

Welcome
and
Thank you
for attending this meeting.

Introductions

- Unum
 - Basic Life, Voluntary Life, LTD insurance
- Benefit Planning Consultants
 - Flexible Spending Accounts
- Humana
 - Health Plan Administrator
- PersonalCare
 - Health Plan Administrator
- SBSI Semonis
 - Consultants for Benefit Plans

Agenda

1. Voluntary Life – open enrollment
2. Flex plans – open enrollment
3. Health plan updates – open enrollment
 - a. one plan – EPO includes dental and vision
 - b. Rx – prior authorization and step therapy
 - c. employee selects network
 - d. two plan administrators
4. Questions

Unum – Voluntary Life

- If currently enrolled, may increase benefit to lesser of 5x salary or \$190,000 with no questions (\$10,000 increments)
- Amounts over \$190,000 may be allowed per Evidence of Insurability questionnaire
- If not currently enrolled, may request coverage now and complete EOI
- Coverage available for employee, spouse/domestic partner and child(ren)

Flex Plans – Form due 9/18

- Medical Expenses eligible for reimbursement
 - Doctor copays, Prescription copays
 - Eyeglasses, Contacts, and over-the-counter Contact lens solution, over-the-counter drugs
 - Dental and Orthodontia
 - Max limit is \$5,000 per flex year
- Dependent Care
 - If both parents work or attend school
 - Child day care centers/providers
 - Before and After School Care
 - Adult Dependent Care
 - Max limit is \$5,000 per flex year

Flex Plans - Claims

- HCH Administration
 - Claims incurred prior to 10/1
 - Claims incurred 2008-09 plan grace period (10/1-12/15) submit manually
 - 2008-09 plan year claims must be submitted no later than December 31, 2009
- Benefit Planning Consultants (BPC)
 - Claims incurred 10/1 and after
 - Direct Deposit available
 - <http://www.bpcinc.com/clients/bradleyuniver.cfm>

Flex Plans - BPC

Data Feed direct from Humana/PersonalCare:

- Throughout the year, you have an eligible expense (you go to the doctor or dentist)
- Your provider will submit claim to plan administrator.
- Plan administrator will send data to BPC
- Reimbursements on Tuesdays and Fridays - BPC pays claim directly to employee with statement via mail
- \$25 Minimum Check Rule applies
- Employee must select “auto-rollover” on flex enrollment form for above process

Flex Plans - BPC

Paper Claims:

- Throughout the year, you have an eligible expense (you go to the doctor/dentist, buy over-the-counter medicine)
- Fill out the claim form and send receipt or EOB (explanation of benefits) to BPC
- BPC pays the claim directly to you
- Reimbursements on Tuesdays and Fridays: If BPC receives the claim by 10 AM Tuesday or Friday, reimbursement will be following Tuesday or Friday
- \$25 Minimum Check Rule Applies

Health Plan – Prior to Oct. 1

- HCH Administration will continue processing all claims incurred Sept. 30 and prior
- Ask providers to submit claims to HCH as quickly as possible
- Fill prescriptions prior to Oct. 1
- Do not use HCH ID Card after Oct. 1

Health Plan – Effective Oct. 1

- Moving to one EPO plan
 - Includes Medical, Rx, Dental, Vision benefits
 - Lifetime max increased to \$2,000,000
 - Benefit highlights in packet of information
 - Employee choice of provider networks
- Enrollment form due to HR by Sept. 18
 - Enroll or waive coverage

Medical - Prior Authorization

- Your physician must obtain approval from either Humana or PersonalCare for certain services before benefits are paid
- Full list of services in employee packets
 - Inpatient hospital admissions
 - Some durable medical equipment
 - Some drugs administered by a physician

Prescription Benefits

- Copays remain the same:
\$10 /30 /50 retail and \$20 /60 /100 mail order

Terminology:

- Generic = Tier 1 (some expensive generics not Tier 1)
- Formulary Brand = Preferred Brand = Tier 2
- Non-Formulary Brand = Non-Preferred Brand = Tier 3

Prescription Benefits

- Prior authorization
 - Approval must be obtained from Humana or PersonalCare prior to certain drugs being covered
 - Drugs not suggested for first-line therapy, may require special tests prior to taking or have very limited approval for use
 - Examples: Actiq, Byetta, Gleevec, Savella
 - List of drugs included in employee packets

Prescription Benefits

- Step therapy
 - Approval must be obtained from Humana or PersonalCare prior to certain drugs being covered
 - Requires use of first-line drug before second-line drug is approved. First-line drugs are nationally accepted and proven safe and effective; second-line drugs not yet proven to be safer or more effective yet their cost is considerably greater.
 - Examples: Ambien CR, Lunesta, Crestor (5 mg only)
 - List of drugs included in employee packets

Health Plan – Network Choice

- Methodist First Choice/ PersonalCare/ Coventry
 - MFC is network current being utilized by BU plan
 - Includes Methodist Medical Center and Pekin Hospital locally
 - MFC generally reaches 25 miles around Peoria
 - PersonalCare network offered outside MFC in IL
 - Coventry national network for Retirees/Dependent children outside of Illinois
- Humana
 - Includes OSF St. Francis, Proctor and Pekin Hospitals locally
 - Humana network extends outside Peoria and to all states

Health Plan – 2 Administrators

- Employees will select their network which determines which administrator will process claims
- Methodist First Choice/
PersonalCare/Coventry network will be administered by PersonalCare
- Humana network will be administered by Humana
- Customer Service calls / on-line accounts

Health Plan – ID Cards

- Will be available by mid-October
- Mailed to homes
- Available via on-line account
- Personal Care – one card with Rx sticker for Caremark until Jan. 1 when Medco
- Humana - two cards, one for medical/rx and one for dental
- Fill Prescriptions prior to October 1

Health Plan – ID Cards

HUMANA.
Guidance when you need it most

Humana.com

National POS – Open Access

Subscriber: JOHN Q SAMPLEMEMBER
Group Name: SAMPLE GROUP

Coverage Type: EMP
Group ID: 123456

Member I.D.	Member Name:
987654321 01	JOHN Q SAMPLEMEMBER
987654321 02	JANE M P SAMPLEMEMBER
987654321 03	JOAN M SAMPLEMEMBER
987654321 04	JAKE L SAMPLEMEMBER

Ofc Visit Co-pay	ER Co-pay
\$10	\$200

Pharmacy Benefit
\$5/\$7/\$9/10%

Pharmacists: 1-800-865-8715
ANSI BIN # 610649
PCN # 03190000

BRADLEY
UNIVERSITY

PERSONALCARE
A Coventry Health Care Plan

Administered by PersonalCare

Name of Insured:
xxxxxxxMEMBERxNAMExxxxxxx

PCP OV:OUTXX
SPECIALIST OV:SPX
ER:ERX
Rx:RXx

MHOV:JXXX
MHIP:XXXX
IP:INPXX

ID#: xxMBRxNBR--x

Group Name:
xxxxxxxxxxGROUPxNAMExxxxxxxxxx

Product: xxxxxPLANxTYPExxxxxx

Group Number: xxGRPxBNRx

First Choice
Methodist

medco
Rx Bin: 610014
Rx Group: CVTYCOM

PersonalCare

- Deeply rooted in Illinois since 1984
- Top-ranked commercial health plan in Illinois for 3rd consecutive year by U.S. News & World Report
- Plans covering approximately 100,000 members
- Offices in Peoria, Champaign, Downers Grove and Rockford
- Coventry Health Care - parent organization

PersonalCare

Network

- Methodist First Choice network – 1,400 providers
- PersonalCare network - 10,000 providers throughout Illinois and Missouri
- Coventry National Network - 570,000 providers nationwide
- Tertiary care hospitals available in St. Louis and Chicago including:

St. Louis: Barnes Jewish Hosp., St. Louis Children's Hosp., St. Louis Univ. Medical Center, SSM Cardinal Glennon Children's Hosp.

Chicago: Northwestern Memorial Hosp., Children's Memorial Hosp., Univ. of Chicago, Univ. of IL Medical Center, Rehabilitation Inst. of Chicago

Other: Univ. of Iowa, Mayo Clinic

PersonalCare

- Solid Claims & Customer Service:
 - Over 95% first call resolution
 - 1% phone abandonment rate
 - Claims are processed promptly and accurately:
 - 1.4 days of claims inventory on hand
 - 99.9% financial accuracy in 2009
 - Full service web capabilities including:
 - My Online Services
 - Decision Support Tools
 - Coventry WellBeing program

Humana

- STRENGTH, REPUTATION, COMMITMENT – Fortune 100 Company
- Comprehensive Provider Network
 - OSF HealthCare, Children’s Hospital, Proctor, & Pekin Hospitals locally
 - Primary & Specialty Physicians, including anesthesiology, dermatology, and pediatric subspecialties
 - National network presence including Mayo Clinic, Rochester, MN, University of Iowa Clinics, Chicago Centers of Excellence, and more
 - BU Network name – *National Point of Service Open Access*
- Pharmacy Network
 - Chain and Independent Retail Pharmacy Network
 - *RightSource* Mail Order Pharmacy
 - 90-day at Retail Pharmacies – 2 Copays for 3 Month Supply
- Provider search online at Humana.com

Humana

- myHumana.com
 - Personalized tools and resources
- SmartSummary
- ID Cards on-line
- Health and Wellness

Humana

- Local Service Office
- 100,000 members covered locally
- Humana was named the easiest payer for medical providers to do business with in a study conducted by Athenahealth, Inc. and Physician's Practice magazine
 - Humana ranked 1st in 2 key categories:
 - Days in Accounts Receivable
 - Denial Rate
- Transition of Care

Final Points

- Flex claims for 2008-09 year to HCH
- Flex claims for 2009-10 year to BPC
- All claims Sept. 30 and prior go to HCH
- All claims Oct. 1 and after go to Humana *or* PersonalCare (depending on network)
- Watch home mail for ID Cards
- Forms due to HR Department by Sept. 18

Questions??

Representatives are available after the meeting to talk privately.