



*Office of the President*

interoffice

MEMORANDUM

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**TO:** Benefit-Eligible Employees

**FROM:** Todd Hutton

**SUBJECT:** Utica College's Health Insurance Plan

**DATE:** October 19, 2009

I am writing to share with you an important change in Utica College's health care benefit for benefit-eligible employees. Effective January 1, 2010, the College, in conjunction with Excellus BlueCross/BlueShield, will offer a Consumer Driven Health Plan with a Health Savings Account funded by the College. This plan will replace the current PPO, EPO, and Health Reimbursement plans for all employees.

The decision to move to this new plan was made because the College is facing a 15 percent increase to its current plans – an increase that would have been borne by both the College and individual employees. The new plan, which is summarized in brief below, offers two significant advantages over the current plans. First and foremost, it will provide cost-savings for both frequent and infrequent health care users. In addition, unlike the current plans, this plan establishes a pre-set amount that employees will pay out of pocket for medical expenses each year.

However, it is important to note that consumer-driven plans such as this one are very different from traditional health care plans and require participants to play a much more active role in managing their health care costs. I therefore *strongly* encourage you to attend one of the information sessions listed on the attached schedule to learn more about the new plan, including premium costs.

**Utica College's New Consumer Driven Health Plan**  
*Key Points of Interest*

- Employees will no longer have co-pays for medical services or prescriptions. Instead, employees will pay 100 percent of negotiated rates until they reach a pre-set deductible. However, Utica College will contribute 80 percent toward each employee's deductible through Health Savings Accounts.
- Once the deductible has been reached, employees will pay 10 percent of negotiated rates until they reach a pre-set annual out-of-pocket maximum. Once the out-of-pocket

maximum has been reached, there are no further costs to the employee for the remainder of the year.

- Employees may deposit pre-tax dollars in their Health Savings Accounts and may use those funds to pay for their medical expenses. Health Savings Account dollars can be accumulated from year to year, and the accounts are portable; if you leave Utica College for any reason, the account belongs to you.
- To further offset health care costs, employees can earn up to \$500 per person or \$1,000 for a two-person or family plan each year for wellness activities under the “Healthy Rewards” program.
- New enrollees will need to complete an information form. Current health plan members will *not* be required to complete new forms unless they are cancelling the plan or changing their dependent level.

**Utica College's New Consumer Driven Health Plan**  
***Information Sessions***

Please plan to attend one of the information sessions listed below to learn more about Utica College's new Consumer Driven Health Plan. Representatives from Excellus and Adirondack Financial Services will be on hand to discuss details of the plans, including premium costs, as well as to answer your questions. Family members are welcome to attend.

For additional information, contact JoAnne Williams, Benefits Coordinator, at (315) 792-3024 or [jwilliams@utica.edu](mailto:jwilliams@utica.edu).

<b>Date</b>	<b>Time</b>	<b>Location</b>
Thursday, Oct. 22	6:00 p.m.	Willard Conference Room
Friday, Oct. 23	9:00 a.m.	Boehlert Hall
Friday, Oct. 23	Noon	Boehlert Hall
Friday, Oct. 23	3:00 p.m.	Boehlert Hall
Thursday, Oct. 29	9:00 a.m.	Boehlert Hall
Thursday, Oct. 29	Noon	Boehlert Hall
Thursday, Oct. 29	3:00 p.m.	Boehlert Hall
Thursday, Oct. 29	6:00 p.m.	Boehlert Hall