



Monday, November 11, 2002

Meetings take mystery out of health care

By **Mary E. Iorio**, *OU Editor*

With open enrollment now under way, the yearly confusion of selecting health-care choices is about to begin. If the forms make you dizzy, don't despair. University Human Resources will hold four Health Plan Comparison meetings to take the mystery out of the acronyms – PPO, HMO, ADD.

"We'll highlight the different health care delivery systems," said Barb McGuire, OU's Benefit and Compensation Services Manager. "What's an HMO? What's a PPO? How are they different from a traditional plan? How much freedom does each plan offer? Where are the constraints?"

The key, she says, is to provide faculty and staff with the answers they need to make informed choices when selecting their health care providers for 2003. Come armed with questions. The UHR staff will be ready to help employees fill out forms or understand specific details related to their family's needs.

Meetings will be held in the Oakland Center at the following times and locations:

- Nov. 13 from 10 a.m. to noon in the Heritage Room
- Nov. 13 from 2 to 4 p.m. in the Oakland Room
- Nov. 14 from 10 a.m. to noon in Lake Superior Room B
- Nov. 14 from 2 to 4 p.m. in Rooms 128-130

Open enrollment runs from Nov. 13-27. UHR's work with the Health Benefits Council and union groups across campus over the past year led to design changes in health-care plans. Their efforts focused on finding the best coverage possible while controlling costs. Nationwide, health care costs soared by an average of 16 percent on top of double digit increases the year before. Over the past month, union groups have been reviewing and deciding whether to adopt a new, unified plan. UHR delayed open enrollment to give each group the most time possible to make a decision.

Faculty and staff will choose from a Traditional Blue Cross Blue Shield, Community Blue PPO, Blue Care Network HMO and Health Alliance Plan HMO. The university will continue to offer the HAP HMO at no cost to staff employees.

Beyond health care plans, though, employees will have to sign up for life insurance, opt for or against accidental death and dismemberment coverage (ADD), make decisions about whether to set aside money tax free in dependent-care or medical-reimbursement spending accounts, fill out forms for dental coverage and choose between two vision plans. They'll also be able to sign up for retirement savings plans through TIAA-Cref and Fidelity.

Particularly important this year: returning that life insurance form. OU's new life insurance provider, Mutual of Omaha, is requiring new, completed paperwork for all employees. Full-time faculty and staff qualify for coverage equal to one-time their salaries at no cost to them. This year, employees can choose to pay a fee to get an additional \$100,000 worth of coverage without a medical exam to prove good health.

"This is something that Mutual of Omaha is providing as a one-time incentive. To get it next year, you'll have to have evidence of insurability," McGuire said. "This is great opportunity for employees to consider their needs." A Mutual of Omaha representative will be on hand to discuss the coverage plans.

The UHR staff also will provide information about each health care plan's prescription drug coverage and the difference between generic and brand-name drugs. Because new plan designs will charge higher co-pays for emergency room visits than urgent care center visits, the UHR staff will provide brochures offering guidelines to help patients determine which option is more appropriate for their needs.

"Make no mistake," McGuire said. "I will not use these meetings as a vehicle to tell employees you need to be in this plan or that plan. When you walk away, you'll have knowledge about what's good about each plan and, hopefully, a better idea of what will work best for you."

SUMMARY

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