

Open Enrollment 2010 — *PerfectFit* Goes Green

Open Enrollment is coming soon! This year, all of your enrollment materials will be available online — you will not receive an enrollment packet in your home mail. *PerfectFit* Benefits Program is going green to:

- Help the environment by using less paper and creating less waste.
- Save money by significantly reducing the costs associated with printing and postage.

You will still have access to your enrollment materials, including the Enrollment Workbook. Simply log on to Online Connections for instant access. Look for the *PerfectFit* Go Green logo when you access *MLH Self Service*.

In 2010, Main Line Health will continue to offer an array of benefit choices, as well as the tools you need to take care of your health and the health of your family. This year, we are making the following improvements to your healthcare benefits:

- Mental health and substance abuse benefits are now covered the same as other medical services. See the article on page 2 for details.
- An additional coverage choice for dependent life insurance is now available. See page 3 for details.



You do not have to take action during Open Enrollment unless you want to:

- Contribute to the Health Care and/or Dependent Care Flexible Spending Accounts for 2010 (remember, you need to re-enroll in these accounts each year since deposits are annual),
- Make any other changes to your benefit elections for next year,
- Make a Basic Leave Cash-In election for 2010,
- Update your beneficiaries.

Be sure to review your current elections on *MLH Self Service* before Open Enrollment. Between October 18 and November 1, you will be able to enroll in or change your benefit elections at any time through *MLH Self Service*, from your work or home computer. This newsletter provides information about your benefit plans for 2010. You will receive a separate communication with information on your employee contributions for 2010. We encourage you to review this information about your plans, as well as your personalized information on *MLH Self Service*.

Open Enrollment Dates

Sunday, October 18, 2009
through Sunday,
November 1, 2009

New and Improved *Benefits Express*

Just in time for enrollment, we updated the *Benefits Express* website. The navigation is easier to follow, plus you can access online information 24 hours a day, 7 days a week with just a few clicks. Log on today and see!

Riddle/Mirmont Employees

If you are a Riddle/Mirmont employee, this year you will enroll for your benefits online with all other MLH employees. This means you will make your enrollment elections using *MLH Self Service* instead of using a paper enrollment form. This is another way to support our Go Green efforts. If you need access to a computer, we will provide computer access during the Open Enrollment period.

You can access a flyer on how to enroll online from the *Benefits Express* website under the Enrolling and Changing Your Benefits – Newly-Hired/Eligible Employees tab.

Find a Help Session

Expanded open enrollment help sessions will be available to Riddle/Mirmont employees. See below for more information:

- For Riddle Memorial Hospital employees, please go online and register for an open enrollment help session through NetLearning.
- Mirmont Treatment Center employees can contact Human Resources for a schedule of available help sessions.

Take a Premium Holiday!

This year, we will have a 27th payroll period on December 31, 2009. No benefit premiums will be deducted during this pay period. So sit back, relax and enjoy the premium holiday!

New Mental Health Benefits

A new federal law requires that an employer's behavioral health benefits be no different than its medical benefits. Beginning January 1, 2010, mental health and substance abuse benefits will be covered the same as other medical services. Also, you will no longer be subject to day/visit limits.

Please see your *PerfectFit* 2010 eWorkbook for specific coverage levels under the medical plan.

Additional Dependent Life Insurance Option Available

Starting January 1, 2010, you'll be able to choose from four levels of coverage for your dependent life insurance. You'll also be able to elect \$50,000 for your spouse and/or \$20,000 for each dependent child. Your dependent will not be required to provide evidence of insurability if you choose to elect coverage. Please see *MLH Self Service* for the cost associated with this coverage.

Designating or Changing Your Beneficiary

A life insurance benefit is paid to your beneficiary in the event you die while you are insured. You designated a beneficiary when you were first hired; however, you can change your beneficiary at any time. To update your beneficiary information on file, simply complete the Beneficiary Form on *Benefits Express* and return it to your Benefits Counselor. The designation or change becomes effective the day you sign and submit the form. Contact your Benefits Counselor with any questions.

Verify Your Dependents' Eligibility

Main Line Health requires all employees who are enrolling dependents in benefits to provide proof of their dependents' eligibility. It's important for MLH to enforce this requirement since providing coverage to ineligible dependents increases costs for all employees as well as MLH.

This year's Open Enrollment is an ideal time to review the dependent eligibility requirements listed below and make sure that any dependents you are currently covering under a MLH benefit plan meet these requirements. The following are considered eligible dependents:

- Your spouse (unless legally separated)
- Your unmarried children up to age 19 years, or up to age 23 years if a full-time student and not employed full-time (coverage ends at the end of the month when he/she is no longer eligible under the plan) and claimed as a dependent on your federal tax return.

Dependent children include:

- Natural children, stepchildren, foster children
- Adopted children (including children who you are legally obligated to support in anticipation of adopting, even if the adoption is not yet final)
- Children who live with you and qualify as dependents on your federal income tax return, provided the employee has legal custody

Documentation is Required

If you want to make a mid-year change to your benefits as the result of a qualifying family change such as marriage, birth, divorce or death, documentation will be required. Examples of acceptable documentation include:

- Birth certificate
- Marriage license or certificate
- Copy of page 1 of your most recent federal tax return

Using *JeffPLUS* Network Physicians and Facilities

The *JeffPLUS* network results in lower out-of-pocket expenses when you use *JeffPLUS* hospitals, participating physicians and providers. More MLH physicians than ever before now participate in the *JeffPLUS* network, giving you an extensive choice for in-network providers. Our goal is to keep revenue within our health system, which helps control costs for you and MLH.

To take advantage of these savings, be sure your physician participates in *JeffPLUS* and your HMO or PPO network. For example, if you are enrolled

in the Aetna PPO plan, you should visit a *JeffPLUS* physician who is also in the Aetna network to receive the highest level of coverage.

Be sure to always check that your physician is still in both the *JeffPLUS* and your medical plan's network before receiving care. Visit the *JeffPLUS* website at www.jeffplus.org or through the *Benefits Express* website, contact your physician's office, or call 1-866-CALL-MLH (1-866-225-5654), to verify participation.

Computer Access During Open Enrollment

Computers/kiosks will be available for all employees to use during Open Enrollment. You can access *Benefits Express* and *Benefits Self Service* at any time from a kiosk, or in most HR offices, from 9 am to 5 pm weekdays.

If You Work At...	You Can Access a Computer/Kiosk...
Bryn Mawr Hospital	<ul style="list-style-type: none"> ■ On the first floor, B-wing near Human Resources (kiosk) ■ In the Maintenance Conference Room near the Service Center — Ground floor, D-wing (PC)
Lankenau Hospital	<ul style="list-style-type: none"> ■ Ground floor, MSB (kiosk) — Call extension 2475 for assistance
Paoli Hospital (7:30 am to 4:30 pm)	<ul style="list-style-type: none"> ■ In the Human Resources office — MOB II, Suite 320 (PC) ■ On the ground level outside of Potter Conference Room (kiosk)
Bryn Mawr Rehab Hospital (7:30 am to 4:30 pm)	<ul style="list-style-type: none"> ■ In the Human Resources office — 1st floor, main entrance (PC) ■ Outside Nursing Office — 1st floor (kiosk)
Riddle Memorial Hospital	<ul style="list-style-type: none"> ■ In the IS Trailer and Nursing Education Training Room (Visit NetLearning to register for one of many sessions.)
Mirmont Treatment Center	<ul style="list-style-type: none"> ■ In the Human Resources Office

Basic Leave Cash-In

The Basic Leave Cash-In election period for 2010 will run from October 18, 2009 through December 30, 2009. You will make your elections online through *MLH Self Service*. Once you are in *MLH Self Service*, click on *Benefits* and then select *Basic Leave Cash-In Elections* from the menu. You can make your elections from home since *MLH Self Service* is accessible from the Internet. Enrollment instructions and additional information on making your elections can be found on *MLH Self Service*.

Enrolling for the First Time in an HMO or DMO

If you are enrolling for the first time in the *JeffPLUS Keystone HMO* or *Aetna HMO*, you will need to select a primary care physician (PCP) for yourself and each dependent you enroll in the plan. **Medical coverage for you and your family will not be activated until your PCP elections are submitted to the medical plan administrator.**

Selecting a PCP is very easy. All you need to do is review the appropriate provider directory or visit *Benefits Express* to access vendor lists of providers and their provider codes.

- If you elect the **Aetna HMO**, call Member Services at 1-800-323-9930 on or after December 14, 2009 to elect a PCP. Your new ID card will include your PCP information.

- If you elect the **Keystone HMO** plan, you must complete an application. See your Benefits Counselor for further information or via www.ibx.com in mid-December.
- If you elect the **Aetna DMO**, you must call Aetna at 1-800-843-3088 to elect a Primary Care Dentist (PCD) for yourself and each of your dependents. You will not receive DMO ID cards until you select a PCD.

Note: You must select a PCP to receive medical services under either the Aetna HMO or Keystone HMO plans. You must select a primary care dentist (PCD) to receive dental services under the plan.

Visit *MLH Self Service* Today For Personalized Benefits Information

You can print and review your current dependent and coverage elections, check out your payroll information, or update your professional development activities through *MLH Self Service*.

You can access your current benefits information at any time on *MLH Self Service*. Once Open Enrollment begins, you will be able to view your options for 2010 and their contribution rates.

You can access the site from work or home, 24/7! Your *MLH Self Service* User ID and Password are the same as those you use to access the MLH network and MLH e-mail. If you do not have network or e-mail access, contact the MLH Help Desk at 610-993-2332 (59-2332). Look on *Benefits Express* for information on how to access *MLH Self Service*.

Don't Forget about your Health Care or Dependent Care Flexible Spending Accounts

Do you know the benefits of using a Flexible Spending Account (FSA)?

- You can set aside money to pay for eligible healthcare and/or dependent care expenses
- Deductions are made pre-tax, which lowers your taxable income and saves you money
- It's now more convenient than ever to use your Health Care FSA Debit Card at participating retailers

Health Care FSA

You can use the Health Care FSA to reimburse yourself for health care expenses not paid by your medical, dental, or vision coverage, including deductibles, copayments, coinsurance, and amounts over customary and reasonable charges. In addition, you can use your Health Care FSA for over-the-counter medications used for medical care, such as allergy and colds medications, pain relievers, and antacids.

You may contribute up to \$5,000 per year to pay for eligible healthcare expenses for yourself and your dependents.

Dependent Care FSA

The Dependent Care FSA can be used for expenses (other than health care) for the care of eligible dependents while you (or you and your spouse, if you're married) work. Eligible expenses include day care, nursery school, in-home child care that permits you to work, after-school care for dependents, and some in-home or adult care for an incapacitated spouse or dependent parent.

You may contribute up to \$5,000 per year (\$2,500 if married and filing separately) to pay for eligible dependent child or elder care expenses.

Reimbursements

For the 2010 plan year, you have until March 31, 2011 to submit your FSA claims. But why wait? The full amount of your annual contribution to your Health Care FSA is available at any time (less any reimbursements already made), regardless of the contributions you have made. With the Dependent Care FSA, you can be reimbursed only up to the amount currently in your account, but if you submit claims regularly, you will have an even cash flow into and out of the account.

For a complete list of eligible healthcare and dependent care expenses, visit www.irs.gov.

REMEMBER — Even if you are currently enrolled in an FSA, you must make an active election during Open Enrollment to contribute for 2010.

Get Screened and Get Paid Through The Stay Healthy Program!

MLH's *Stay Healthy* Program has helped many employees better manage medical conditions and improve their health through free and confidential programs. **Remember, there are financial incentives to participate — get healthy and get paid!**

Information on Chronic Conditions

If you suffer from one of the following conditions, you can receive \$25 for enrolling and \$75 for completing a three-to-six month program to help manage your symptoms:

- Diabetes
- Low back pain
- Heart disease
- High blood pressure
- Asthma
- High cholesterol
- Chronic Obstructive Pulmonary Disease (COPD)

Your eligible dependents (spouse and children age 19 years or younger — age 23 years or younger if a college student) can qualify for financial incentives if they are diagnosed with any of these conditions.

The FutureFootsteps Maternity Program

The FutureFootsteps Maternity Program helps expectant mothers answer questions about prenatal care and identify early trouble signs. A registered nurse is available by phone 24/7 to answer questions about a participant's pregnancy.

Cancer Screenings

You will receive \$25 for annual preventive cancer screenings, including mammograms for women over age 40 years, PSA tests for men over age 50 years, and PAP Smear tests for women over age 21 year.

Colorectal Screenings

All employees over age 50 will receive a \$25 bonus, annually, for each of the following colorectal tests: colonoscopy (including a virtual colonoscopy), double barium enema, flexible sigmoidoscopy, and fecal occult blood.

Now available: Virtual Colonoscopy

Virtual colonoscopy is the newest technology used by Main Line Health Imaging to screen patients for colon cancer. Similar to optical colonoscopy, a virtual colonoscopy screening can reduce the rate of colon cancer. Virtual colonoscopy is a minimally-invasive procedure that combines sophisticated X-rays and computed tomography (CT) scans of the abdomen, to produce a two- and three-dimensional computer model of the patient's colon. Screenings, either virtual or optical colonoscopy, reveals any cancerous or pre-cancerous polyps and are recommended beginning at age 50. You can self-refer for either type. If scheduled in advance, you may receive the optical colonoscopy for the same day, immediately following the virtual colonoscopy, thus avoiding another fasting and colon cleansing cycle. To learn more about virtual colonoscopy, go to www.mainlinehealth.org/imaging or call 1-610-560-1800 to schedule an appointment.

Incentives

Your *Stay Healthy* bonus will be sent to your home address from Nationwide Better Health.

Confirming Your Elections

On Sunday, November 1, all elections and changes made during Open Enrollment will be finalized. From Monday, November 2, through Sunday, November 8, you may access *MLH Self Service* to review your elections for 2010 and make any necessary changes. No changes will be accepted after November 8.

Contact your Benefits Counselor if you have any questions or need assistance.

Contacting Our Healthcare Providers

For questions on any of the MLH healthcare benefit options, refer to the telephone numbers and website addresses below.

Benefit	Provider	Telephone/Website Address
Aetna HealthFund (CDHP)	Aetna	1-800-769-7517 www.aetna.com
JeffPLUS Aetna PPO	Aetna	1-800-769-7517 www.aetna.com
JeffPLUS Personal Choice	Independence Blue Cross	1-800-626-8144 215-557-7577 (in Philadelphia) www.ibx.com
JeffPLUS Aetna HMO	Aetna	1-800-323-9930 www.aetna.com
JeffPLUS Keystone HMO	Independence Blue Cross	215-241-2273 www.ibx.com
JeffPLUS Provider Directory	Main Line Health	1-866-CALL-MLH (1-866-225-5654) www.jeffplus.org
Prescription Drug Plan	MLH Employee Pharmacy Aetna	1-610-526-3600 1-800-769-7517 www.aetna.com
Delta Dental Delta Premier	Delta Dental	1-800-932-0783 www.deltadental.com
Aetna DMO	Aetna	1-800-The-DMO1 (1-800-843-3661) www.aetna.com
Vision Care Plan	Vision Benefits of America	1-800-432-4966 www.visionbenefits.com
Flexible Spending Account ■ Health Care Account ■ Dependent Care Account	SHPS (also known as Carewise)	1-800-678-6684 www.shps.net

Help During Open Enrollment

Want to sit face-to-face with a MLH Benefits Counselor to discuss your personal situation? Counselors will be available at each location during scheduled times throughout Open Enrollment. You don't need to call ahead or make an appointment — simply stop by and a Counselor will be happy to assist you. In addition, we'll have several Help Sessions at each MLH hospital, as follows, for your convenience:

If You Work At...	Please Stop By...	On...	Between...
Bryn Mawr Hospital	Human Resources (B-Wing, 1st Floor)	Wed, 10/21/09 Thurs. 10/22/09 Fri. 10/23/09 Tues. 10/27/09 Thurs. 10/29/09	7:00 am - 9:00 am 8:00 pm – Midnight – Night Rounds 1:30 pm - 3:30 pm 9:30 am - 11:30 am 7:00 am - 9:00 am
Lankenau Hospital	Human Resources (MSB, Ground Floor) Cafeteria Human Resources (MSB, Ground Floor)	Mon. 10/19/09 Wed. 10/21/09 Mon. 10/26/09 Tues. 10/27/09 Thurs. 10/29/09	8:30 am - 10:00 am 10:30 pm - 3:30 pm 11:59 pm - 2:00 am – Night Rounds 11:00 am - 1:00 pm 2:30 pm - 4:00 pm
Paoli Hospital	Human Resources (MOB II, Suite 320)	Tues. 10/20/09 Wed. 10/21/09 Tues. 10/27/09	8:00 am - 10:00 am 2:30 pm - 4:00 pm 7:30 am - 9:30 am 10:00 pm - 12:30 am – Night Rounds
Bryn Mawr Rehab Hospital	Human Resources (1st Floor)	Thurs. 10/22/09 Thurs. 10/29/09	8:00 am - 9:30 am 2:00 pm - 3:30 pm 1:30 pm - 3:30 pm 10:00 pm - Midnight – Night Rounds

If You Work At...	Please Stop By...	On...	Between...
Riddle Memorial Hospital	Human Resources	Tues. 10/20/09 Fri. 10/23/09 Mon. 10/26/09 Fri. 10/30/09	8:00 am - 4:30 pm 8:00 am - 4:30 pm 8:00 am - 4:30 pm 8:00 am - 4:30 pm
Mirmont Treatment Center	Human Resources	Sat. 10/31/09	8:30 am - 1:00 pm

If You Work At...	Please Contact...	At Ext....	By E-Mail...
LH, LIMR, MLHL	Maryann Blob*	51-2475	Blobm@mlhs.org
PH, BMRH, MLA, MLHC	Karen Wenzel	53-1403	Wenzelk@mlhs.org
BMH, MLH, JHH	Sue Neilsen	52-8349	Neilsens@mlhs.org
RMH	Megan Reilly	610-744-2954	reillyme@mlhs.org
Mirmont	Pat Roe	610-744-1416 or 1416 (internal)	roep@mlhs.org

*Ground Floor MSB