



Volume 18, Issue 2
November 2008

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HR Update

NOVEMBER OPEN ENROLLMENT

The University is very pleased to announce that insurance premiums will not be increased for the coming year.

USA Health & Dental Plan Enhancements for 2009

- ✓ Eliminating the \$25 annual deductible for restorative care from the dental plan.
- ✓ Changing the mental health treatment benefit to pay at 100% for an outpatient psychiatrist, psychologist, licensed professional counselor, and licensed social worker after the \$25 per visit copay with a limit of 60 visits per year (this change eliminates the \$250 annual deductible).
- ✓ Increasing the home health care benefit annual maximum benefit to \$40,000 (from \$30,000).
- ✓ Beginning a wellness initiative by offering USA Health Plan Members and their covered spouses each a \$50 gift card to complete BCBS's BeHealthy HealthQuotient self assessment survey between January 1 and March 31, 2009.

In addition, also note that the FBC recommended and President Moulton approved the continuance of USA Health Plan members' access to Infirmary West as a USA Network provider for the purposes of the deductible and copay.

Open enrollment for the USA Health & Dental Plan and SouthFlex will be held during the month of November. The employee cost for single coverage will remain at \$67 per month and the employee cost for family coverage will remain at \$230 per month. The University's contribution to the Health and Dental Plan is \$297 per month for single coverage and \$535 per month for family coverage.

During open enrollment, eligible faculty, staff and administrative employees may enroll in the USA Health & Dental Plan and add/remove eligible dependents with coverage to be effective January 1, 2009. If you are currently enrolled in the USA Health & Dental Plan, and wish to make no change in coverage, no action is required on your part.

If you have not done so in the past, this may be a good time for you to consider participating in SouthFlex, a plan designed to increase your disposable income by reducing the amount of taxes you pay. You must enroll during the open enrollment period in order to participate during the 2009 plan year.

HUMAN RESOURCES

Main Campus 460-6133 • USAMC 471-7325 • USACW 415-1604 • Payroll 460-6471

USA Health & Dental Plan Open Enrollment

Open enrollment for the USA Health & Dental Plan will be held the month of November 2008. During November, eligible faculty, staff and administrative employees may enroll in the USA Health & Dental Plan and add/remove eligible dependents with coverage to be effective January 1, 2009. No action is required for faculty and staff who are currently enrolled in the USA Health & Dental Plan and who wish to make no change in coverage.

All new enrollees and newly-covered dependents will be subject to the 270 day waiting period for pre-existing conditions. Pre-existing conditions are defined to include pregnancy or any disease, disorder or ailment, congenital or otherwise, whether manifested or known in any way, which existed during the 12 months prior to coverage, or any condition diagnosed or treated during the 12 months prior to your effective date of coverage.

Premium contributions will not change for the new plan year and are as follows:

<u>Type Coverage</u>	<u>Monthly Employee Contribution</u>
Individual	\$ 67.00
Family	\$230.00

Premiums for health care coverage are paid one month in advance and the employee contribution for biweekly paid employees is split equally between the first two paydays of the month. The employee contribution is exempted from federal, state and social security taxes.

Enrollment forms, USA Health & Dental Member Handbooks and other plan information are available in Human Resources on Campus and in the University Hospitals.

Remember, USA Health & Dental Plan enrollment/change request forms must be received in Human Resources no later than 4:30 p.m. Monday, December 1, 2008. The Human Resources office addresses are:

Human Resources - Campus
USA Technology & Research Park Bldg. III
307 N. University Blvd., Suite 2200
Mobile AL 36688-0002

Human Resources - USA Children's and Women's Hospital
1700 Center St.
Mobile AL 36604-3301

Human Resources – USA Medical Center
2451 Fillingim St.
Mobile AL 36617-2293

SOUTHFLEX Open Enrollment

Open enrollment for SouthFlex will be held during the month of November for the 2009 Plan Year (January 1 through December 31, 2009). You **must** enroll during this open enrollment period in order to participate in the 2009 Plan Year.

SouthFlex, a flexible spending accounts plan, is designed to increase your disposable income by reducing the amount of taxes you pay. The program allows the use of pre-tax dollars to pay for qualified dependent/child care expenses and eligible health care expenses, including dental expenses, which are not reimbursed by USA Health & Dental Plan or any other insurance plan.

You establish your account(s) by electing an annual amount to be deducted from your paycheck and deposited equally over 12 or 26 pay periods, depending on your monthly or biweekly pay status. Once you enroll, you will receive a welcome letter from Blue Cross and Blue Shield.

Blue Cross and Blue Shield of Alabama is the Plan Administrator for SouthFlex. Blue Cross administration of SouthFlex allows for automatic reimbursement of eligible health care expenses incurred by USA Health & Dental Plan members and provided by Blue Cross PMD providers. Additionally, Blue Cross administration of the Plan allows for direct deposit of SouthFlex reimbursements.

Since the University adopted the Internal Revenue Services (IRS) provisions to the "use it or lose it rule", participants enrolled in the SouthFlex Health Care Account for the 2009 plan year will have until March 15, 2010, to spend 2009 contributions.

If you are interested in taking advantage of this employee benefit, please complete an enrollment form and return it to your Human Resources Office no later than Monday, December 1, 2008 or at the Benefits Fairs to be held on November 6th and 7th, 2008. You will receive a confirmation letter soon after your enrollment application is processed. If you have not received this information by December 19, 2008, please contact Angie James at 460-7545 to ensure your enrollment form was received.

Human Resources 4th Annual Employee Benefits Fair

USA Children's & Women's Thursday

Date: 11/06/08

CWEB 2 - Atlantis Room
Time: 8am - 11am

USA Medical Center Thursday

Date: 11/06/08

Cafeteria
Time: 2pm - 5pm

USA Main Campus Friday

Date: 11/07/08

USA Technology &
Research Park,
Building 3,
Suite 2200
Time: 8am - 1pm

Benefits-eligible employees are invited to attend and learn more about their benefits from vendor representatives and USA Departments that provide services to the University of South Alabama.

**WANT TO
EARN
\$50?**

www.BeHealthy.com

The dates to
participate
are:
**January 1 -
March 31
2009**

You probably know making positive lifestyle changes can improve your health, but did you know you can be rewarded for it? Because the University cares about your health, we have elected to participate in Blue Cross and Blue Shield of Alabama's Be Healthy Rewards Program. We are offering USA Health Plan Members and their covered spouses each a \$50 gift card to complete the HealthQuotient survey – it's that easy! BCBS will mail the \$50 gift card to your home. The HealthQuotient survey can be completed on-line at www.behealthy.com., or by paper.

TRS Individual Counseling Appointments

No matter when you are planning to retire, the Teachers' Retirement System has counselors available to counsel you by phone and answer any questions you have concerning your TRS account.

If you are in the Montgomery area, you may drop by the TRS office at 201 South Union Street and meet with a counselor.

Other than holidays, their office hours are 8 AM - 5 PM Monday through Friday.

If you are within 3 years of retirement eligibility and live outside of Montgomery, you may want to arrange a 20-minute appointment with one of the counselors when they come to our area.

TRS will not make appointments outside of the Montgomery office without receipt of the Retirement Counseling Appointment Request Form.

TRS will not accept phone or fax registrations.

To meet with a TRS counselor a Retirement Counseling Appointment Request form must be completed and mailed to:

RSA Field Services Attn: Appointments

P.O. Box 302150

Montgomery, AL 36130-2150

2009 TRS Seminars to be held in the Student Center Ballroom on Main Campus

Monday, March 23, 2009

1/2 day Mid-Career Seminar

Tuesday, March 24, 2009

Full day Retirement Prep Seminar

Wednesday, March 25, 2009

Full day Retirement Prep Seminar

Full day Retirement Prep

Seminars are for members who are within five (5) years of retirement. Pre-registration is required in order to attend.

Wednesday, December 2, 2009

Full day Retirement Prep Seminar

Thursday, December 3, 2009

Full day Retirement Prep Seminar



Revised Staff Employee Handbook!

The newly revised University of South Alabama Staff Employee Handbook (reprinted November 1, 2008) will be mailed to Departments for distribution in November.

Optional Retirement Plans

In addition to the mandatory State Teachers' Retirement plan, the University has two types of optional retirement plans available:

- ◆ 403(b)
- ◆ 457

Employees can reduce their state and federal taxable income by sheltering up to \$16,500 in 2009 (\$22,000 if over age 50) to both the 403(b) and/or the 457. That is a total of \$33,000 a year (\$44,000 if over age 50) if you contribute to both plans.

You will owe taxes on the annuity benefits only for the years in which the benefits are payable.

TIAA/CREF – is a tax-sheltered annuity vendor for the 403(b) and the 457 plan and offers a variety of TIAA-CREF investments. You may want to visit the TIAA CREF booth at the upcoming Benefits Fair. Visit their website at www.tiaa-cref.org

IMPORTANT NOTICE ABOUT YOUR PRESCRIPTION DRUG COVERAGE & MEDICARE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the USA Health & Dental Plan and prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

1. Medicare Part D prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. BCBS of Alabama has determined that the prescription drug coverage offered by the USA Health & Dental Plan is, on average for all Plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage.

Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage.

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from November 15th through December 31st. Beneficiaries losing employer coverage may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

If you do decide to enroll in a Medicare prescription drug plan and cancel your USA Health & Dental Plan coverage, be aware that you and your dependents may not be able to get this coverage back.

Please contact the Human Resources Department for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.

The USA Health & Dental Plan offers Medicare eligible participants greater benefits for prescription drugs than does the new Medicare Part D prescription drug benefit. This Plan offers valuable coverage for other health care services that may or may not be covered by Medicare.

There is no benefit on average for a participant to take the Medicare Part D benefit and pay an extra premium for that benefit.

With the USA Health & Dental Plan you should also know that if you cancel or lose your coverage and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

Keep a copy of this Medicare Prescription Drug Notice dated 11/01/2008. If you enroll in one of the new plans approved by Medicare that offer prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.

If you go 63 days or longer without prescription drug coverage that is at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will be at least 19% higher than what other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

For more information about this notice or your current prescription drug coverage, contact the Human Resources Department. You will receive this notice annually and at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if your coverage through the Plan changes.

For more information about your options under Medicare prescription drug coverage, read the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans.

For more information about Medicare prescription drug plans, visit www.medicare.gov or call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help. You may also call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information is available from the Social Security Administration (SSA) online at www.socialsecurity.gov, or you can call 1-800-772-1213 (TTY 1-800-325-0778).

Notice Date: 11/01/2008

UNIVERSITY OF SOUTH ALABAMA FRINGE BENEFITS COMMITTEE

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USA Brookley Center
BCLY 0254, 431-6445

Mr. Edward Felts
Director, Information Services
Computer Services Center
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Secretary IV
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Physical Therapy
SHAC 1214, 434-3575

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Ward Clerk
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CWH, 415-1540

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