

#### THE FACULTY PRACTICE PLAN OF NEW JERSEY MEDICAL SCHOOL

#### MEMORANDUM

To:

**UPA & DCMC Employees** 

From:

Donna Sawler, Human Resources

Date:

September 29, 2015

Re:

Open Enrollment Meeting & Health and Dental Insurance Update

It is time for Open Enrollment for UPA/DCMC's Medical and Dental plans.

Medical (BCBS POS/Direct Access) – I am happy to announce, UPA/DCMC will continue to offer the two existing medical plans with few changes to the existing plan design. There will be an increase to the current payroll deduction; therefore, it is mandatory for everyone to execute a new payroll deduction sheet (attached).

Dental (Premier, Preferred & Flagship/DeltaCare) – I am happy to announce, UPA/DCMC will continue to offer the three existing dental plans without any change to the existing plan design. There will be no change in your payroll deduction!

Should you have the desire to join, change from one plan to the other, or add or remove dependents, this is the time to do so and you must fill out a new enrollment form! If you ARE NOT CHANGING ANYTHING to your existing plan, you will only need to sign/date the payroll deduction sheet due to the increase.

Should you desire to join or have a change in plans, please RSVP by calling Extension 2-3672 NO LATER THAN MONDAY, OCTOBER 5, 2015 to attend one of the meetings listed below – lunch will be provided. It is important to bring your Social Security Number and the Social Security Number(s) of any dependent(s) you wish to enroll.

Tuesday, October 6, 2015

**12:00 pm SHARP** to 1:00 pm

Dental School

Thursday, October 8, 2015

1:00 pm SHARP to 2:00 pm

B Level, Room 723

Dental School B Level, Room 723

If you choose to not participate in UPA's medical/dental plans, it is mandatory that you fill out the attached Waiver and a copy of your most recent insurance card. The completed Waiver and card copy should be sent to Human Resources, ADMC 12, Rm. 1201 no later than October 16, 2015. Upon receipt of the completed Waiver, you will be eligible to receive a quarterly payment for this benefit year. These quarterly payments will be taxable to you as compensation. The first check will be distributed, via UPA courier, January 15, 2016. If you do not complete and submit the Waiver, you will not be eligible for this benefit and will not receive payment.

Thank you,

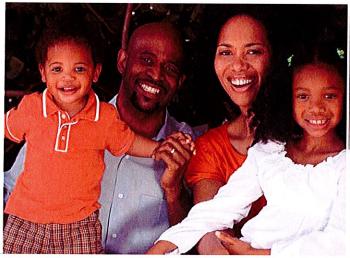
w/encl. Waiver

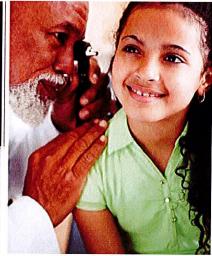
BCBS Enrollment form

Delta Dental Enrollment form / payroll deduction form

30 Bergen Street, ADMC 12 1205 • Newark. NJ 07107 • Phone (973) 972-5004 • Fax: (972) 972-7069







2015-2016 EMPLOYEE BENEFITS GUIDE



# BENEFITS THAT BENEFIT YOU

#### **OPEN ENROLLMENT EFFECTIVE NOVEMBER 1, 2015**

UPA/DCMC takes pride in providing a comprehensive employee benefits program that continues to meet our employees' evolving needs and ensuring a level of security and protection. We also recognize the important role employee benefits play as a critical component of your overall compensation.

#### MEDICAL/PRESCRIPTION

Your Medical/Prescription carrier will continue to be with Horizon BlueCross BlueShield of New Jersey with <u>minor changes</u> to the plan design. You will still have the option to choose between the POS and Direct Access plans. For both the POS and Direct Access plans there will be slight increase to your cost. Enclosed in this bulletin you will find a brief overview of the medical and prescription plans which will be effective November 1, 2015. Please refer to the Horizon medical and prescription benefit summaries for more details.

#### **DENTAL BENEFITS**

Your Dental carrier will continue to be with Delta Dental with <u>no changes</u> to the plan designs. You will continue to have a choice between the Flagship/DeltaCare Plan and the Premier or Preferred PPO Plans. There will be <u>no increase</u> to the cost of the Premier or Preferred PPO Plans. Enclosed in this bulletin you will find a brief overview of the dental plans which will be effective November 1, 2015. Please refer to the Delta Dental benefit summaries for more details.

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## 2015-2016 BENEFITS

### MEDICAL AND PRESCRIPTION PLAN





Horizon Blue Cross Blue Shield of New Jersey
BENEFIT
IN-NETWORK BENEFITS
PCP Election & Referral Required
In-Network Deductible
In-Network Coinsurance
In-Network Out-of-Pocket Maximum
(deductible, copays and coinsurance included)
In-Network Lifetime Maximum
Primary Care Physician
Specialist
In-Network Hospital Care
Outpatient Surgery
OUT-OF-NETWORK BENEFITS
Out-of-Network Deductible
Out-of-Network Coinsurance
Out-of-Network Out-of-Pocket Maximum (deductible included)
Out-of-Network Lifetime Maximum
Primary Care Physician
Specialist
Out-of-Network Hospital Care
Outpatient Surgery
EMERGENCY CARE
Emergency Room
PRESCRIPTION DRUG
Retail Pharmacy (up to 30 days)

POS Design 4
IN-NETWORK BENEFITS
Yes
\$500 Individual \$1,000 Family
90%
\$2,000 Individual \$4,000 Family
Unlimited
\$25 copay
\$50 copay
90% after deductible
90% after Deductible
OUT-OF-NETWORK BENEFITS
\$500 Individual \$1,000 Family
70%
\$4,000 Individual \$10,000 Family
Unlimited
70% after deductible
EMERGENCY CARE
90% after <b>\$100 copay</b>
PRESCRIPTION DRUG
\$20 / \$40 / \$60
\$40 / \$80 / \$120

DA Design 5
IN-NETWORK BENEFITS
No
None
100%
\$3,000 Individual \$6,000 Family
Unlimited
\$25 copay
\$50 copay
100% after \$200 copay
100%
OUT-OF-NETWORK BENEFITS
\$1,000 Individual
\$2,000 Family
70%
\$3,000 Individual
\$6,000 Family
Unlimited
70% after deductible
70% after deductible
70% after deductible and \$200 copay
70% after deductible
EMERGENCY CARE
100% after <b>\$100 copay</b>
PRESCRIPTION DRUG
\$20 / \$40 / \$60
\$40 / \$80 / \$120

Mail Order (up to 90 days)



#### **DENTAL PLAN**

### △ DELTA DENTAL<sup>®</sup>

#### Flagship/DeltaCare Plan

#### Delta Dental Premier & Preferred PPO\*

BENEFIT	
Office Visit Co-pay	
Annual Deductible	
Calendar Year Maximun	1
Preventive Services	
Basic Services	
Major Services	
Orthodontic Services	
Orthodontic Services (lifetime plan maximum)	

IN-NETWORK ONLY
\$0
None
None
No Cost (\$20 copay Sealant - per tooth)
Please see Patient Charge Schedule Various Copays Apply
Please see Patient Charge Schedule Various Copays Apply
\$2,600 copay (24 month treatment)
N/A

PREMIER PPO	PREFERRED PPO	
\$0	\$0	
\$50 Individual \$150 Family	\$50 Individual \$150 Family	
\$1,500 Per Person	\$1,500 Per Person	
Covered 100% (deductible waived)	Covered 100% (deductible waived)	
Covered 80% (after deductible)	Covered 80% (after deductible)	
Covered 50% (after deductible)	Covered 50% (after deductible)	
Covered 50% (deductible waived)	Covered 50% (deductible waived)	
\$1,000	\$1,000	

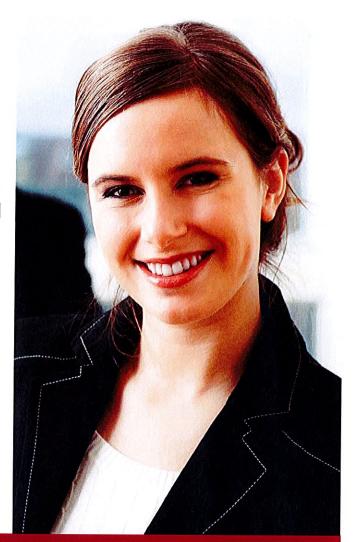
\*Delta Dental Premier & Preferred PPO allows employees the freedom to select the dentist of their choice. Employees receive the same benefits with either the Premier or PPO network or out-of-network dentists, but may experience higher cost sharing with out-of-network providers. Participating dentists have agreed to a lesser reimbursement from Delta Dental, thereby lowering a member's coinsurance and increasing the value of your annual maximum. Out of network dentists charge employees the difference between their fee for service and Delta's Reasonable & Customary (R&C) fees. Participating dentists will be paid directly by Delta Dental to the extent that services are covered by the contract. Nonparticipating dentists will bill the patient directly, and Delta Dental will make payment directly to the subscriber. To locate a participating dentist call 1-800-DELTA-OK and a list of participating dentists located in your area will be mailed directly to your home or got to Delta Dental's website at www.deltadentalnj.com.

Carryover Max<sup>sm</sup> from Delta Dental allows you to increase your benefits. This valuable benefit feature allows you to carry over a portion of your unused standard annual maximum benefit limit into the next year, and beyond. You can accumulate part of your unused benefit dollars from a healthy year and use it for larger, more expensive procedures in the future - such as bridges, crowns, and root canals. Please refer to your Delta Dental plan documents for more information on how to take advantage of this benefit.

## Benefits VIP® ONE CALL DOES IT ALL!

BenefitsVIP is a powerful, one-stop contact center staffed by seasoned professionals. Your dedicated team of employee benefits advocates is ready to help you and your family members with:

- Benefits questions
- ID card issues
- Billing issues and claims resolution
- Prescription issues
- Provider network questions
- ...and much more!



#### THE INSURANCE BEHIND YOUR INSURANCE

For personal service that's confidential and responsive, contact:

1.866.293.9736

Monday - Friday, 8:30am - 8:00pm (EST) Fax: 1.856.996.2775

Solutions@benefitsvip.com

BenefitsVIP can
resolve claims issues
through carriers and
service providers
3-4 times faster

Corporate Synergies BenefitsVIP Client Satisfaction Report

than employees.

Completely confidential! A majority of issues are resolved the same day; and all calls adhere to privacy best practices.

All rights reserved Corporate Synergies Group LLC TM

This benefit summary provides selected highlights of the employee benefits program at University Physician Associates of NJ, Inc. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at University Physician Associates of NJ, Inc. All benefit plans are governed by moster policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. University Physician Associates of NJ, Inc. reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.





#### THE FACULTY PRACTICE PLAN OF NEW JERSEY MEDICAL SCHOOL

#### **WAIVER**

#### **EMPLOYER HEALTH BENEFITS COVERAGE**

MEDICAL:	
Employee Name	
Policy Holder Name	
Group Policy No	
Marital Status: Single Married Widow	ed Divorced
I have been given the opportunity to enroll in University Physician Asso Management Corporation's group health plan. I refuse the following:	ciates/Doctor's Center
Employee, Spouse and Child coverageSpouse CoverageChild Coverage	
Reason for refusal (Please check all appropriate other group coverage sponsored by other group coverage sponsored by other reason (please explain)	spouse's employer another organization
CARRIER NAME: POLICY NUMBER:	
DENTAL:I am also choosing to waive Dental Coverage	
I understand that if I later wish to enroll for any of the coverage(s) refus an Enrollment Form and coverage may be subject to a pre-existing cond	ed, I will be required to submit itions exclusion.
Employee Signature	Date
Witness Signature	Date



Horizon Blue Cross Blue Shield of New Jersey



Attr. Large and Mid-Size Group Enrollment P.O. Box 10168 Newark, NJ 07101-3168 Fax (973) 274-2297 www.HorizonBlue.com

C	The state of the s
	The state of the s
	H

Group Information— to be completed by Employer	B Employee Information—to be completed by Employee
Group Name: Group Number:	□ ADD □ REMOVE □ CONTINUATION □ OTHER CHANGE
Sub Group Number:	
Date of Hire:/ Effective Date/Date of Event:/	It a name change, indicate prior name:
Reason:	Last Name, First Name, M.I.
A. Type of Activity — to be completed by Employer.	Social Security # Date of Birth/ Sex
Herer to instructions before completing this form, Firm change.  □ ADD □ REMOVE □ OTHER CHANGE. □ OTHER CHANGE.	Home Address Apt City State Zin Code
□ Subscriber	
esnodS 🗆	Home Phone E-Mail Address
☐ Civil Union Partner (CUP)	Employer Name Employment Date /- /
□ Domestic Partner (DP)	<u> </u>
□ Dependent Child	Out of the court o
☐ Over-Age Child as a Dependent Under 31 // // // (and complete Coverage Continuation section)	Per Week Work Phone E-Mail-Address
□ Name Change	Primary Care Provider Name ☐ Yes ☐ No
□ Change Plan	NPI # Loc Code
□ Other	Other Health Coverage
☐ Add/Change Office ID Numbers:	Policy # Medicare ID # If any
COVERAGE CONTINUATION	
☐ For Employee Billing: ☒ Group	C Race/Ethnicity – to be completed by the Employee, at his/her option.
Date of Loss of Coverage Qualifying Event #** Date of Qualifying Event	but NOT required!
	Indian or Alaskan Native
$\square$ Total Disability* $\square$ COBRA/NJSGC Length of Continuation (in months): $\square$ 18 $\square$ 29 **Attach proof of disability	☐ Hispanic ☐ Asian or Pacific Islander ☐ White, not of Hispanic origin
☐ For Spouse/Civil Union Partner*/Domestic Partner Billing: ☒ Group	be completed by the Empl
Date of Loss of Coverage Qualifying Event #** Date of Qualifying Event	Medical check one: □S □F □ 2 Adutts □ PC □ Horizon Traditional □ □ Horizon PPO (HRA) □ Horizon Advantage EPO
	Horizon PPO (HSA)
$\square$ COBRA/NJSGC Length of Continuation (in months): $\square$ 18 $\square$ 29 $\square$ 36 $\checkmark$ Civil union partners are eligible to make an election pursuant to NJSGC, if applicable.	☐ Horizon Direct Access (HRA)
[ ]	☐ Horizon Direct Access ☐ Horizon EPO ☐ Horizon EPO
Lengin of Continuation (in months):	Dental check one:
Date of Loss of Coverage Qualifying Event #** Date of Qualifying Event	Horizon
□ Dependent Under 31 Billing: ⊠ Home	S F 2 Adults PC
Date of Loss of Coverage Qualifying Event #** Date of Qualifying Event	☐ Horizon Vista I ☐ Horizon Panorama III - Horizon Panorama IV - ALT. A ☐ Horizon Expanse V ☐ Horizon Vista II
	na III - ALT. A 🖂 Horizon Panorama IV - ALT. B
Home Address:	Prescription check one:
"Qualifying event #s: see list in Instructions.	S = Single; F = Family; 2 Adults = Husband/Wife, Civil Union Partners or Domestic Partners; P/C = Parent/Child(ren)

The Employee Copy of this application may be used as a temporary ID card for thirty days from the effective date if authorized by Employer. Coverage must be verified with Horizon Blue Cross Blue Shield of New Jersey, Inc. prior to visiting a physician or admission to a hospital.

E Other individuals covered— to be completed by Employee.	# = Additional Spouse(e01/01,01 fiormation — to be completed by Employee   Ir not applicable mark as NA.	If not applicable mark as N/A.
Identify individuals other than yourself for whom you are adding/changing/removing/ continuing coverage. Attach additional pages if necessary, with your signature and dated. Attach proof of disability.	1. Employer Name Employer Phone	Phone
1. SPOUSE/CUP/DP	Employer Address	
☐ CONTINUE CU PARTNER (NJSGC) ☐ CONTINUE DP (COBRA/NJSGC) ☐ OTHER CHANGE	CityState	Zip Code
Last Name, First Name, M.I.	2a. Home Address	- Apt
Social Security# Date of Birth Sex	CityState	Zip Code
Primary Care Provider Name Current Patient   ☐ Yes ☐ No	2b. Please explain why the address is different:	
NPI#Loc Code	G. Additional Child Information – to be completed by Employee.	
Other Health Coverage	Provide information below about children listed in Section E, if they have a different address from the employee. If multiple children are at an address, you may list them together. Attach additional pages as necessary, signed and dated.	he employee. If multiple children ated.
Policy #	Name	
Home or billing address same as Employee?   Yes No If No, Complete Section F2	Ssel	Apt
2. Child □ ADD □ REMOVE □ CONTINUATION □ OTHER CHANGE	CityState	Zip Code
Last Name, First Name, M.I.	Name	
Social Security# Date of Birth/ Sex	Address	Apt
Primary Care Provider Name Current Patient	CityState	Zip Code
NPI # Loc Code	Reason:	
Other Health Coverane   Yes   No. If Yes. Paver Name	H. Employee Standarine	
	Trepresent that all the information supplied in this application is true and complete. I hereby agree to the	plete. I hereby agree to the
me is different from Employee's. ple	Conductors of Enforment set to the Enforment Conductor requestions:  Imy earnings for any contributions required from me.	מתוו וסודעם תפתחקום ווסוד
Living with Employee? ☐ Yes ☐ No If No, Complete Section G	Signature:	Date:/
3. Child   ADD   REMOVE   CONTINUATION   OTHER CHANGE	1. Over Age Child's Signature	
Last Name, First Name, M.I.	I represent that all the information supplied in this application regarding the Dependent Under 31	Dependent Under 31
Social Security# Date of Birth / Sex	I hereby agree to the Conditions of Enrollment set forth in this Enrollment/Change Request form.	Shange Request form.
wider Name	I nereby agree to make premium payments required from the for the Dependent Order of Continuation Election.	ident Order 51
	Signature:	
NPI #	THE THE TAXABLE PROPERTY OF THE COURT NAME OF THE TAXABLE PARTY.	
Other Health Coverage	4. Employer/entification The secureted activity is believed elicible and is approved by the Employer	Š
Policy # Medicare ID #, If any	The requested activity is believed eligible and is approved by the Elipho	<del>.</del>
If last name is different from Employee's, please explain:	Employer Representative:	
Living with Employee?   Yes   No If No, Complete Section G	Representative's Title:	

WHITE COPY - ENROLLMENT YELLOW COPY - SALES

6859 (W1113)

PINK COPY - EMPLOYER

GREEN COPY - EMPLOYEE

PAGE 2

DENTAL ENDOLLMENT TOTAL		Eight Digit Group Number		
DENTAL ENROLLMENT FORM		□ Delta Dental Premier®		
Name of Employer		Effective Date of Coverage	□ Delta Dental Premier®/Advantage Program	
			☐ Delta Dental PPO <sup>SM</sup> p	lus Premier Program
			☐ Delta Dental PPO <sup>SM</sup>	-6
			□Advantage Program	- 8
			□DeltaCare®	9
GI	ENERAL INFORMATION - THIS SECTION MU	UST BE COMPLETED - F	PLEASE PRINT CLEA	RLY
Name (Last)	(First) (Middle)	Date of Birth	Social Security Number	
Street Address		City, State, Zip		County
Date of Employme	ent Type of Coverage	Marital Status	Home Tele	phone
11	☐ Single ☐ Parent/Child ☐ Husband/Wife ☐ Parent/Children ☐ Family	□Single □Married □Divorced/Separated	( )	
Enrollment	First Name - Last Name	Social Security Number	Date of Birth	Full-Time Student
Subscriber			_ / /	
Spouse*			_ / /	
Dependent			_ / /	□ Yes □ No
Dependent			_ / /	□Yes □No
Dependent			_ / /	□Yes □No
Dependent	45		_ 1 1	□Yes □No
* If spouse has other	er dental coverage, please list name and address of en	nployer and other carrier:		
	If choosing DeltaCare, you	u must complete this section		
	Choice of Dentist		Office Number	For Delta Use Only
1				a .
2				
3				
Optional choices will be selected if a provider terminates his/her participation agreement with Flagship. I authorize the release to Flagship Dental Plans of all my treatment information as a DeltaCare subscriber and the treatment information of my dependent(s). I understand that I may change my primary Plan Participating Dentist by calling or in writing provided that a request for such change is received by Flagship at least thirty (30) days prior to the new contract month. Request received by the tenth (10th) of the month will be effective the first (1st) of the following month.				
I hereby represent t and authorize my er	that all information furnished is true and complete to the mployer to make any required deduction from my wage	he best of my knowledge es.	Delta Use Only Entered	
Subscriber Signatu	re Date		Operator #	

## 2015 Bi-Weekly Contributions



The rates below represent your bi-weekly contributions towards the overall cost of employee health benefits offered by University Physician Associates of New Jersey Inc.

In order to participate in the Horizon Blue Cross/Blue Shield Direct Access Plan, I authorize UPA/DCMC to withhold an amount of money from each paycheck based upon the following salary schedule:

#### Horizon Open Access POS

Salary Range	Single	Husband & Wife	Parent & Child	Family
Under - \$20,000	□ \$16.00	□ \$32.07	□ \$26.74	□ \$53.37
\$20,000 - \$29,999	□ \$19.99	□ \$40.01	□ \$29.33	□ \$58.70
\$30,000 - \$49,999	□ \$22.01	□ \$43.63	□ \$32.03	□ \$64.04
\$50,000 - \$74,999	□ 24.00	□ \$48.03	□ \$34.63	□ \$69.42
\$75,000 - Over	□ \$26.01	□ \$52.00	□ \$37.33	□ \$77.16

#### Horizon Direct Access Buy Up

Salary Range	Single	Husband & Wife	Parent & Child	Family
Under - \$20,000	□ \$82.62	□ \$162.69	□ \$128.79	□ \$228.99
\$20,000 - \$29,999	□ \$86.24	□ \$169.90	□ \$131.14	□ \$233.82
\$30,000 - \$49,999	□ \$88.08	□ \$173.18	□ \$133.60	□ \$238.65
\$50,000 - \$74,999	□ \$89.86	□ \$177.17	□ \$135.96	□ \$243.57
\$75,000 - Over	□ \$91.70	□ \$180.78	□ \$138.42	□ \$250.59

#### Dental

	Flagship/DeltaCare Plan	Delta Dental Preferred Plan	Delta Dental Premier Plan
Bi Weekly Cost	□ \$7.00	□ \$6.00	□ \$10.00

Employee Name	Employee Signature		
Nate	CORPORATE SYNERGIES		