://www3.fitnyc.edu/hr/benefits). The Aetna provider directory may be viewed prior to enrollment by going to **Aetna.com** and clicking on the *Find a Doctor* search feature link on the home page.

\*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](http://www3.fitnyc.edu/hr/benefits) to view the information posted for Domestic Partner coverage.

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**AETNA HMO PLAN FOR PART-TIME EMPLOYEES**  
**MONTHLY/QUARTERLY PREMIUMS EFFECTIVE 1/1/2010 – 12/31/2010**

<b>New York</b>	<u>Monthly Rates</u>	<u>Quarterly Rates</u>
Individual Plan	\$675.53	\$2,026.59
Family Plan	\$1,815.12	\$5,445.36

<b>New Jersey</b>	<u>Monthly Rates</u>	<u>Quarterly Rates</u>
Individual Plan	\$874.96	\$2,624.88
Family Plan	\$2,335.31	\$7,005.93

<b>Connecticut</b>	<u>Monthly Rates</u>	<u>Quarterly Rates</u>
Individual Plan	\$852.34	\$2,557.02
Family Plan	\$2,289.66	\$6,868.98

<b>Pennsylvania</b>	<u>Monthly Rates</u>	<u>Quarterly Rates</u>
Individual Plan	\$874.96	\$2,624.88
Family Plan	\$2,335.31	\$7,005.93

**Premium Payments:**

You will be billed on a quarterly basis for the full health insurance premium rates noted above. The premium billing invoices will be sent to you directly from the Human Resources Benefits area (the premiums will not be deducted from your paychecks). The quarterly billing periods are Jan. - March, April - June, July - Sept., and Oct. - Dec. If at any time your Aetna coverage is terminated because of non-payment of premiums, you will not have the opportunity to rejoin the plan until the next annual open enrollment period.

**Premium Reimbursement Eligibility:**

Part-time employees who meet the health insurance reimbursement eligibility rules may be entitled to a partial/full reimbursement of their Aetna health plan premiums. Eligibility rules are based on employee job classification, hire date, enrollment status, and plan premium rates. Click on this [link](#) for the PT Health Insurance Reimbursement Eligibility Rules. The Rules are posted at [www3.fitnyc.edu/hr/benefits](http://www3.fitnyc.edu/hr/benefits).

Enrollees are required to pay the full premium rates shown above on a quarterly basis. Plan enrollees who are eligible for any reimbursement from the College, will receive such reimbursement on a semi-annual basis. Reimbursement checks for the January through June six-month period are processed in June; reimbursement checks for the July through December six-month period are processed in December.

**Enrollment Questions?**

If you have any questions on the Aetna HMO plan, your eligibility for reimbursement, or on how to enroll in the plan during the open enrollment period, please contact the Human Resources Benefits area at extension 73670 or stop by our office at 236 W. 27<sup>th</sup> Street, 11<sup>th</sup> floor.

**Part-Time Aetna HMO Health Insurance Open Enrollment Deadline Date: November 30, 2009**