

## ***IT'S YOUR BENEFIT***

April 8, 2005

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Welcome to the third edition of "IT'S YOUR BENEFIT". To open, we'd like to introduce our staff and their areas of responsibility.

We're the benefits department for the Hilltop Campus:

- Tom Lauman (5-5967)- Director of Benefits
- Sue Jarvis (5-5907)- Health/Dental/Benefit Statements
- Charla Morton (5-5931)- Retirement Savings/Life Insurance
- Donna Bequette (5-8110)- Tuition Assistance/MO\$T/COBRA
- Kim Olivastro (5-5759)- Flex Spending/LTD/Inactive Invoices
- Mary Stull (5-5701)- Long Term Care/Accounting/Gov't Filings/Website
- Linda Hilderbrand (5-8642)- Systems/Data requests/HRMS upgrades

We're the benefits department for the School of Medicine:

- Chuck Otec (2-7202)- Manager Human Resources
- Mary Ulett (2-9341)- Health/Dental/Flex Spending/Website
- Margo Doherty (2-4925)- Retirement Savings/LTD/Long Term Care
- Karen Shelton-Henry (2-4929)- Life Insurance/Tuition Assistance/MO\$T

Please join us in welcoming our newest team members- Sue, Margo, and Karen.

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### ***Mark Your Calendar***

- Investment Education Seminars with TIAA-CREF/Vanguard, April 19-21.
- Other Benefits, Brown Bag Briefings, April 27-29
- Deadline for dependent child tuition benefit request forms, May 1.
- Health Open Enrollment, May 1-31.
- One-on-one counseling with TIAA-CREF at West Campus May 27, Jun. 28, Jul. 26, Aug. 23, Sept. 27, and Medical School May 26, Jun. 29-30, Jul. 27-28, Aug. 24-25, Sept. 28-29. For reservations call 1-800-842-2005 and ask for Venise or online at <http://www.tiaa-cref.org>, then click on meetings/counseling.
- One-on-one counseling with Vanguard at West Campus May 4, Jul. 5, Aug. 2, Sept. 6, Hilltop Jun. 7, and Medical School May 5, Jun. 8-9, Jul. 6-7, Aug. 3-4, Sept. 7-8. For reservations call 1-800-662-0106, ext. 14500 or online at <http://www.meetvanguard.com>.

### ***Did You Know?***

- Changes to health/dental coverage may be made during open enrollment or in the event of a family status change. In the event of a family status change, required forms must be submitted to the Benefits Office within 31 days of the change.
- Health and Life premiums change July 1. Check the July paycheck(s) for accuracy.
- Faculty and staff should review and possibly update their life insurance and/or retirement savings beneficiaries in the event of a family status change (i.e. Marriage, birth, or divorce).
- All new benefits eligible employees should attend orientation.

- Hilltop staff members on an unpaid Short Work Break over the summer should contact the Hilltop Benefits office at 5-5701 or 5-5759 to make payment arrangements for health, term life and/or universal life insurance premiums.
- Paragon, our Universal Life carrier, will be changing its name to MetLife effective April 29.
- All full-time and part-time faculty and staff age 55 and older who have completed at least ten years of continuous service are eligible for retiree benefits.
- The Employee Assistance Program (EAP), which is available to all faculty, staff and their dependents, provides free confidential, professional assistance to help resolve problems that effect personal life or job performance. Contact EAP at 1-800-765-9124 or visit their web site at [www.worklifetools.com](http://www.worklifetools.com).

### *For Your Information*

- Blue Cross participants may access free health assessments on the Blue Cross website by visiting [www.bcbsmo.com](http://www.bcbsmo.com) and clicking the My Health tab.
- UHC members may access free health assessments on UnitedHealthcare's website at <http://www.myuhc.com>.
- Benefits forms are available from the Hilltop Human Resources website at <http://hr.wustl.edu> and from the School of Medicine HR website at <http://medicine.wustl.edu/wusmhr>.
- Interested in personal insurance quotes for your home or auto? Visit the Travelers link on the Hilltop HR website under "Voluntary Benefits". (Please note Travelers recently replaced UDecide.com)
- All faculty and staff can update personal information by visiting the HRMS Self Service link on the Human Resources main page at <http://hr.wustl.edu>.

### *Just The Facts*

- The total University cost for health insurance, life insurance, long-term disability, tuition assistance and retirement savings equals about 14% of faculty and staff compensation.
- The university contributes about 80% of the total healthcare cost for faculty and staff.
- According to a national healthcare survey, HMO rates are expected to increase 12% in 2005.
- The cost of employee tuition assistance benefits increased over 3 times in the past two fiscal years.
- The current faculty and staff participation in the following plans/programs is:
  - 7,546 - Retirement Savings
  - 4,756 - Employee Term Life
  - 2,620 - Dependent Term Life
  - 2,073 - Flex Spending
  - 1,159 - Long Term Care
  - 718 - Employee Tuition
  - 517 - Employee Universal Life
  - 89 - MO\$T Program