

Healthy *in* Bellin

2010 Benefits Plan Summary and Online Enrollment Information

These pages summarize certain Bellin Health System Benefit Plans for 2010. Complete information and instructions for online enrollment can be found at www.bellin.org/benefits or by calling Bellin Health Human Resource Management at (920) 445-7240.

Enrollment will take place online (instructions and calendar for online enrollment assistance are enclosed in this packet).

**All benefit eligible employees
(regular part-time or full-time)
need to enroll, make changes, or
waive coverage for 2010
online at
www.benefitsconnect.net/bellin
between
October 1 – October 16, 2009**

Please do not try to log on prior to October 1, 2009, as you will be unable to access your 2010 benefit information until October 1, 2009.

Health Plan

Enrollment Closes October 16, 2009

Only Regular Part-Time and Full-Time Employees are Eligible

If not enrolling in health plan:

Complete online enrollment to waive the 2010 health benefit October 1-16, 2009.

If enrolling in health plan:

Bellin's Health Plan for 2010 consists of a single plan for eligible employees, with three levels. Action is needed for enrollment in health plan October 1-16, 2009 for effective date January 1, 2010.

Criteria for achieving each level within the health plan (see enclosed flow chart for clarification):

Level One: HRA or No HRA participation

Level Two: 1. HRA participation and
2. HRA score of 61 or above and tobacco free

Level Three: 1. HRA participation and
2. HRA score of 61 or above and tobacco free, *or*
HRA score of 60 or below and/or tobacco user with documented Bellin Medical Group Plan of Improvement (form was included in mailed HRA results packet, also located on Julius) by November 20, and
3. Documented Wellness Certificate (form was included in mailed HRA results packet, also located on Julius) signed by provider:

- If score is 61 or above and tobacco free, due March 1, 2010
 - "Intent to Enroll in Level Three" form needs to be completed by November 20, 2009 (included in this packet)
- If score is 60 or below and/or tobacco user, due November 20, 2009

Please refer to the September 4, 2009 letter mailed to employee homes (can also be found at www.bellin.org/benefits and on Julius in the Benefits Enrollment Section) when making appointments with providers for the completion of the Plan of Improvement or Wellness Certificate form(s).

To enroll, make changes, or waive coverage, go to www.benefitsconnect.net/bellin. Please see the enclosed instructions, and calendar of times for assistance. Please note that if you want the 2010 health plan, you will enroll in Level One. Employees will be elevated to Level 2 or 3 when HRM is notified of qualification.

Health Plan Summary

UnitedHealthcare will continue to be the medical plan administrator in 2010. A summary of the plans can be found on Julius in the Benefits Enrollment Section and at www.bellin.org/benefits under "Health Plan Summary."

Health Plan (continued)

Highlights of the Health Plan for 2010:

Level One (Base Level)

- HRA is not required, but highly encouraged
 - Deductible \$4000/\$8000
 - Health Reimbursement Account of \$500/\$1000
 - Basic preventive benefits paid at 100%
 - Chronic diseases/conditions applied to deductible, then paid at 75% (In-Network)
 - Prescription coverage similar to 2009 Plan 4000

Level Two

- Completed voluntary HRA (employee and spouse)
- HRA score 61 or above and tobacco free
 - Deductible \$2000/\$4000
 - Health Reimbursement Account of \$500/\$1000
 - Enhanced preventive benefits paid at 100%
 - Chronic diseases/conditions applied to deductible, then paid at 85% (In-Network)
 - Bellin FastCare visits paid at 100%
 - Prescription coverage similar to 2009 Plan 2000

Level Three

- Completed voluntary HRA (employee and spouse)
- HRA score 61 or above and tobacco free *or* HRA score 60 or below and/or tobacco user with documented Plan of Improvement with Bellin Medical Group Primary Care Provider
- Requires documented Wellness Certificate (recommended preventive wellness compliance, i.e., mammogram, pap smear, and colonoscopy protocol driven)
NOTE: for 2010 enrollment, colonoscopy compliance is not required, but will be for 2011 enrollment (due to colonoscopy benefit enhancement)
 - Deductible \$2000/\$4000
 - Health Reimbursement Account \$550/\$1100
 - Enhanced preventive benefit paid at 100%
 - Office visit and labs with Bellin Medical Group Primary Care Provider for specific chronic disease/condition paid at 100%
 - Bellin FastCare visits paid at 100%
 - Prescription coverage similar to 2009 Plan 2000

PBA/HRA (Personal Benefit Account/Health Reimbursement Account)

- Unused balances from previous years will be rolled over into 2010. Current plan does not have maximum limit on rollover amount.
- Bellin PBA contributions for Level One and Two are \$500 (individual) or \$1,000 (employee+1 or family). Level Three PBA contributions are \$550 (individual) or \$1,100 (employee+1 or family). PBA contributions are available on January 1, 2010.
- PBA dollars are used for deductibles associated with the Health Plan.
- When PBA dollars are exhausted, the employee is responsible for the remaining deductible.
- Once the deductible has been met, health plan and the employee share the cost, per the plan design, until out-of-pocket maximum is reached.

Health Plan (continued)

Pharmacy Benefit Manager Change

For all participants, Bellin's prescription benefit manager will shift from Navitus to United HealthCare for 2010. All participants will receive a new United HealthCare (UHC) card, which will be used for prescriptions as well as medical services.

This change will necessitate all health plan participants who use a mail order service for prescription medications to receive a new prescription from their provider prior to the first of the year (mail order information is included in this packet).

Some disruption is also anticipated due to differences in the coverage tiers assigned to drugs (see the enclosed UHC prescription drug list and inserts in this packet). However, the shift will allow for a higher level of personal health management (UHC is also the health plan vendor) for plan participants based on medical claims and prescriptions filled.

Eligibility for Spousal Coverage on Health Plan for 2010

A Spouse Medical Insurance Coverage Statement is included in this packet to be completed and returned by November 20, 2009, by employees that will have a spouse enrolled on the 2010 Health Plan.

If a spouse's employer offers group health coverage, the spouse can (see enclosed flow chart for clarification):

- Elect their employer's plan as their primary insurance (spouse can receive secondary coverage under Bellin's plan if the Bellin employee elects the employee+1 or family coverage to include spouse, and the appropriate documentation is submitted). There would be no additional fee.
- Elect Bellin's plan as their primary and make an additional payment of \$65 per pay period in addition to the corresponding 2010 health premiums (employee+1 or family coverage to include spouse).

Dependent Audit

Bellin Health will be conducting a dependent audit of all dependents (spouse and children) on the health plan. This audit will require specific documentation (e.g. marriage license or tax form, birth certificates, and full-time student schedules). Details and deadline information will be coming shortly.

Health Risk Assessment (HRA)

Must be Completed by October 16, 2009

HRAs are voluntary for all employees and spouses participating in the Health Plan. Individuals who completed an HRA between January 1 - July 31, 2009 are exempt; however, a new Plan of Improvement and Wellness form are needed by November 20, 2009 or March 1, 2010 based on your score (see “If enrolling in Health Plan” section above) in order to qualify for Level Three for 2010. A separate mailing was recently sent to those individuals that fall into this category.

HRAs are optional for employees and spouses not enrolling in Bellin’s Health Plan. The free HRA period was in August. Employees and spouses completing an HRA now through October 16, 2009 are subject to a \$65 charge.

- To schedule an HRA appointment, call Occupational Health East (920) 433-3448 or Occupational Health West (920) 430-4560.
- If an HRA is not completed by October 16, 2009, and a participant elects to stay on the health plan for 2010, placement in Level One would be the only option available.

Please see www.bellin.org/benefits “HRA Instructions” for further instructions.

Dental Plan

Enrollment Closes October 16, 2009

Only Regular Part-Time and Full-Time Employees are Eligible

If not enrolling in dental plan:

Complete online enrollment to waive the 2010 dental plan October 1-16, 2009.

If enrolling or making changes to dental plan:

Complete online enrollment to enroll or make changes October 1-16, 2009.

Dental Plan Summary

For 2010, there will be one dental plan. Dental Associates (Care Plus HMO) dental plan will cease on 12/31/09. Employees currently enrolled in Dental Associates coverage can still continue to receive services at Dental Associates; however, claims will be processed under the Humana dental plan provisions.

A dental summary for 2010 has been included in this packet and can be found at www.bellin.org/benefits under “Dental Plan Summary”.

Enrollment and eligibility requirements are very specific for this benefit. It is recommended that new enrollees consult an HRM representative at (920) 445-7240 prior to enrolling online.

FlexSpend

Enrollment Closes October 16, 2009

Annual Enrollment is Required
Only Regular Part-Time and Full-Time Employees are Eligible

If not enrolling in Medical and/or Work-Related Dependent Care FlexSpend:

Complete online enrollment to waive the 2010 FlexSpend benefits October 1-16, 2009.

If enrolling in Medical and/or Work-Related Dependent Care FlexSpend:

Complete online enrollment for 2010 FlexSpend benefits October 1-16, 2009.

FlexSpend Summary

FlexSpend is a way to set aside pre-tax income to pay for unreimbursed medical expenses and work-related dependent care expenses. A description of the program can be found at www.bellin.org/benefits under “FlexSpend Summary Plan Description.”

Other Benefit Items

Medicare Part D Notice

- For employees (their spouses and/or dependents) who are eligible for Medicare, the notice for 2010 is located at www.bellin.org/benefits under “Medicare Part D Letter.”

HIPAA Privacy Notice 2009

- Located on Julius, My Employment, Benefits, Health Plan, HIPAA Privacy Notice 2009.

Summary Plan Descriptions

- Summary Plan Descriptions are available for review on Julius by clicking on My Employment, and then Benefits. Plan descriptions are updated as changes occur.
 - Medical Health Plan
 - Medical Health Plan HRA
 - Dental Plan
 - Life Plan
 - Long-Term Disability Plan (Assurant/Fortis Plan and Sun Life Plan)
 - Accident and Sickness Plan
 - FlexSpend Plan
 - 401(k) Plan

Deadlines

October 1-October 16, 2009

- Complete Online Enrollment
 - All benefit eligible employees (regular part-time and full time)
 - Enroll, make changes, or waive each benefit offering

October 16, 2009

- HRA deadline (\$65 fee)

November 20, 2009

- Plan of Improvement deadline
 - 60 or below and/or tobacco user
- Wellness Certificate deadline
 - HRA score is 60 or below and/or tobacco user
- Intent to Enroll in Level Three deadline
 - HRA score is 61 or above and tobacco free and Wellness Certificate will be returned after Friday, November 20, 2009
- Spouse Medical Insurance Coverage Statement deadline
 - Required for enrolling a spouse on Bellin's 2010 Medical Plan
- Dependent Audit deadline (tentative)

March 1, 2009

- Wellness Certificate deadline
 - HRA score is 61 or above and tobacco free

Return forms to the following:

- 2010 Plan of Improvement and 2010 Wellness Certificate
 - Return to Julie Fondow by stated deadlines via:
 - Interoffice mail – Julie Fondow, Personal Health Coach, located in the basement of the Medical Arts building
 - E-mail (GroupWise) - Personal Health Coach
 - Fax – (920) 433-3629
- Intent to Enroll in Level Three and Spousal Medical Insurance Coverage Statement
 - Return to Human Resource Management by stated deadlines via:
 - Interoffice mail – Human Resource Management
 - E-mail (GroupWise) – Abbie Anderson
 - Fax – (920) 445-7249