

Enrollment system changes include:		
Change	Description	Will this change affect you?
No post-tax payroll deduction	The option to pay for your benefits on a post-tax basis is being eliminated to prepare for HR records system changes for 2011.	<ul style="list-style-type: none"> • Yes, if you have post-tax payroll deductions for the health plan, dental, vision, accidental death and dismemberment and/or short-term disability benefits, you will no longer be able to choose this payroll option and MUST MAKE PRE-TAX BENEFITS ELECTIONS FOR 2010. • Yes, if you have the PayFlex-administered Health Reimbursement Account (formerly "FRA") and pay for some or all of your benefits post-tax, you will no longer automatically receive a reimbursement check from your HRA. Instead, you must file claims to be reimbursed from your PayFlex-administered HRA.
No paper enrollment forms	Open Enrollment elections should be made online.	Yes, if you previously enrolled using the paper form.
No paper confirmations	Printing and mailing paper confirmations are being eliminated.	Yes, you will need to print your Benefits Enrollment Receipt while logged on to the enrollment site or use C2HR to review your elections. Confirming your elections before October 15 is your responsibility.
Enrollment ending at 5:30 p.m.	The enrollment site will close at 5:30 p.m. on October 15.	Yes. To avoid delays or problems with your enrollment, do not wait until the last day to enroll as the system is very busy that day and if you encounter a problem there will be little time to assist you before the 5:30 p.m. close.

Health Plan changes:	
Description of Change	The Change Affects
Go for the Gold Wellness Credit in 2010 will be paid into the Vanderbilt Health Plan Account as an annual amount of either \$120 (Bronze), \$180 (Silver) or \$240 (Gold). If you are enrolled in and pay for the Vanderbilt Health Plan and participate in the Go for the Gold program, your Wellness Credit will automatically be applied toward meeting your deductible (does not include copays) for you and your family. You do not need to file claims to use the Vanderbilt Health Plan Account, as Aetna or Blue-Cross BlueShield of Tennessee (BCBST) will pay from this account on your behalf.	All three health plan options
Deductibles are increasing by \$250 across all coverage tiers and networks. (Offset by the amount of any Go for the Gold wellness credit)	
Out-of-pocket maximums are increasing by \$250 across all coverage tiers. (Offset by the amount of any Go for the Gold wellness credit)	
Dental benefit changes:	
Monthly premiums increasing approximately 6% for CIGNA Dental DHMO and 5.5% for CIGNA Dental PPO.	Both CIGNA dental plans
Short-term Disability benefit changes:	
Monthly cost reduced by 20 percent.	Both the 15- and 30-day options

Pharmacy benefit changes:	
Description of Change	The Change Affects
Navitus will be the pharmacy benefit manager in 2010.	All three health plan options
All health plan participants will receive a Navitus pharmacy ID card to be used beginning January 1, 2010.	
A mandatory generic program begins January 1, 2010. When a generic is available for a prescribed drug, you must fill the prescription with a generic, or pay the difference in price from the generic copay amount to the actual cost of the drug.	
The copay for a limited list of maintenance drugs for select medical conditions will be lowered to \$1 for up to 31-day supply only at the Vanderbilt outpatient pharmacies (\$3 for 90-day supply).	
The copay for other generics (not on the limited list) will be lowered to \$5 only at the Vanderbilt outpatient pharmacies (\$15 for 90-day supply).	
A new formulary (preferred drug list) will be in place January 1, 2010.	