



Resident Benefit Newsletter

2011-2012 UMRS/UDRS Employee Benefit Package Changes

You Spoke, We Listened!

Your responses to the annual Resident Benefit Survey, conducted in January, 2011, indicated that the pharmacy network and vision discount plan are two aspects of the UMRS/UDRS employee benefit package you would most like to see improved. The GME office and UB affiliated hospitals have, in response to your feedback, implemented the following changes to the resident employee benefit package effective July 1, 2011:

Expansion of Participating Pharmacy Network:

Members of the UMRS/UDRS group health plan will have access to the extensive Pharmacy Network B beginning with the start of the new plan year. In addition to the current list of participating pharmacies, members will now have the option to fill prescriptions at **Walgreens** pharmacies. This change allows for an increase in choice and convenience for those who utilize the pharmacy benefit.

Members who will continue participation in the UMRS/UDRS group

health plan beyond June 30, 2011 will receive new identification cards reflecting this change in pharmacy network. These cards should be used for all medical, dental and pharmacy services beginning on July 1, 2011. If you participate in the UMRS/UDRS group health plan (medical and/or dental) and do not receive your new identification card(s) by July 1, 2011, access the Beneficiency web site at www.beneficiency.com to confirm that we have your current address on file.

- If your address is not correct, update your information immediately by clicking “Make a Change” at the bottom of the home page and selecting “Address Change”. You should then contact your plan administrator, Kathleen Harrison, at kc34@buffalo.edu to request the cards be sent to your new address.
- If the address in Beneficiency is correct, contact the customer service number on the back of your existing member ID card for

further information and to request additional cards if necessary.

Enhanced Vision Discount Program:

Members of the UMRS/UDRS group health plan will have enhanced vision discounts available with the start of the new plan year. Highlights of this change include annual exam allowances (with co-pay), full coverage for first lens purchase and a \$40 contact lens allowance. A summary of all current discounts is available through the Beneficiency web site at www.beneficiency.com. A summary of discounts available through the enhanced program will be available on the Beneficiency site on July 1, 2011.

Other Health Plan Changes:

Participants will notice some additional changes to their health plan coverage effective July 1, 2011 as a result of recent health care reform legislation. These include the elimination of the lifetime benefit maximum and an increase in dependent eligibility to age 26. Please refer to your open enrollment mailing for further information on these changes.

Resident Benefit Package Feedback

The Office of Graduate Medical Education and UB Affiliated Hospitals are committed to providing UMRS and UDRS residents with the best possible employee benefit package at the lowest possible cost. To date, we’re proud to say that we have been able to offer all group insurance benefits [health (medical and dental), life and disability] at **no cost to the resident**. While this alone helps the UMRS/UDRS benefit package stand out in comparison to others, we continue to explore options for maximizing and improving the resident benefit package.

Resident feedback is an integral part of identifying those aspects of the benefit plan that should be reviewed. In addition to the annual resident benefit survey conducted every January, we welcome your feedback year round. Email Kathleen Harrison, Resident Benefit Manager, at kc34@buffalo.edu to let us know what works, what’s missing and what needs improvement. Your opinion and experiences matter!

Inside this issue:

2011-12 UMRS/UDRS Employee Benefit Package Changes	1
Resident Benefit Package Feedback	1
Benefit Plan Year Renewal	2
Open Enrollment through Beneficiency	2
Flexible Spending Account (FSA) Year End Reminder	3
COBRA Continuation Coverage	3
Address Change Reminder	4
Malpractice Verification	4

Benefit Plan Year Transition

The 2010-2011 benefit plan year will come to an end June 30, 2011 and the 2011-2012 benefit plan year begins on July 1, 2011. It is important that residents who are continuing their training in a UB sponsored program beyond June 30, 2011 are aware of the effect the plan year renewal will have on their elected employee benefits through UMRS/UDRS:

Dental Plan Annual Maximum and Deductible Renewal

The plan year renewal, beginning on July 1, 2011, brings with it a renewal in both the annual benefit maximum and annual deductible associated with the UMRS/UDRS group dental benefit.

Each plan year, all participants (employees and eligible dependents) are eligible for up to \$1,000 of dental services. Additionally, each participant is required to pay a \$50 deductible (with a maximum family deductible of \$150) before benefits will be paid for non-preventive care services.

Now is the time to visit your dentist for your semi-annual preventive care visit if you have not already done so. Doing so can alert you to any additional needs which will in turn

allow you to maximize your coverage in anticipation of the plan year renewal.

For information on your (and/or your eligible dependents') remaining benefits available through the end of the current plan year (through June 30, 2011), contact the customer service number on the back of your member ID card.

Supplemental Life Insurance Plan Year Rate Renewals

While there will be no overall increases in supplemental life insurance premium rates with the plan year renewal, those who participate in this benefit may still experience an individually increased premium effective July 1, 2011.

Supplemental Life Insurance premiums are calculated annually for all active participants based on the employee's age at the start of the plan year and the amount of coverage elected. A table showing premium rates across all age groups and benefit election amounts can be found on the Beneficiency web site at www.beneficiency.com under the Supplemental Life Insurance benefit in the Information Center. Please refer to this table to determine whether an increased premium will apply to your individual election.

Open Enrollment Through



The annual open enrollment period for UMRS/UDRS residents will run from June 1, 2011 through June 30, 2011. This is the one opportunity for all residents continuing their training beyond June 30, 2011 to make changes to current benefit elections and/or re-enroll in previously elected benefits for the 2011-2012 plan year (beginning on July 1, 2011).

An Open Enrollment packet will be mailed to all eligible residents at the home address on file in Beneficiency prior to June 1, 2011. This packet will contain information on coverage changes for the new plan year, a summary of all benefits available in the new plan year, information sheets to assist in making benefit election decisions and instructions for completing your Open Enrollment benefit elections through the

Beneficiency web site. This year's packet will also contain revised enrollment notices and a Summary of Material Modification to the group health plan as a result of recent health care reform legislation.

You will have the entire month of June to complete the enrollment. If you do not complete your Open Enrollment during the month of June, your benefit elections will continue in the new plan year as previously elected **with the exception of flexible spending account (FSA) and medical insurance buy-out elections.** FSA and medical insurance buy-out elections require annual re-enrollment. You will not be automatically re-enrolled in these benefit for the new plan year. Please refer to your open enrollment mailing for specific information on enrolling or re-enrolling in these benefits.

Please note that you will not have an opportunity to make any changes to your benefit elections beyond June 30, 2011 until the next annual Open Enrollment period in June 2012 unless you experience a qualifying life event prior to that time. Refer to your plan document(s) and enrollment notices for further information on qualifying life events and associated notification requirements. **The Open Enrollment period can not be extended under any circumstances.**

If you are continuing your residency training in a UB sponsored training program beyond June 30, 2011, are employed by UMRS or UDRS and have not received your open enrollment packet by June 6, 2011, please contact Kathleen Harrison at kc34@buffalo.edu or (716) 829-6130 immediately.

Flexible Spending Account (FSA) Year End Reminder

If you currently participate in a health care and/or dependent care flexible spending account (FSA) through UMRS/UDRS and have an unclaimed balance on your account, please read on for an important year-end reminder.

The 2010-2011 plan year will end on June 30, 2011. In order to claim reimbursement for FSA contributions made during the 2010-2011 plan year, you must incur all eligible expenses by June 30, 2011. If you do not incur eligible expenses in the amount of your entire elected contribution within the plan year, you will **forfeit** all remaining unreimbursed funds.

You have **90 days** from the end of the plan year (through September 28, 2011) to submit your claim(s) for reimbursement of eligible expenses

incurred during the 2010-2011 plan year. If you fail to submit claims for eligible expenses incurred during the 2010-2011 plan year by September 28, 2011, you will **forfeit** your right to claim reimbursement for these funds.

Please remember that distributions from health care FSA's will only be allowed to reimburse the cost of over-the-counter medicines or drugs **if they are purchased with a prescription.**

FSA reimbursement claim forms and listings of some eligible health care and dependent care expenses are available on the Beneficiency web site at www.beneficiency.com and on the Independent Health web site at www.independenthealth.com/fsa. A more complete list of eligible expenses and additional information on health

care and dependent care FSA's can be found on the IRS web site at www.irs.gov, specifically in publications 969 and 503 respectively.

To check your FSA balance, contact the Independent Health flexible spending department at (716) 504-1468 or go to www.independenthealth.com and click on "Your FSA & HRA Login".

Please remember that if you are continuing your training as an UMRS/UDRS resident and are interested in participating in a FSA for the 2011-2012 plan year effective July 1, 2011, you must re-enroll through the Beneficiency web site during the Open Enrollment period from June 1, 2011 through June 30, 2011. **Current FSA elections will not carry over into the new plan year.**

COBRA Continuation Coverage

All residents and their families who are active members of the UMRS/UDRS group health care plan (the Plan) at the time of graduation are eligible for continuation coverage through the COBRA benefit. COBRA continuation coverage provides the opportunity for a temporary continuation of group health plan coverage (medical and/or dental) that would otherwise end due to a qualifying event -- such as graduation. Coverage levels and rights under the Plan (such as open enrollment and special enrollment rights) remain identical to those offered to residents who are still active participants under the Plan.

Upon completion of your residency training program, many of you will secure positions in practice. In order to make an informed decision on whether or not to elect COBRA continuation coverage you'll need to gather some important information from prospective employers: Will your new employer offer an employee benefit package and if so, what types of coverage are included? Will your new employer impose a waiting period after the start of employment before employee benefits take effect and if so what is the duration of the waiting period? Will your new employer's health care plan contain pre-existing condition exclusions?



Attention Graduates!

Knowing this information ahead of time will allow you to plan for the potential cost of maintaining coverage through the COBRA benefit if necessary. Doing so will also allow you time to explore other options for

health care coverage that may be better suited to your situation.

Detailed information regarding COBRA Continuation Coverage, (including eligibility, monthly cost, payment procedures, effective date, duration of coverage and application procedures), will be mailed to the homes of all eligible members and their families prior to their scheduled graduation date. You will also receive important information regarding portability and conversion rights for life and long-term disability coverage in this mailing. The COBRA presentation from this year's Graduating Resident Benefit Seminars has also been posted on the GME web site for those who were unable to attend.

The opportunity to elect these benefits is available for a limited time only. Don't let these important decisions get lost in the shuffle!

Address Change Reminder



Continuing Residents:

It is very important that the Office of Graduate Medical Education has your current address on file at all times. All address changes must be reported through the Beneficiency web site and initiated by the resident. If you've had a recent change in address, please access the Beneficiency web site to complete the address change as soon as possible using the following information:

Web Site: www.beneficiency.com
Organization: 31758

You can log into the Beneficiency web site using your personal login information -- the user id you were given at your benefit orientation and the password you chose. If you do not know your login information, you can either use the 'forgot user id/password' link on the login screen or contact Kathleen Harrison at (716) 829-6130 to request to have your account reset.

Once you've logged into the Beneficiency web site, you can update your address by completing a life event. To do this, simply click on "Make a Change" at the bottom of the home page, select "Address Change" and follow the prompts. Please be sure to click Enroll when you are finished making the change.

Reporting a change of address through the Beneficiency web site will update your address with the GME office, your health insurance provider and your employer. This will ensure receipt of important employment, payroll and benefit information including your 2011 Open Enrollment information.

Graduating Residents:

Congratulations to all recent and soon to be graduates! Although you are leaving residency/fellowship training at UB, it is important that you keep the Office of Graduate Medical Education notified of your current address after graduating. This will ensure receipt of important benefit information should you decide to continue coverage through the COBRA benefit as well as your 2011 W2. To update your address, simply send an email to Kathleen Harrison at kc34@buffalo.edu and feel free to include an update on your status -- we'd love to hear how you're doing!

Malpractice Verification

As residents apply for positions in practice, additional training programs and otherwise, one common request is for malpractice insurance and claims verification. This information can be obtained from the Office of Graduate Medical Education via written request .

In order to obtain this information, residents must complete and sign the *Consent to Release of Information and Release of Liability* form which can be found on the GME web site at http://www.smbs.buffalo.edu/GME/documents/UB_GME_Release_from_Liability_2010.pdf

Once the form is signed and completed, fax, email or mail it, along with a detailed description of the requested information and who you would like the information released to, to Shelby Helsel, GME Assistant in the Office of Graduate Medical Education at:

117 Cary Hall
3435 Main Street
Buffalo, NY 14214
716-829-3999 (fax)
shelbyhe@buffalo.edu

Requests can be made to release the information to more than one location or individual if necessary and information can be released via fax, email or mail. In order to ensure a timely and accurate response, please be specific with your request.

Please also keep in mind that numerous requests for such information are made at this time of year. Because of the high volume of requests, release of the requested information can take up to two weeks. Requests are fulfilled on a first-come-first-served basis. Please contact Shelby Helsel at shelbyhe@buffalo.edu with questions.

Upcoming GME Events:

June 2011

- 6/2/2011—Resident/Fellow Graduation Reception—Kleinhans Music Hall, 6:30-8:30 pm, adult reception, hosted by the Office of Graduate Medical Education, RSVP required
- 6/7/2011—Chief Resident Leadership Conference—The Mansion on Delaware Avenue, 8:30 am—4:00 pm
- 6/20-24/2011—Incoming Resident Week

July 2011

- 7/1/2011—Orientation for new residents PGY2 and higher

Disclaimer: Please note that the benefit information contained in this newsletter applies solely to UB Residents and Fellows paid by University Medical Resident Services, P.C. (UMRS) and University Dental Resident Services, P.C. (UDRS) and is NOT applicable to UB Residents and Fellows paid by the Veterans Administration Western New York Healthcare System (VAWNYHS) unless otherwise stated. UB Residents and fellows paid by VAWNYHS should contact the VAWNYHS human resources department for benefit related information. Thank you.