



EMPLOYEE BENEFITS 2012 SWITCH/OPEN ENROLLMENT

When: October 23 – 30th, 2012 – Time: 7:30 am – 5:00pm

Where: APS City Center Conference Center, 6400 Uptown Blvd. NE, Albuquerque, NM 87110, West Tower First Floor, Arroyo Chico Conference Room

2012 APS Employee Health Fair

When: October 24 - 25, 2012 – Time: 10:00a.m. - 6:00p.m.

Where: APS City Centre, 6400 Uptown Blvd. NE, Albuquerque, NM 87110

- Attend Benefit Presentations from your medical, prescription, dental, vision, Life & Disability benefit providers!
- Switch enrollment options with your APS Benefits Specialist!
- Talk with vendors who provide wellness services!
- Donate Blood – Blood Drive – United Blood Services – Make appointment online at: www.unitedbloodservices.org or call: (505) 246-1457
- Get a Mammogram – Call for an appointment with Assured Imaging: 1-888-233-6121
- Get a flu shot (\$0 co-pay for medical plan enrolled members with Lovelace or Presbyterian). Please bring your Lovelace or Presbyterian Member I.D. Card.

1. What is Open Enrollment?

IMPORTANT NOTICE: IT IS *OPEN ENROLLMENT* FOR DENTAL AND VISION COVERAGE! Special rules apply.

The Two-year Lock-in Dental and Vision Rule

Late enrollment is not allowed for APS dental and vision coverage unless you involuntarily lose other dental and vision coverage or you enroll during the annual Switch/Open Enrollment period held in October each year. As a safeguard to protect adverse utilization of the dental and vision plans, **once enrolled for dental and vision, you may not drop or switch dental plan options until you, and each of your covered dependents, have been enrolled for two years.** Unless you experience a change of status due to a qualifying event, your next opportunity to enroll for dental and vision coverage will take place at the next Open/Switch Enrollment in October 2013 for coverage effective January 1, 2014. You have 60 days from the date of the occurrence of the following special events:

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The Two-year Lock-in Dental and Vision Rule (continued)

- You suffer an involuntary loss of coverage because coverage of your spouse/domestic partner or dependent child under another plan is terminated as a result of divorce, death, termination of employment, reduction in hours, legal separation, or termination of employer contributions.
- You get married
- A child is born to you or your spouse/domestic partner
- You adopt a child or a child is placed for adoption in your family

2. What is Switch Enrollment?

Switch Enrollment provides employees the opportunity to:

1. Switch their current medical plan coverage - Switch from Lovelace to Presbyterian or Switch from Presbyterian to Lovelace
2. Switch plan options: High Option Plan to Low Option Plan or Low Option Plan to High Option Plan
3. If currently enrolled for Dental coverage for two years – Switch from Comprehensive Dental Plan to Basic Dental Plan or If currently enrolled for Dental Coverage for two years – Switch from Basic Dental Plan to Comprehensive Dental Plan

Please note, in order to take advantage of the Switch Enrollment option, the employee must be currently participating in one of the APS medical or dental plans offered.

3. How to Enroll:

- a. Review Switch/Open Enrollment Information (delivered to all work-site locations starting October 17, 2012), and/or Log onto the APS Employee Benefits Website at: www.aps.edu/human-resources/benefits.
- b. Review Employee Benefit Confirmation Statement (delivered to your work-site location starting October 17, 2012). **Please remember to bring your Benefits Confirmation Statement to assist you with any possible plan changes/additions effective January 1, 2013 to Switch/Open Enrollment on October 23 – 30, 2012.**

4. Who's Eligible?

An eligible employee includes all full-time employees who regularly work 30 hours or more per week and/or part-time employees currently enrolled for benefits who work at least a .45 FTE or greater.

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5. What are the plan design changes effective January 1, 2013?

- **High Option Medical Plan –**
 - Increase advanced radiology co-pay from \$60 to \$100 (MRI's, Cat Scan)
 - Increase Physician Specialist co-pay from \$35 to \$40
 - Increase urgent care co-pay from \$40 to \$50
 - Raise outpatient surgery co-pay from \$100 to \$250
 - Increase ER co-pay from \$120 to \$150
- **Low Option Medical Plan –**
 - Raise deductible from \$150/\$300/\$450 to \$300/\$600/\$900 (In-network & Out-of-Network)
- **Prescription Drug Plan –**
 - Raise RX co-pay Min/Max by \$5.00 on Brand Drugs
 - Raise Specialty drug co-pay from \$90 to \$100, and raise out of pocket maximum from \$750 to \$1,000
- **Dental Plan – New Dental Plan Provider Effective January 1, 2013 – Delta Dental Plan of New Mexico will replace United Concordia Dental Plan. If you are currently enrolled under United Concordia Basic and/or Comprehensive Dental Plans, you will automatically be enrolled for the same level of coverage under the new Delta Dental Plan effective January 1, 2013. No need to re-enroll with Delta Dental Plan unless you want to add or drop dependents or switch from the Basic Dental plan to Comprehensive Dental plan. It is Open Enrollment for Dental Plan coverage. If you are not currently enrolled for dental coverage, you must enroll during Switch/Open Enrollment, October 23-30, 2012 for coverage effective January 1, 2013.**

6. Will the contribution rates increase for medical, dental and vision coverage effective January 1, 2013?

Effective January 1, 2013, employees insured for medical coverage through APS will have the following contribution increase:

- Presbyterian Health Plan - 2%
- Lovelace Health Plan - 8% to 9.5%*

2013 Premium Rates are available on the APS Employee Benefits Website at: www.aps.edu/human-resources/benefits, Quick Links, select Rate Schedules.

*Due to increased plan costs and high claims utilization, contribution rates for Lovelace Health Plan will be increased to match the Presbyterian Health Plan rates effective January 1, 2013.

Dental and Vision Plan rates will not increase effective January 1, 2013.

To access the APS 2013 Medical Premium Rate Schedules, log on to the APS Employee Benefits Website at: www.aps.edu/human-resources/benefits, Quick Links, select Rate Schedules.

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7. What documentation is required to enroll or make a change?

- Your Social Security Number (SSN) is required to meet the requirements of the Mandatory Insurer Reporting Law (Section 111 of Public Law 110-173) for purposes of coordination of benefits for **all insured members** (employee, spouse/domestic partner and dependent children) to the Centers for Medicare and Medicaid Services (CMS).
- A marriage certificate is required to enroll a spouse.
- A birth certificate or legal document provided by a court is required to enroll a child. A qualified medical child support order is required for children for whom you are legally responsible to provide health care coverage
- An affidavit and evidence of three forms of financial responsibility is required to enroll a domestic partner. Domestic Partner Policy Statement and Affidavit are available on the APS Employee Benefits Website at: www.aps.edu/human-resources/benefits

Life Insurance and Long Term Disability - Eligible employees who did not enroll for Additional Life and Long Term Disability coverage when first hired or first eligible, may apply for coverage at any time by completing an Evidence of Insurability (health questionnaire) form. The form will be sent to Standard Insurance Company for medical underwriting. Standard Insurance will approve or deny the request.

PIPP PLAN - Pre-Tax Insurance Premium Plan

- If you are not currently enrolled in PIPP, you may enroll during Switch Enrollment. Late enrollments are not allowed under IRS regulations.
- PIPP is a Pre-Tax Insurance Premium Plan. This plan allows you to deduct your medical dental and vision premiums from your pay before taxes are calculated and deducted. This reduces your taxable income and **INCREASES NET TAKE-HOME PAY**. PIPP saves you money.
- If you waive PIPP now, your next opportunity to enroll will be at next year's Switch/Open Enrollment (**October 2013**). If you are currently enrolled in PIPP, your election will continue for the 2013 Plan Year.

IMPORTANT NOTICE: If you are currently enrolled in PIPP for medical, dental and vision coverage, you **may not drop your coverage at any time other than at Open/Switch Enrollment periods.**

Exception: If a family status change has occurred, you have 60 days from the change to change your insurance benefits and PIPP. Family status changes include: marriage, divorce, birth or adoption of a child, the death of a dependent (spouse or child), change in spouse's employment (new job or lost job), and change in employment status (part-time from full-time, leave of absence) that impacts your benefits.

APS 403(b) Plan – Voluntary Retirement Savings Plan (Tax Sheltered Annuity)

Notice: Change in Albuquerque Public Schools 403(b) Plan Administrator effective January 1, 2013. Our current Plan Administrator, National Plan Administrators, (NPA) will be replaced by JEM Resource Partners, Third Party Administrator effective January 1, 2013. For current participants, no further action is necessary on your part. Representatives from JEM Resource Partners will be in attendance at the APS Annual Health Fair on October 24, 2012 from 10:00am-6:00pm.



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It's Open Enrollment for Flexible Spending Accounts!

What is the Flexible Spending Accounts Program?

A Flexible Spending Account (FSA) is an employer-sponsored plan that lets you deduct dollars from your paycheck and put them into a special account that's protected from taxes. Flexible Spending Accounts allow you to avoid paying taxes on certain medical and childcare/eldercare expenses.

How does it work?

You incur an expense and then submit a claim for reimbursement. The money is deducted from your paycheck pre-tax, and then after you submit a claim, you receive reimbursement for the entire amount.

Flexible Spending Accounts allow you to "Save" taxes on:

Medical Expenses

- Maximum Health Care Reimbursement Limit - \$2,500
- Co-pays, coinsurance, deductibles
- Eyeglasses, contact lenses, Lasik Surgery
- Dental work, orthodontics
- Over the counter meds (now require a prescription)*
- Many more out-of-pocket expenses

Dependent Care Expenses

- Babysitting expenses
- Daycare expenses
- General purpose day camps
- Before and after school care costs

***The federal health care reform bill passed in March 2010, states that as of January 1, 2011, over the counter (OTC) drugs and medicines will only be reimbursable through your Health Care FSA if you have a valid prescription.** Please reference your 2013 APS Flexible Spending Accounts Enrollment Guide posted on the APS Employee Benefits Website at: <http://www.aps.edu/departments/employee-benefits>.

Note: All claims will be processed within one business day of receipt and payments will be issued

Learn more about Flexible Spending Accounts by attending the Health Fair on October 25, 2012 from 10:00 am to 6:00 pm. Visit the APS Flex Plan Administrator, ASI website at: www.asiflex.com or call ASI at 1-800-659-3035.