

# THE UNIVERSITY SENATE OF MICHIGAN TECHNOLOGICAL UNIVERSITY

## PROPOSAL 4-09

### **“REQUEST FOR OPEN ENROLLMENT EXTENSION” (Version 6 with Amendments)** (Voting Units: Full Senate)

The MTU Health Benefits Plan selection process has created confusion within the MTU community. Confusion has been caused by a lack of adequate, incomplete, and/or conflicting information between the MTU Plan Design, the Aetna HuskyCare Summaries, and Aetna Customer Service Representatives contacted by MTU employees.

#### **Conflicts Between MTU Documentation and Aetna Documentation/Hotline**

Although the Vision Care conflict was corrected and mentioned in the Dec.1 Tech Today, other problems have not been acknowledged and clarified, which include the following examples:

- Deductible and Out of Pocket are applied differently in the PPO and HSA. The Forum slides, MTU Plan Design, and Aetna Summaries do not indicate any differences, yet the FAQ on the Benefits webpage does. PPO deductible for couples and families can be applied to individuals, same as singles. HSA deductible for couples and families isn't applied to individuals the same as singles. But the Aetna HuskyCare PPO and HSA Summaries indicate the deductible is applied to the “Employee” and family. If I am an “employee” that is part of a multi person “family” unit, not a single person family unit, does that mean that for both PPO and HSA the deductible is applied to the employee person differently than others in the family and the same as a single person family unit?
- What does this “individual” “family” “employee” terminology mean when applying expenses to the out of pocket max? Why is every document different?
- The Aetna telephone support stated that according to the Aetna HuskyCare Summary the PPO RX copays DO count against the out of pocket max. The MTU Plan Design says it does not. Which is correct?
- Regarding Medicare and other exclusionary provisions for participating in an HSA, there needs to be a clearer statement regarding non-eligibility.

#### **Information Organization**

Information is scattered between the Benefit Forum Slides, MTU Plan Design spreadsheet, the Aetna HuskyCare PPO and HSA Summaries, MTU Benefits website FAQ, and the Aetna Service Line--each providing different bits of information and lacking other critical bits of information. This lack of coordination among the documentation makes it difficult, for MTU faculty and staff to make a well-informed decision. Time is running short and clarifications will need to happen quickly.

#### **Proposal**

We request clarification of differences between the documentation provided by all parties (i.e., MTU Benefits Office, Aetna, etc.) be resolved by Friday, December 5, at noon and each employee will be notified by email (and supplemented by Tech Today) regarding the differences. It is also requested that the Open Enrollment deadline be further postponed until Monday, December 8, at midnight. In addition, anyone who is found to have chosen or been defaulted into the HSA who is ineligible for an HSA can be moved to the PPO plan regardless of the deadline.

**Introduced to Senate: 3 December 2008**

**Adopted by Senate as Emergency Submission: 3 December 2008**

**Rejected by Administration: 4 December 2008**