



2010 BENEFITS OPEN ENROLLMENT HIGHLIGHTS

Loyola University Chicago Faculty and Staff Primarily Located at the Lakeside Campuses

Dear Faculty and Staff:

Benefits Open Enrollment is your annual opportunity to enroll in benefits or make changes to your current coverage for the 2010 plan year. Open Enrollment will take place from November 1 through November 30, 2009. Your benefit elections will take effect on January 1, 2010.

Loyola provides a wide array of benefits that can help you enjoy increased well-being, deal with unexpected illness or accident, build and protect your financial security, advance your career, balance your personal and professional life and meet everyday needs.

Loyola University Chicago is making the following changes to the benefit plans for the 2010 plan year:

- Combining the two PPOs into a single option, the Loyola Advantage PPO (see page 2). This move is designed to simplify plan design and make a consistent level of benefits available to all Loyola faculty and staff regardless of work location. With the new PPO option, current Option 1 participants will not see a contribution rate increase; current Preferred PPO participants will.
- Making it easier to meet the PPO annual deductible and out-of-pocket maximum under family coverage. Currently, two people must fully meet their individual deductibles before the plan begins to pay a percentage of health care costs, and two individuals must meet the out-of-pocket maximum before the plan pays covered expenses at 100%. In 2010, *all* family members' expenses (except co-pays) will accumulate toward satisfying the family deductible and out-of-pocket maximums (page 3).
- Modifying the HMO Illinois option's plan design and raising contribution rates (page 2).
- Waiving the PPO prescription drug deductible if you purchase generic drugs (page 5) and adding a step therapy provision to the PPO prescription drug plan (page 2).

- Offering the Chicago Card Plus/I-GO Card, which can be used to access CTA buses and trains, some Pace buses and I-GO's fleet of fuel-efficient vehicles (page 7).
- Extending coverage for eligible unmarried, financially dependent children until age 26 under most Loyola plans. Please note that Loyola will be conducting a dependent-eligibility audit in 2010 (page 7).
- Introducing a Weight Watchers reimbursement program (page 7).
- Complying with Federal regulations for autism spectrum disorder treatment and medical-parity regulations regarding mental health and substance abuse disorder benefits (page 11).

Please read this communication piece in its entirety and attend the HealthDays wellness fair to fully understand all the changes for the 2010 plan year. Review your current coverage and decide which options you will elect for next year. Then complete the steps on page 10 to make any changes to your benefit elections, update beneficiary information and enroll or re-enroll in 2010 Flexible Spending or Transit Accounts.

All of us in the Human Resources Department are willing to assist in any way we can. Please feel free to call us with questions, suggestions or concerns you may have. We look forward to working with you in 2010.

Thomas M. Kelly
Vice President Human Resources

Human Resources Is Going Green!

Find out more on page 11.

PPO Options Are Being Combined into “Loyola Advantage PPO”

For 2010, the University is combining the two current PPO options (Option 1 PPO and Preferred PPO) into a single option: the Loyola Advantage PPO. Plan provisions of the Loyola Advantage PPO are *not* identical to either of the current PPO options. **Please carefully study the medical plan comparison tables on pages 4–5 to make sure you understand important plan details** such as deductibles, emergency room and hospital co-pays, coinsurance levels, out-of-pocket maximums and other provisions that may have changed.

The PPO prescription drug benefit will add a “step therapy” provision for three common ongoing medical conditions: high blood pressure, stomach acid and high cholesterol. Step therapy requires the use of safe, cost-effective, therapeutically appropriate medications (typically generic drugs) before other, more costly brand name prescriptions are considered. This will apply only to brand new prescriptions and subsequent renewals, not current ones.

If you are currently enrolled in the Option 1 PPO:

- When you log on to the online enrollment system (see page 10), your current coverage will show as “Loyola Advantage PPO.”
- You do not need to do anything during Open Enrollment if you want to be enrolled in the Loyola Advantage PPO for 2010.
- Your monthly contribution rates will remain the same.
- The Group Number for the new Loyola Advantage PPO option is the same as Option 1, so you will not receive a new member ID card.

- If you want to switch to the HMO Illinois option or drop coverage altogether for 2010, you must do so through the online enrollment system.

If you are currently enrolled in the Preferred PPO:

- If you want to switch to the HMO Illinois option or drop coverage altogether for 2010, you must do so through the online enrollment system.
- If you do not make an active election through the online enrollment system, you will automatically be defaulted to the Loyola Advantage PPO for 2010.
- If you elect the Loyola Advantage PPO, your monthly contribution rates will increase in 2010 by \$15-\$50, depending on the coverage level you elect (Employee, Employee + Spouse, etc.).
- The Group Number for the new Loyola Advantage PPO option is different from the Preferred PPO option, so you will receive a new member ID card by mail at home no later than December 31, 2009.

HMO Illinois Continuing in 2010

We will continue to offer HMO Illinois as a medical plan option in 2010. Monthly contribution rates will increase by \$25-\$65, depending on the coverage level. There are some changes to the plan, including co-pay amounts. We’re pleased to announce that the \$20 co-pay for wellness exams will be waived.

If you are currently enrolled in the HMO Illinois option, Open Enrollment is an excellent time to compare the HMO Illinois plan to the new Loyola Advantage PPO. You may find that the PPO option is more appropriate for your medical needs in the coming year.

Please carefully review the medical plan comparison tables on pages 4–5 to make sure you understand all the important details.

2010 Monthly Contribution Rates

Coverage Level	Health Insurance		Dental Insurance (rates unchanged for 2010)		Vision Insurance (rates unchanged for 2010)
	Loyola Advantage PPO	HMO Illinois	Delta	Guardian/First Commonwealth	Vision Service Plan (VSP) or Always
Employee	\$95.00	\$105.00	\$12.50	\$6.00	\$8.34
Employee + Spouse	\$310.00	\$320.00	\$26.00	\$11.50	\$13.24
Employee + Child(ren)	\$266.00	\$290.00	\$30.00	\$14.00	\$13.52
Family	\$378.00	\$415.00	\$42.50	\$19.00	\$21.80
Employee + LDA	\$310.00	\$320.00	\$26.00	\$11.50	\$13.24
Employee + Child(ren) + LDA	\$378.00	\$415.00	\$42.50	\$19.00	\$21.80

Consider Your Medical Plan Options: Loyola Advantage PPO and HMO Illinois

Loyola University Chicago offers two medical plan options: Loyola Advantage PPO and HMO Illinois (effective January 1, 2010). Be sure to review both options to determine which best meets the health care needs of you and your family. Here are some highlights about the PPO and the HMO options. See “Terms to Know” for definitions of words printed in bold type below.

Loyola Advantage PPO

- Each time you need care, you can visit any doctor or hospital you choose, but benefits are higher if you choose a **home hospital** or network provider.
- You pay 100% of your health care costs until you meet the annual **deductible**. All family members’ expenses (except co-pays) will accumulate toward meeting the annual family deductible.
- The plan then pays a percentage of the cost and you pay the remainder—your **coinsurance**. You pay a smaller percentage if you use a home hospital or a PPO network provider.
- A **co-pay** applies for emergency room visits and hospital admissions.
- Once you reach the annual **out-of-pocket maximum**, the plan pays 100% of covered expenses for the remainder of the calendar year. As with the deductible, all family members’ expenses (except co-pays) will accumulate toward the annual family out-of-pocket maximum.
- Separate deductibles, coinsurance and out-of-pocket maximums apply to prescription drug expenses.

HMO Illinois

- You must choose a network Medical Group as well as a Primary Care Physician (PCP) who coordinates your entire health care and refers you to specialists as necessary. If you choose to receive care that has not been authorized by your PCP, *no benefits will be paid* for those services except in some emergency situations.
- There are no annual deductibles or coinsurance levels, and there is no annual out-of-pocket maximum.
- Doctor’s office, emergency room and hospital visits are covered at 100% after you pay a per-visit or per-admission co-pay.
- A co-pay also applies to prescription drugs.

Get to Know the Loyola Advantage PPO

Attend an information-sharing session regarding the new combined PPO option.

Water Tower Campus

Beane Hall, 13th Floor
Lewis Towers

- Tuesday, November 10
12:00 PM to 1:00 PM
- Monday, November 16
11:00 AM to 12:00 PM

Lake Shore Campus

Bremner Lounge
Centennial Forum
Student Union

- Wednesday, November 11
12:00 PM to 1:00 PM
- Friday, November 20
11:00 AM to 12:00 PM

Terms to Know

Coinsurance—The percentage of the claim you pay once you meet your annual deductible. (PPO)

Co-pay—A fixed dollar amount you pay for office visits and prescriptions (HMO) and for emergency room visits and hospital admissions. (PPO and HMO)

Deductible—The amount you have to pay each year before the plan starts paying a portion of expenses. All expenses except co-pays go toward meeting the annual deductible. All family members’ expenses (except co-pays) accumulate toward satisfying the annual family deductible. There are separate deductibles for the prescription drug plan. (PPO)

HMO (Health Maintenance Organization)—A network of health care providers. HMO Illinois is administered by Blue Cross and Blue Shield of Illinois.

Home Hospital—Loyola University Health System or Gottlieb Hospital.

Out-of-Pocket Maximum—Total amount you must pay each calendar year before the plan begins to pay for 100% of expenses. All covered expenses except co-pays apply toward the maximum. All covered family members’ expenses (except co-pays) will accumulate toward satisfying the annual family out-of-pocket maximum. There are separate annual out-of-pocket maximums for the prescription drug plan. (PPO)

PPO (Preferred Provider Program)—A network of doctors, hospitals and other health care givers. The Loyola Advantage PPO uses the Blue Cross and Blue Shield of Illinois network.

Your Medical Plan Options

The following tables compare how various services will be covered by the Loyola Advantage PPO and the HMO Illinois options, effective January 1, 2010. **Regardless of the medical plan option in which you currently participate, there are changes to the PPO and HMO plans for 2010. Please study the plan details below carefully.** Take special note of the higher level of benefits you receive from Loyola University Health System and Gottlieb Hospital.

Medical Services	Loyola Advantage PPO			HMO Illinois
	Home Hospital (Loyola University Health System or Gottlieb Hospital)	In Network (PPO)	Out of Network (Non-PPO) ¹	In Network ²
PLAN PROVISIONS				
Annual Deductible Individual/Family	\$300/\$600 (all family members' expenses except co-pays accumulate toward meeting the family annual deductible)		\$750/\$1,500	Not applicable
Annual Out-of-Pocket Maximum Individual/Family	\$2,000/\$4,000 (all family members' expenses except co-pays accumulate toward meeting the family annual out-of-pocket maximum)		\$6,000/\$12,000	\$1,500/\$3,000
Lifetime Comprehensive Medical Maximum	\$2,000,000 (of which no more than \$500,000 can be out-of-network)			Unlimited
OFFICE VISITS				
Wellness Visit Child (up to 24 months)	100%, deductible waived		70%, deductible waived	100%
	100% deductible waived		70%, deductible waived	
Child (age 2+), Adult	Combined \$750 maximum per person per year.			100%
Physician's Office Visit	90% after deductible	80% after deductible	70% after deductible	Primary: \$25 co-pay Specialist: \$40 co-pay
INPATIENT HOSPITAL SERVICES				
Hospital	100%, deductible waived; \$100 per-admission co-pay	90% after deductible; \$250 per-admission co-pay	50% after deductible; \$500 per-admission co-pay	100% after \$250 per-admission co-pay
Skilled Nursing Facility, Coordinated Home Care and Hospice	100%, deductible waived; \$100 per-admission co-pay	90% after deductible; \$250 per-admission co-pay	50%, after deductible; \$500 per-admission co-pay	100% after \$250 per-admission co-pay
OUTPATIENT SERVICES				
Emergency Room³	\$100 per-visit co-pay; then 100% if visit meets the definition of emergency. Co-pay waived if patient is admitted to hospital.			
Outpatient Hospital Surgery	100% after deductible	90% after deductible	50% after deductible	100% after \$50 co-pay
Outpatient Physician Surgical Services and Diagnostic Testing	90% after deductible	80% after deductible	70% after deductible	100%
Outpatient Hospital Services (radiation, chemotherapy, cardiac rehab, dialysis) and Diagnostic Testing	100% after deductible	90% after deductible	50% after deductible	100%
OTHER SERVICES				
Private Duty Nursing	90% after deductible up to \$1,000 monthly maximum			Not applicable
Ambulance	90% after deductible			100% (ground ambulance only)
Therapies: Physical, Speech, Occupational, Chiropractic, Acupuncture	90% after deductible ⁴	80% after deductible	70% after deductible	Therapies: \$25 co-pay; 60-visit annual maximum
	Up to \$10,000 combined annual maximum for all therapies.			Chiropractic: \$40 co-pay; PCP must refer Acupuncture not covered

Medical Services	Loyola Advantage PPO			HMO Illinois
	Home Hospital (Loyola University Health System or Gottlieb Hospital)	In Network (PPO)	Out of Network (Non-PPO) ¹	In Network ²
OTHER SERVICES (continued)				
Mental Health and Substance Use Disorder Treatment (Inpatient)	100%, deductible waived; \$100 per-admission co-pay ⁴	90% after deductible; \$250 per-admission co-pay	50% after deductible; \$500 per-admission co-pay	100% after \$250 per-admission co-pay
Mental Health and Substance Use Disorder Treatment (Outpatient)	90% after deductible ⁴	80% after deductible	70% after deductible	\$25 co-pay (primary) \$40 co-pay (specialist)
Durable Medical Equipment (crutches, canes, walkers, etc.)	90% after deductible ⁴	80% after deductible	70% after deductible	100%
Infertility Services⁵	90% after deductible ⁴	80% after deductible	70% after deductible	\$40 co-pay; PCP must refer
Temporomandibular Joint Syndrome (TMJ)	90% after deductible ⁴	80% after deductible	70% after deductible	\$50 outpatient surgery co-pay; \$40 specialist co-pay for therapy. Treatment covered when TMJ is due to organic joint disease or physical trauma.
	\$2,500 lifetime maximum			

Prescription Drugs	Loyola Advantage PPO		HMO Illinois	
	Retail (up to 34-day supply)	Mail Order (90-day supply)	Retail (up to 34-day supply)	Mail Order (90-day supply)
Annual Deductible Individual/Family	\$100/\$200 (waived for generic drugs)		Not applicable	
Annual Out-of-Pocket Maximum Individual/Family	\$3,000/\$6,000		Not applicable	
Generic	You pay 10% up to a maximum of \$200/prescription	You pay 10% up to a maximum of \$400/prescription	\$15 co-pay	\$30 co-pay
Brand Name	You pay 25% up to a maximum of \$200/prescription	You pay 25% up to a maximum of \$400/prescription	See below	
Brand Name (Formulary)	Not applicable		\$35 co-pay	\$70 co-pay
Brand Name (Non-Formulary)	Not applicable		\$45 co-pay	\$90 co-pay
Special Notes	New for 2010: The annual deductible will no longer apply to prescriptions for generic drugs.		Note: 90-day supply also available through participating retail providers; call (800) 423-1973 for details.	

1. Non-PPO benefits are limited to the reasonable and customary (R&C) charge. You pay the non-PPO network deductible and coinsurance plus any charges in excess of R&C amounts. Amounts over R&C do not apply to the out-of-pocket maximum.
2. If you choose to receive care that has not been authorized by your PCP, no benefits will be paid for those services except in some emergency situations.
3. Hospital Emergency Medical/Accident Care: Initial treatment in hospital of accidental injuries or sudden and unexpected medical conditions with severe life-threatening symptoms. If an inpatient admission occurs, you must contact Blue Cross and Blue Shield of Illinois within two business days or benefits will be reduced. Emergency room \$100 co-pay is waived and inpatient co-pay applies if admitted to hospital following emergency room care.
4. Not applicable if there is no provider at LUHS/Gottlieb. Provider services will be paid at the in- or out-of-network coverage level.
5. Under the Loyola Advantage PPO, infertility expenses related to artificial insemination are covered up to a maximum of three attempts per lifetime. All other infertility treatments are not covered.

The Bottom Line

The example below compares how the 2010 Loyola Advantage PPO (which is similar to the current Option 1 PPO) and the 2009 Preferred PPO would cover an inpatient hospital admission with a bill of \$35,000.

	Loyola Advantage PPO (2010)		Preferred PPO (2009)	
	Home Hospital (Loyola University Health System or Gottlieb Hospital)	In-Network Hospital	Home Hospital (Loyola University Health System or Gottlieb Hospital)	In-Network Hospital
Total billed	\$35,000	\$35,000	\$35,000	\$35,000
Negotiated in-network rate	\$20,000	\$20,000	\$20,000	\$20,000
You pay: Hospital admission co-pay; does not apply to annual deductible or out-of-pocket (OOP) maximum	\$100	\$250	Not applicable	\$700
Annual deductible	Not applicable	\$300	Not applicable	Not applicable
Coinsurance: Percentage of bill after deductible, up to individual annual out-of-pocket (OOP) maximum	Not applicable	\$1,700 (in-network OOP max of \$2,000 met)	Not applicable	\$5,000 (in-network OOP max of \$5,000 met)
YOUR TOTAL OUT-OF-POCKET EXPENSES	\$100	\$2,250	\$0	\$5,700
Plan pays: Balance of billed	\$19,900	\$17,750	\$20,000	\$14,300

Which Option Should I Choose?

Only you can really know which option is right for you, but here are some features to consider as you compare the PPO and HMO.

Loyola Advantage PPO	HMO Illinois
<ul style="list-style-type: none"> • High quality health care and wellness benefits. • Slightly lower monthly contribution rates than HMO (see page 2). • Higher out-of-pocket costs. • More provider choices and flexibility. • Out-of-network benefits (paid at lower level). • Self-referral to specialists. 	<ul style="list-style-type: none"> • High quality health care and wellness benefits. • Slightly higher monthly contribution rates than PPO (see page 2). • Lower out-of-pocket costs. • Fewer provider choices and less flexibility. • Primary Care Physician's approval required for all specialist referrals. • No benefits will be paid when you use a provider who is not your preferred provider or for whom you do not have a referral, except in some emergency situations.
This option might be right for you if you:	
<ul style="list-style-type: none"> • Like being able to choose a Loyola PPO network or non-PPO network provider and still receive coverage. • Like having a lower monthly contribution rate and are willing to pay higher out-of-pocket costs in exchange for greater flexibility. • Are aware of the different deductible and coinsurance levels but feel these can work to your advantage because you intend to use LUHS/Gottlieb or network providers. 	<ul style="list-style-type: none"> • Do not already have an established relationship with a primary care physician, or your current physician participates in the HMO network. • Are willing to trade flexibility for increased benefits. • Would rather pay a higher monthly contribution rate in exchange for few, if any, out-of-pocket costs when receiving care.

Chicago Card Plus/I-GO Card Added to Transit Program

Loyola's Transit Program continues to grow with the addition of the new Chicago Card Plus/I-GO Card. Use it to access CTA buses and trains, some Pace buses and I-GO's fleet of fuel-efficient vehicles.

I-GO is a non-profit car-sharing organization committed to providing affordable transportation options for people who live in the Chicago area. After paying Loyola's discounted annual enrollment fee of \$25, you pay only when you use an I-GO car, which can be reserved by phone or online. I-GO maintains about 200 vehicles in more than 30 Chicago neighborhoods and at two Loyola locations:

- Lake Shore Campus—1215 W. Albion Avenue
- Water Tower Campus—111 E. Chestnut Street

To apply for a Chicago Card Plus/I-GO card, please call Nancy Mueller at Benefit Express at (847) 637-1594.

Please note: The Chicago Card Plus portion of the Chicago Card Plus/I-GO card is a benefit that is deducted from your paycheck on a before-tax basis. However, I-GO membership fees and per-usage charges are not eligible for a pre-tax paycheck deduction, and are charged to a personal credit card you will be required to provide.

Learn About Your Other Benefit Plans

This 2010 Benefits Open Enrollment Highlights brochure focuses primarily on plan changes for 2010. All other benefit plans will remain the same in 2010. Full details are included in the Faculty and Staff Benefits booklet, which you can find at LUC.edu/hr/pdfs/BenBookLUC.pdf.

Add or Increase Supplemental Term Life Insurance Coverage

If you do not have Supplemental Term Life Insurance, you can apply for coverage during Open Enrollment. Additionally, if you have coverage, you can request an increase in the coverage amount during this time. In either case, you must complete and submit an Evidence of Insurability form. The insurance carrier will use the information on the form to determine if you are eligible to enroll in Supplemental Life or increase your current coverage amount.

Extended Coverage for Eligible Financially Dependent Children

We're pleased to announce that effective January 1, 2010, you will be able to cover your unmarried, financially dependent children until age 26 (previously age 23) under the health, dental, vision, child life insurance and

family AD&D insurance plans. **Tuition assistance for eligible children will continue to be available until dependents reach age 24.**

Dependent-Eligibility Audit Coming in 2010

Loyola University Chicago is committed to providing faculty and staff with competitive healthcare benefits as cost effectively as possible. One way we do that is by operating according to standards of conduct that protect your rights to your benefits and ensure that all covered individuals are eligible. To that end, Loyola University Chicago will conduct an "eligibility audit" in 2010.

Faculty and staff may be asked to provide legal documentation (such as a birth certificate or your prior year's federal income tax returns) to verify that covered dependents (spouse, legally domiciled adult, children) meet the very strict eligibility requirements outlined in your Faculty and Staff Benefits booklet online at LUC.edu/hr/pdfs/BenBookLUC.pdf. During Benefits Open Enrollment, make sure all your covered dependents are eligible for coverage and remove any who are no longer eligible.

Lose Weight for Less with Weight Watchers

Loyola University Chicago is teaming up with Weight Watchers to help you reach and maintain your healthy weight. Beginning January 1, 2010, you can receive reimbursement for *up to 50%* of the cost of your Weight Watchers membership if you meet certain targets. Here's how the program works:

1. Join Weight Watchers. You can choose any payment option, but you must attend weekly sessions (online and at-home programs are not eligible).
2. Download a Weight Watchers form from LUC.edu/hr/WeightWatchers. Use the sheet to track your attendance and weight loss.
3. Attend meetings for a four-month "series":
 - January through April,
 - May through August and
 - September through December.
4. You can receive reimbursement at the end of each four-month series by submitting your completed form (signed by your Weight Watchers representative) to Human Resources.
5. If you attend 15 meetings during the series, you'll be reimbursed for 25% of the cost of the unlimited monthly pass (\$39.95). Attend 15 meetings *and* lose 10% or more of your pre-series body weight, and you'll be reimbursed for 50% of the program cost (\$79.90).

Take Two Small Healthy Steps—Get \$50!

You can receive an extra \$50 in your December paycheck by taking two small steps toward better health:

- 1. Attend HealthDays**, Loyola's annual wellness fair, and get a simple blood draw (to determine your total cholesterol, HDL and blood glucose levels) or finger stick (to measure your chemistry, lipid profile and complete blood count). All results are confidential. Pre-register at LUC.edu/hr/blooddraw and follow the prompts. Remember that you must be fasting—no food or drink except water or black coffee—before your blood draw (at least eight hours) or finger stick (at least two hours).
- 2. Complete the confidential online Health Risk Assessment.** Instructions for taking the assessment will be included in the email you receive confirming your blood draw/finger stick registration.

HealthDays Wellness Fair Highlights

- Flu shots (bring written authorization from your doctor if you are pregnant). This year, the demand for shots nationwide has been much higher than anticipated. Therefore, supplies are limited (only 63 injections per location) and will be available on a first come, first served basis.
- Cholesterol and glucose screenings.
- Free blood pressure and bone density screenings.
- Stretching and relaxation sessions and healthy cooking demonstrations; for times, locations and reservations, see LUC.edu/hr/events.
- Opportunities to talk with benefit providers.
- Updates on the latest health issues.

Water Tower Campus

Wednesday, November 4
8 AM – 3 PM
Kasbeer Hall, 15th Floor
25 E. Pearson Street

Lake Shore Campus

Thursday, November 5
8 AM – 3 PM
Alumni Gym*
6511 N. Sheridan Road

**Note: Different location from last year; Gentile Center is under construction.*

Look into Long Term Care (LTC) Insurance

Loyola University Chicago also offers optional LTC insurance, administered by CNA. It provides financial coverage for an individual who needs nursing home care, home health care or adult day care due to an illness, disability or severe cognitive impairment such as Alzheimer's or similar irreversible dementia. You can enroll yourself,

your spouse and/or you and your spouse's parents or grandparents. For detailed enrollment information, see your Faculty and Staff Benefits booklet at LUC.edu/hr/pdfs/BenBookLUC.pdf.

Consider Flexible Spending Accounts (FSA)

When you sign up for Flexible Spending Accounts, you become eligible for one of the easiest, most effective tax-savings opportunities around. Make this the year you sign up for one or both FSAs during Benefits Open Enrollment. The amount you contribute is deducted—before taxes—from your paycheck and deposited into your spending account. When you have an eligible expense, you simply use your FSA Debit Card or send in a claim form to Benefit Express to get reimbursed with the pre-tax dollars you've saved. It's that easy!

- **Health Care FSA**—You can receive reimbursement for eligible medical, dental and vision expenses not covered by other insurance—deductibles, coinsurance, and co-pays; the cost of eligible services above the reasonable and customary limits; selected over-the-counter medicine costs, and more. You can contribute from \$240 to \$5,000 a year to the Health Care FSA.
- **Dependent Day Care FSA**—Get reimbursed for day care expenses for tax-dependent children under 13 years old, or any dependents who live with you and are incapable of self-care (for example, elderly parents or a disabled child). You may be reimbursed only for day care that enables you to work, not for occasional baby sitters. If you are married, your spouse must also work, be a full-time student or be disabled. Care can be given in your home, someone else's home or a licensed facility. You can contribute from \$240 to \$5,000 annually to the Dependent Day Care FSA.

See your Faculty and Staff Benefits booklet at LUC.edu/hr/pdfs/BenBookLUC.pdf for additional eligible expenses and other details.

There are a few things you should consider when deciding whether an FSA is right for you:

- **Annual enrollment required**—You must actively enroll in the Flexible Spending Accounts every year you wish to participate. Your elections will not be continued automatically from year to year; go online during Benefits Open Enrollment to make new elections.
- **Use it or lose it**—In exchange for the tax advantages the Flexible Spending Accounts offer, the IRS has one important rule: Use it or lose it. In other words, you forfeit any unused money in your account at the end of the year. Careful planning is key.

- **Two accounts, two amounts**—You can enroll in a Health Care Account, a Dependent Day Care Account—or both. Keep in mind, however, that the money in these accounts is not interchangeable. You may use the money in your Health Care Account only for health care expenses, and the money in your Dependent Day Care Account only for dependent care expenses.
- **Tax Credit vs. FSA account**—You may not take the Tax Credit on your income tax return for expenses submitted to the Health Care Account or Dependent Day Care account. Please consult your tax advisor to determine which option is more advantageous for you.



Remember: To take part in Flexible Spending Accounts, you need to re-enroll every year.

Employee Assistance Program (EAP): Help When You Need It

The University recognizes the complexity of balancing daily life issues and the demands of the workplace. That's why we offer a free, confidential EAP for employees and eligible family members. The EAP, administered by Perspectives, Ltd., offers assessment, referral and short-term counseling services for many issues:

- **Family**—Parenting, elder care, communication, serious illness.
- **Marital/Relationship**—Domestic violence, conflict resolution, separation/divorce.
- **Substance Abuse**—Alcohol, illegal or prescription drugs.
- **Legal**—Divorce, child support.
- **Work-Related**—Career challenges, interpersonal conflict, job “burnout.”
- **Financial**—Budget control, credit problems.
- **Emotional**—Anger management, anxiety, stress, depression, eating disorders, grief and loss, life transition.

To speak with a counselor or to schedule an appointment, call **1-800-456-6327** between 8 AM and 6 PM (Central), Monday through Friday except holidays. *Call anytime in an emergency.* To learn more, see your Faculty and Staff Benefits booklet at LUC.edu/hr/pdfs/BenBookLUC.pdf. Or visit www.perspectivesLTD.com/login.htm (username: LOY500; password: perspectives).

Prepare Now for Your Retirement

The University makes it easier for you to save for retirement through the Loyola University Chicago Defined

Contribution Retirement Plan (DCRP). Benefit-eligible faculty and staff can participate. Your retirement account can grow in three ways:

1. **Loyola contributions**—The University helps you reach your goals by contributing an amount equal to 8% of your pay, up to the Social Security earnings base. The contribution increases to 9% for earnings in excess of the Social Security Taxable Wage base.
2. **Personal contributions**—You can elect to have a percentage or fixed amount deducted from your pay on a pre-tax basis each pay period. If you participate in the “Save for Tomorrow” program, your personal contributions will automatically increase by 2% every July 1. Please call the Loyola Retirement Center at **(773) 508-2770** to begin or increase your contribution, or to enroll in the “Save for Tomorrow” program.
3. **Catch-up contributions**—If you are age 50 or older (or will reach age 50 by the end of 2010), or have been employed by Loyola for 15 + years, you may be eligible to contribute an additional \$5,500 in 2010. Please call the Loyola Retirement Center at **(773) 508-2770**.

The Internal Revenue Service establishes a retirement plan contribution limit each year. The 2010 limit is \$16,500.

You decide how the DCRP contributions (Loyola-provided and personal) are allocated among funds offered by the University's three investment managers: VALIC, Fidelity and TIAA-CREF. Each will have representatives at Health-Days to answer your questions.

To direct the allocation of the University's and your pre-tax contributions, call the Loyola Retirement Center at **(773) 508-2770**, 7 AM–9 PM Monday through Friday, or 8 AM–5 PM Saturday. Contributions will be defaulted to the TIAA-CREF Lifecycle Fund if you do not make an active decision regarding your investments.

TIAA-CREF Advice and Planning Service Available

In these challenging economic times, would you like to feel confident that you're saving enough, investing properly and moving toward your retirement planning goals? Loyola faculty and staff members have access to free personalized retirement planning services from TIAA-CREF. You'll receive an evaluation of your current retirement investment portfolio and recommendations on how to maximize your savings. To schedule a consultation, call TIAA-CREF at **(800) 732-8353**, Monday through Friday, 8 AM–5 PM. You can also visit www.tiaa-cref.org and select “Retirement Planning and Advice.”

Online Enrollment: Step by Step

Follow the step-by-step instructions below to enroll in your 2010 benefits during Open Enrollment (November 1-30, 2009).

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- Step 1:** Access the secure online enrollment website. Using a Loyola computer, go to www.LUC.edu. You *must* use **Internet Explorer**; other browsers will not allow you to access Employee Self Service. [To log in from off campus, you'll need a Virtual Private Network (VPN) account; contact the Technology Support Center at **(773) 508-7190** to establish one.]
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- Step 2:** Click "Human Resources" under "Resources." Next, Click on "Employee Self Service" under "Tools."
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- Step 3:** Enter your Loyola username and password and click "Login."
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- Step 4:** Click "Employee Self Service," "Benefits," then "Current Benefits" in the left pane to review your 2009 benefit elections. Note: If you are currently covered under Option 1 PPO, your 2009 medical plan coverage will appear as "Loyola Advantage PPO." Provisions of the new PPO option take effect January 1, 2010.
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- Step 5:** Click the "Home" tab, then "Personal Information."
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- Step 6:** Click "Dependents" to review dependent information. You must review your dependent information for accuracy and make any necessary changes before you start the enrollment process.
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- Step 7:** Click the "Home" tab, then "Benefits" and "Beneficiary" to review your life insurance beneficiary information for accuracy and make any necessary changes.
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- Step 8:** If you want to make 2010 Flexible Spending or Transit elections, click the "Home" tab, then "Benefit Express—Flexible Spending." A separate window will open. Use your Loyola username and password. When you are finished, close the window. **You are required to make Flexible Spending election(s) every year during Benefits Open Enrollment. Continuation is not automatic.**
- If you do not want to make 2010 Flexible Spending or Transit elections, skip to Step 9.
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- Step 9:** Click "Benefits," then "Benefits Enrollment." Read the welcome message and click "Continue" to begin the benefits enrollment process.
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- Step 10:** You will be prompted throughout the enrollment process to make any benefit election changes for your benefit plans. **If you are adding a dependent/spouse/LDA to a benefit, please be sure to click "add or change dependent coverage" for that benefit and link him/her to that benefit coverage.**
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- Step 11:** Review your elections and verify that all information is updated correctly. When you have completed enrollment, you may print your benefit elections. Once you complete the online enrollment process, you will not be able to re-enter or make any changes. If you need to re-enter the system, please call Human Resources at **(312) 915-6175**.
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- Step 12:** To enroll or make changes to the Long Term Care plan, you must complete the application form on CNA's website at www.LTCbenefits.com (password: Loyola). Completed applications should be mailed directly to the address on the form.
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Choose Carefully: Your Benefit Elections Last All Year

In most cases, your benefit coverage choices will remain in effect from January 1 through December 31, 2010. You won't be able to make election changes until the next applicable Open Enrollment period, unless you experience a qualifying event:

- Your marriage, divorce, annulment or legal separation;
- The birth, adoption or placement for adoption of a child;
- The death of your spouse/LDA or a covered dependent child;
- Your gain or loss of legal custody of an eligible dependent;

- A child gaining or losing status as an eligible dependent;
- A change in the employment status (part-time to full-time, etc.) of you, your spouse/LDA or dependent, resulting in gain or loss of coverage;
- You or your covered dependent becoming eligible for Medicare or Medicaid; or
- A court order requiring a change in coverage (such as a Qualified Medical Child Support Order).

IMPORTANT: You must call Human Resources at **(312) 915-6175** *within 31 days* of the qualifying event to make changes to your benefits.

Important Legal Notices

Accountability Act of 1996 (HIPAA)

Privacy rules, part of the Health Insurance Portability and Accountability Act (HIPAA) passed by Congress in 1996, became effective for most health entities on April 14, 2003. HIPAA privacy rules apply to those who provide medical services, such as hospitals and doctors, and also to HMOs, insurance companies, and health plans. These rules are intended to protect your personal information from being inappropriately disclosed. They also give you additional rights concerning your health care information. The Loyola University Chicago Health and Welfare Plan's Statement is available upon request from Human Resources.

Pre-Enrollment Disclosure Notice Regarding Pre-Existing Conditions

The HMO and PPO coverage options offered by Loyola University Chicago as group health plans do not contain a pre-existing condition limitation.

Special Enrollment Rights

If you or your dependents initially declined to enroll in one of the University's medical plans because of other health insurance coverage, you may in the future be able to enroll yourself and your eligible dependents in one of the medical plans offered by the University, provided you request and complete enrollment within 31 days after your other coverage ends.

Whether you declined coverage or are a participant in the Plan, you may be able to enroll yourself and/or your dependents if you acquire a new dependent as a result of marriage, birth, adoption, placement for adoption, or if you or your dependents lose eligibility for other coverage. However, you must request enrollment within 31 days of the marriage, birth, adoption, placement for adoption, or loss of coverage.

Women's Health and Cancer Act

If you have had, or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). The Act requires the University's Plans to cover the following services in connection with coverage for a mastectomy:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and physical complications for all stages of mastectomy, including lymph edemas.

The University's Plans comply with these requirements. Medical services will be provided subject to the same deductible and coinsurance that apply to other medical and surgical benefits provided under the Plans.

Newborn's and Mother's Protection Act

The Newborn's and Mother's Protection Act affects the amount of time you and your newborn child are covered for a hospital stay following childbirth. The minimum

stay for mothers and newborn children is 48 hours following a normal delivery and 96 hours following a cesarean section. Providers are not required to obtain authorization from the Plans or Claims Administrator for prescribing this length of stay.

Autism Spectrum Disorders Treatment Mandate

This mandate requires coverage of up to \$36,000 annually for treatment of children with Autism Spectrum Disorders up to age 21. Treatments must qualify as "medically necessary." The coverage is subject to your plan's deductibles, co-pays and coinsurance like other covered services. Autism Spectrum Disorders are characterized by varying degrees of impairment in communication skills and social abilities, and also by repetitive behaviors.

Mental Healthy Parity and Addiction Equality Act

This act requires group health plans to apply the same treatment and financial limits to mental health and substance use disorder benefits as they do to medical and surgical benefits. This means that your plan's frequency of visits, number of visits and days of coverage, as well as deductibles, copayments, coinsurance and out-of-pocket limits, will be identical for all conditions, whether they are physical or mental.

Extended Coverage for Eligible Military Veteran Dependents

Loyola will allow you to cover military veteran dependent children until age 30 under the health (medical and prescription drug), dental, vision, child life insurance and family AD&D insurance plans. Dependents must be unmarried Illinois residents and have served in the active or reserve components of the U.S. Armed Forces, including the National Guard. They must also have received a release or discharge other than dishonorable discharge and submit proof of service using a DD2-14 (Member 4 or 6) form.

Human Resources Is Going Green!

Many of the changes listed below will help us reduce paper waste and also help to protect the privacy of your confidential information. We have committed to:

- Printing materials on recycled paper.
- Using less paper by not printing personalized benefit statements. Instead, we invite you to view your current benefit elections by completing steps 1-4 on page 10.
- No longer printing your annual compensation statement and mailing it to your home. Instead, in March 2010, you'll be able to access the statement online.
- No longer mailing quarterly Flexible Spending and Transit statements. You can review your balance and account activity at www.loyolaexpress.com.

Dates to Remember

November 1, 2009	Benefits Open Enrollment begins.
November 4, 2009 (8 AM—3 PM)	HealthDays Fair Water Tower Campus Kasbeer Hall 25 E. Pearson Street
November 5, 2009 (8 AM—3 PM)	HealthDays Fair Lake Shore Campus Alumni Gym 6511 N. Sheridan Road (Different location for 2009)
November 30, 2009	Benefits Open Enrollment ends at 5:00 p.m. Central time.
January 1, 2010	Effective date of Open Enrollment elections/changes.
January 8, 2010	Those on the bi-weekly payroll will see their benefit changes reflected in their paycheck.
January 15, 2010	Those on the monthly payroll will see their benefit changes reflected in their paycheck.

About This Brochure

This Highlights brochure is not a contract of employment. The brochure serves as a resource to the benefits enrollment process and does not replace your policies or certificates. It provides a brief description of the University benefits and answers your general questions about them. Every effort has been made to provide an accurate summary of the Plans, but the brochure does not describe all the provisions of the Plans. Only the Plans can give any person a right to benefits. If there is any conflict or discrepancy between the descriptions in this brochure and the Plan documents and/or insurance company contracts, the documents or contracts will decide your rights and benefits under the Plans. You are not vested under the Plans. Loyola University Chicago reserves the right to amend, modify, or terminate the provisions of the benefit Plan(s) at any time.

Printed on Recycled Paper

2010 Benefits Open Enrollment: November 1-30, 2009.
Remember—You Must Re-Enroll Annually
for Flexible Spending Accounts.

Preparing people to lead extraordinary lives

