



2010 Flex Benefits

Henry Ford OptimEyes has made several changes to the 2010 Flex Benefits plan. This newsletter provides important information about these changes.

- Open Enrollment for 2010 Flex Benefits takes place Sunday, Nov. 1 through Sunday, Nov. 22, 2009.
- Flex Benefits enrollment for 2010 is available online from work or home. Log on to <http://ebenefits.hfhs.org>

Your Flex Benefits Enrollment Workbook, which contains detailed 2010 benefits information, will be available on HR Connect the week of Oct. 26, 2009. Your Personal Enrollment Summary, which shows your current benefits elections for 2009, will be available online at <http://ebenefits.hfhs.org> or through HR Connect once Open Enrollment begins on Sunday, Nov. 1.

Workbooks and your Personal Enrollment Summary will not be mailed to your home. You can print your Confirmation Statement once you have submitted your online elections.

- Computer kiosks for those who do not have computer access at work or home are available at multiple locations System-wide. Call Employee Services at (313) 874-7100 if you need assistance.
- If you do not make any changes to your benefits for 2010, you can receive the same benefits you had in 2009. Simply review your Personal Enrollment Summary to be sure. Note: Flexible Spending Accounts and CTO Sellback elections must be renewed every year. If you have a full-time college student, refer to page 6.

WHAT'S NEW FOR 2010

Effective Friday, Jan. 1, 2010, the following will take effect:

- There will be no employee contribution increases for employees who choose the HFHS Preferred Network or Full HAP medical plan option.
- The Health Engagement plan option is now part of the HFHS Preferred Network and Full HAP option. You will automatically be enrolled in the Enhanced level of the plan for the first three months of coverage. *Turn to page 2 for details.*

Do I need to enroll for 2010 benefits? Turn to page 2 for information that will help you decide.

ONLINE ENROLLMENT

Flex Benefits enrollment for 2010 is online at <http://ebenefits.hfhs.org>. No forms, workbooks or documents other than this newsletter will be mailed home. Last year materials were available online for the first time, and feedback from employees showed a preference for online access to benefit material. Canadian employees can also access enrollment information online the same way as other HFHS employees.

The Flex Benefits workbook, which contains important information about benefits options, will be available on HR Connect beginning the week of Oct. 26, 2009. Review and print the workbook and refer to it to help you make informed benefits choices. Your Personal Enrollment Summary, which shows your current coverage, your options and the associated price tags, will be available online at <http://ebenefits.hfhs.org> or through HR Connect once Open Enrollment begins on Sunday, Nov. 1, 2009. Employees can print their Confirmation Statements once they have submitted their online elections.

The online enrollment pages allow employees to designate beneficiaries, calculate Flexible Spending Account (FSA) data, access current flex credits and costs, reference a provider directory and link to insurance carrier information during the Open Enrollment process.

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You MUST enroll during Open Enrollment if:	NO action is required during Open Enrollment if:	Important Dates:
<ul style="list-style-type: none"> ✓ You want to change your benefit elections. ✓ You want to change or continue your Flexible Spending Account (FSA) election. ✓ You want to participate in CTO Sell Back. ✓ You have a full-time college student and want to continue benefits for your dependent. 	<ul style="list-style-type: none"> ✓ You do not want a FSA. ✓ You do not want to participate in CTO Sell Back. ✓ You have no benefit election changes from 2009. ✓ You do not have a full-time college student. ✓ You want to participate in the Health Engagement plan option. All employees with the HFHS Preferred Network or Full HAP option plans will automatically be enrolled in the Enhanced level for the first three months of coverage. 	<ul style="list-style-type: none"> ✓ Open Enrollment is Sunday, Nov. 1 through Sunday, Nov. 22, 2009. ✓ The Flex Benefits Enrollment Workbook, which contains detailed 2010 benefits information, will be available on HR Connect beginning the week of Oct. 26, 2009. ✓ Your Personal Enrollment Summary, which shows your current coverage, your options and the associated price tags, will be available online at http://ebenefits.hfhs.org or through HR Connect beginning Sunday, Nov. 1, 2009.

Remember:

- If you do not want to make any changes to your benefits for 2010, you do not need to re-enroll. You will automatically receive the same elections you chose for 2009, with three exceptions:
 - Flexible Spending Accounts do not automatically renew. You must make this election every year.
 - CTO Sell Back does not automatically renew. This election must be made every year.
 - If you have a full-time college student and wish to continue coverage, you must provide documentation of their full-time student status. Refer to page 6 for additional information.
- Your benefits selections will remain in effect for all of 2010.
- Call Employee Services at (313) 874-7100 if you have questions about Open Enrollment or benefits options.

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Health Engagement

A new benefit, part of the HFHS Preferred Network and Full HAP option medical plans, is the HAP Health Engagement plan option. Henry Ford Health System is introducing the HAP Health Engagement plan option in 2010, which rewards employees who take responsibility for their own health with lower out-of-pocket costs. A newsletter with details about Health Engagement was sent to employee homes in mid October. If you have questions about Health Engagement, log on to www.hap.org/healthengagement. Or, contact HAP directly by calling Client Services toll free at (888) 819-2540. Hearing or speech-impaired members may call HAP's Telecommunications Device for the Deaf at (313) 664-8000. HAP personnel are available Monday through Friday from 7 a.m. to 7 p.m. and Saturdays from 8 a.m. to noon.

Healthcare Plan Changes

The medical chart on the next page outlines the level of benefits associated with each medical option available through the Flex Benefits program. Key changes for 2010 include the Enhanced level and Standard level of benefits in HAP's Health Engagement plan.

The Enhanced level waives co-pays for recommended preventive care and screenings as well as pre-natal services, offers lower co-pays for other services, and has no annual deductibles. Preventive services include:

- Cancer screenings (breast, cervical, prostate, and colon)
- Recommended physical, eye and hearing exams
- Recommended lab tests
- Smoking cessation counseling
- Well baby/child exam visits

The co-pay for an OB/GYN visit will be reduced to the same cost as a primary care physician office visit.

The Standard level of benefits offers the same access to quality care and benefits but with higher out-of-pocket costs. The out-of-pocket costs under the Standard level include higher co-pays and a newly introduced annual deductible. The Standard level does not include co-pay waivers for recommended preventive screenings.

A comprehensive medical plan comparison chart will be available in the 2010 Flex Benefits Workbook the week of Oct. 26, 2009.

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2010 Medical Plan Options

Health Care Services	HFHS Preferred Network and Full HAP (HMO) Options	
Benefit Period and Annual Deductible Maximums:	Enhanced Plan Coverage	Standard Plan Coverage
Benefit Period	January - December	January - December
Annual Deductible	None	\$500 Individual; \$1,000 Family
PREVENTIVE SERVICES:		
Preventive Office Visit	Covered	\$30 Co-pay – Deductible does not apply
Well Baby/Child Visit	Covered	\$30 Co-pay - Deductible does not apply
Immunization	Covered	Covered – Deductible does not apply
Related Laboratory and Radiology Services	Covered	Covered – Deductible does not apply
Pap Smears and Mammograms	Covered	Covered – Deductible does not apply
OUTPATIENT AND PHYSICIAN SERVICES:		
Primary Care Office Visit	\$15 Co-pay	\$30 Co-pay – Deductible does not apply
Specialty Physician Office Visit	\$25 Co-pay	\$50 Co-pay – Deductible does not apply
Gynecology	\$15 Co-pay	\$30 Co-pay – Deductible does not apply
Audiology Examinations	\$25 Co-pay	\$50 Co-pay – Deductible does not apply
Eye Examinations	\$25 Co-pay	\$50 Co-pay – Deductible does not apply
Allergy Treatment and Injections	Covered	Covered after deductible
Laboratory and Radiology Services	Covered	Covered after deductible
Dialysis	Covered	Covered after deductible
Chemotherapy	Covered	Covered after deductible
Radiation	Covered	Covered after deductible
Outpatient /Office Surgery & Related Services	\$100 Co-pay	\$100 Co-pay after deductible
EMERGENCY/URGENT CARE:		
Emergency Room Services	\$125 Co-pay Non-System Facility \$75 Co-pay at HFHS Facility	\$150 Co-pay Non-System Facility \$100 Co-pay at HFHS Facility Deductible does not apply
Urgent Care Facility Services	\$50 Co-pay at Non-System Facility \$40 Co-pay at HFHS Facility	\$50 Co-pay at Non-System Facility \$40 Co-pay at HFHS Facility Deductible does not apply
INPATIENT HOSPITAL SERVICES:		
Hospital inpatient stay in semi-private room, specialty units as medically necessary, physician services, surgery, therapy, laboratory, radiology, hospital services and supplies	\$100 Co-pay per Admission	\$150 Co-pay per Admission
PHARMACY SERVICES		
Generic/Preferred Brand/Non-Preferred Brand	\$15 / \$30 / \$50 Co-pay Non-System Pharmacy \$4 / \$17 / \$35 Co-pay at System Pharmacy	\$20 / \$40 / \$60 Co-pay Non-System Pharmacy \$9 / \$27 / \$45 Co-pay at System Pharmacy

In case of discrepancies between this summary and the medical plan Contract, the terms of the contract govern.

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HFHS employees and their immediate family members covered under Henry Ford Health System medical plans continue to be offered reduced co-pays on prescription drugs filled at HFHS outpatient pharmacies, as well as when they utilize a System emergency room or urgent care facility.

Medical Plan Employee Contributions

Bi-weekly medical contributions per pay for full-time employees who elect the HFHS Preferred Network or Full HAP option remain the same as in 2009.

Coverage Level	HFHS Preferred Network (HMO)	Full HAP Network (HMO)
FULL-TIME EMPLOYEES:		
Single	\$30.00	\$46.00
Two person	\$67.00	\$106.00
Family	\$75.00	\$120.00

Choose Henry Ford for Pediatric Care

Did you know that Henry Ford has more than 60 pediatricians at 16 locations to provide your child with the highest level of medical care? Infant and pediatric specialties include genetics, behavioral services, dermatology, allergy, adolescent medicine, neurology, orthopaedics, urology, special needs, and more. Employees who choose the HFHS Preferred Network or Full HAP option and qualify for the Enhanced level will pay lower out-of-pocket costs for pediatric care when they use HFHS physicians and facilities. To find a Henry Ford pediatrician, call 1-800-HENRY-FORD or log on to www.henryford.com and click on Find a Doctor.

Dental Plan Employee Contributions

During this year's Open Enrollment employees will have the opportunity to change their dental benefit elections. Changes may be made every year to give you and your family more flexibility as your dental care needs change.

Bi-weekly dental contributions for employees are the same as in 2009:

Coverage Level	Delta Premier Basic	Delta Care	Delta Premier Comprehensive
Full-Time Employees:			
Single	\$4.00	\$4.00	\$17.75
Two person	\$8.00	\$8.00	\$33.50
Family	\$15.00	\$15.00	\$60.00

Employees on Leaves of Absence

If you are on a leave of absence during Open Enrollment, changes made to your employee or dependent life, disability or accidental death and dismemberment insurance will not be in effect until you have one active day of work in 2010. If you make changes to your medical and/or dental coverages, those changes will be effective Jan. 1, 2010.

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Flexible Spending Accounts

Employees who participate in health care or dependent care flexible spending accounts (FSAs) must make new elections every year. Participating in these plans can save you money.

Health Care FSAs

You can elect to contribute up to \$3,000 annually with pre-tax dollars and use this money to cover out-of-pocket expenses not covered under your medical/vision and/or dental plans. Every year, employees who choose to participate in a health care flexible spending account must re-enroll and make this election. This year, it is particularly important for employees with the HFHS Preferred Network or Full HAP option to look at projected health care spending. Employees who expect to qualify for the Enhanced level may actually want to decrease their FSA contribution, because out-of-pocket costs will be lower. Conversely, employees who expect to be placed in the Standard level may need to increase their contributions.

Dependent Care FSAs

You can also elect to contribute up to \$5,000 annually for a dependent care flexible spending account. This pre-tax account will help defray the cost of care for children and other dependents. Detailed information on health care and dependent care flexible spending accounts can be found in the online Enrollment Workbook.

CTO Sell Back

Employees can sell back a minimum of 20 hours up to a maximum of 120 hours in 2010. Employees must have one year of service and a minimum of 80 hours in their current CTO bank as of pay ending Oct. 24, 2009 in order to sell back any CTO for 2010. Responding to employee feedback, the System will return to a single payment date. For 2010, CTO payout checks will be issued in one payment, on Friday, Nov. 12, 2010.

Remember, to participate in the CTO Sell Back Program, you must make this election when you enroll for benefits. Even if you made this election for 2009, you must make it again for 2010.

Dependent Documentation

Documentation for currently covered full-time college students and newly added dependents is required. Review your dependent information and make appropriate changes. Be sure that only people who are eligible for dependent coverage are covered by your HFHS health plan.

If you want to add or delete dependents to your medical/vision and/or dental plans, you must make the changes on the Enroll Your Dependent panel by checking or unchecking the Enroll box for medical/vision and/or dental.

If your dependent is between the ages of 20 and 25 and a full-time college student, and you would like to continue their coverage, you must go online and verify that the "Enroll" box on the Enroll Dependent panel is checked for both medical/vision and/or dental. In order for coverage to continue, this box must be checked. Be sure to submit your request online and print a temporary confirmation statement to ensure coverage.

Proof of eligibility for your currently covered full-time college student and newly added dependents must be submitted to Employee Services. Acceptable forms of proof include marriage or birth certificates for newly added dependents, and official college/university documentation confirming full-time student status for Fall 2009 or Winter 2010 for each covered full-time college student. Documentation must be submitted to Employee Services postmarked on or before Monday, Nov. 23, 2009, in order for coverage to be effective Friday, Jan. 1, 2010. You can fax the acceptable forms of proof to (313) 874-6380 or mail them to Employee Services, 1 Ford Place, 4E, Detroit, MI 48202. Please put your employee ID number on all documents.

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Enrolling in Flex Benefits

During Open Enrollment, employees will continue to make their benefit selections online. This will be the only way to make your benefit selections. The Flex Benefits Web site will be available from Sunday, Nov. 1 through Sunday, Nov. 22, 2009. Computer kiosks are located throughout the System. If you need help enrolling or have questions about benefits choices, call Employee Services at (313) 874-7100.

HOW TO ENROLL

Step 1 Go to <http://ebenefits.hfhs.org> from any computer which has access to the web starting Sunday, Nov. 1.

Step 2 Enter your six-digit employee identification number. Then enter your Employee Self Service password, which is your password for Open Enrollment. If you don't remember your password, click on Forgot Your Password. If you need to reset your password, click on Contact IT Help Desk or call (248) 853-4900 or tie line 53-4900.

Step 3 Review how to use the new benefit enrollment pages by clicking the Show Me How feature.

Step 4 Access your Personal Enrollment Summary and 2010 Flex Benefits Workbook. The Personal Enrollment Summary shows your current coverage, your options and the associated price tags. The workbook contains important information about benefits options. Review and print the workbook and refer to it to help you make informed benefits choices. Remember, the Flex Benefits Workbook and Personal Enrollment Summary are only available online. They will not be mailed to employee homes.

Step 5 Review your dependent information and update if necessary.

Step 6 Make your benefits selections for 2010.

Step 7 After completing your benefit selections, if you are satisfied with your choices, proceed to receive your confirmation number. Record this number. You must obtain a confirmation number, as this completes your enrollment and confirms your benefit selections have been properly recorded and submitted.

Step 8 Print your temporary confirmation statement. Confirmation statements will not be mailed home.

Step 9 Review the confirmation statement for accuracy and keep it as proof of your enrollment for 2010.

Step 10 A final confirmation statement will be available beginning the week of Dec. 14, 2009. You can go to Employee Self Service/Benefits Home and print the final confirmation statement.

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This newsletter highlights Henry Ford OptimEyes benefits changes for 2010. Several documents will be available online to help you review your current benefits choices and make your selections for 2010. To review these documents, log on to <http://ebenefits.hfhs.org> where you will find your Personal Enrollment Worksheet, the 2010 Flex Benefits Workbook, and your Confirmation Statement. These documents will not be mailed to your home.

During Open Enrollment, Sunday, Nov. 1 through Sunday, Nov. 22, 2009, be sure to make selections that best meet your needs and those of your covered dependents. If you do not make changes during Open Enrollment, you will receive the same benefits you had in 2009, with the exception of Flexible Spending Accounts (FSAs) or CTO Sell Back. You must re-enroll every year to continue Flexible Spending Accounts or CTO Sell Back. If you have a full-time college student, refer to page 6 for more information.

New this year is HAP's Health Engagement plan option, available with the HFHS Preferred Network or Full HAP option. A newsletter with detailed information about this option was mailed to employee homes in mid October.

If you have benefits questions, contact Employee Services at (313) 874-7100 or your local Human Resources department.

