

Change	Will this change affect you?
Open Enrollment/Systems	
<p>COMPLETING ONLINE FORM IS REQUIRED All benefits-eligible faculty and staff must complete online Open Enrollment this year. Your current benefits elections (except for Short-term Disability for staff) <u>will not</u> roll over to 2011.</p>	<p>Yes. If you do not enroll or waive during Open Enrollment (Oct. 1–15, 2010), you will have the following default benefits for 2011:</p> <ul style="list-style-type: none"> • Health: Aetna Standard, employee-only tier (even if you currently waive) • Dental: waive (no coverage) • Vision: waive (no coverage) • Accidental Death & Dismemberment: waive (no coverage) • Flexible Spending Accounts: waive (no spending accounts) <p><i>Note:</i> your Short-term Disability election will remain as it is in 2010.</p>
<p>MONTHLY HEALTH PLAN PAYROLL DEDUCTIONS WILL BE BASED ON YOUR SALARY.</p>	<p>Maybe. Find your “Annual Base Benefits Rate” (ABBR) on the ‘Job Profile’ tab of C2HR at www.vanderbilt.edu/c2hr, then, log onto https://hr.vanderbilt.edu/secure/oe2010/2011_options.htm to find your 2011 monthly payroll deduction (based on your ABBR).</p>
<p>SPECIAL ENROLLMENT FOR ADULT CHILDREN In order for an adult-child between the ages of 18 and 26 to be covered by the Vanderbilt Health Plan, he or she must be your legal child and <u>not</u> have access to his or her own employer-offered health insurance coverage.</p>	<p>Maybe. If your adult child was previously not covered on the Vanderbilt Health Plan because of age or another limitation under our previous dependent eligibility rules, you may be able to enroll him/her during the 30-day enrollment period mandated by the Federal government. Our 30-day enrollment for adult children is Sept. 16–Oct. 15, 2010, for a Jan. 1, 2011, effective date. However, to conveniently enroll online you must wait until Oct. 1. If you choose to enroll prior to Oct. 1, you must use a paper enrollment form for adult children.</p>
Health Plan	
<p>BlueCross BlueShield of Tennessee network changing from Preferred to Select</p>	<p>Maybe. If you choose BlueCross Select for 2011, you must check whether your doctor, hospital and/or other provider is in the Select (S) network. The provider directory is available at http://www.bcbst.com/members/vanderbilt/. (<i>Note:</i> Vanderbilt providers are in the S network)</p>
<p>Non-Vanderbilt deductibles and out-of-pocket maximums are increasing.</p>	<p>Maybe. If you are covered on the Vanderbilt Health Plan and visit a non-Vanderbilt doctor you will see an increase in deductibles and out-of-pocket maximums.</p>
Dental and Vision	
<p>Monthly premiums are increasing.</p>	<p>Yes, if you enroll in either CIGNA Dental plan or the VSP Vision plan.</p>
Short-term Disability	
<p>New enrollments in Short-term Disability will require evidence of insurability. (You will need to answer questions about your health and any existing conditions.)</p>	<p>Maybe. If you declined to enroll in Short-term Disability previously and are enrolling for the first time or re-enrolling after a lapse in coverage, you will need to provide evidence of insurability. On The Hartford’s enrollment site, you will be given the opportunity to submit evidence of insurability. Coverage is effective only when approved by The Hartford.</p>
Flexible Spending Accounts	
<p>Over-the-counter items may not be eligible.</p>	<p>Maybe. Due to Health Care Reform, if you want to purchase over-the-counter items and medicines using your Health FSA, you will need a prescription from your doctor. Keep this in mind when planning your 2011 Health FSA contribution, as any funds not used will be forfeited.</p>