Annual Open Enrollment: June 1–15, 2020

During Open Enrollment, you may:

- Enroll in or de-enroll from medical coverage
- Delete or add eligible dependents to your medical coverage
- Enroll in or de-enroll from optional life insurance coverage

If you would like to make changes to your benefits effective July 1, 2020, please complete and return the enclosed Benefits Enrollment Form to the Human Resources Service Center by Monday, June 15, 2020.

If you would like to keep the same benefits you are currently enrolled in, there is no need to complete the Benefits Enrollment Form.

The elections you make will remain in effect through June 30, 2021 unless you experience a family status change that permits you to make corresponding benefit changes. It is important to take time to review these enrollment materials so you are familiar with the plans and price changes.

Please return the completed Benefits Enrollment Form by Monday, June 15, 2020 via:

- **Hand Delivery:**
  FMS Administration Building
  ATTN: Charity Anderson

- **Email:** hr-help@andrew.cmu.edu

Completion of the Benefits Enrollment Form is only required if you are making changes. Your current election will automatically roll over for the new plan year (7/1/20–6/30/21).

Coordination of Benefits

Employees and their dependents covered under another medical plan may enroll in medical benefits through the Carnegie Mellon program if they wish. In such cases, the benefits payable under the Carnegie Mellon plan will be coordinated with the benefits payable under the other plan. In no case will benefits for a claim be paid under more than one plan.
Benefits for Domestic Partners

Eligible employees may elect medical benefits for their same- or opposite-sex domestic partners. If your relationship meets the criteria found in the Domestic Partner Registration Packet, your partner is eligible to be covered under the plan.

Enrollment Process for Domestic Partners

If you have not already done so, first download and complete a Carnegie Mellon Registration Statement of Domestic Partnership.

You can download the Domestic Partner Registration Packet from https://www.cmu.edu/hr/benefits/union/local-95.html or request one from the HR Service Center at hr-help@andrew.cmu.edu or 412-268-4600.

Family or Life Status Change

The elections you make during Open Enrollment will remain in effect for the full plan year beginning July 1, 2020 and continuing through June 30, 2021. If your life or family status changes during that time, however, you may be permitted to change your benefits level to accommodate your new situation. Generally, if you experience any of the following, you can make specified benefit changes consistent with your situation:

- Marriage or registration of a domestic partnership
- Divorce, termination of domestic partnership, or death of a spouse or domestic partner
- Death of a dependent or a dependent becomes ineligible
- Birth or adoption of a dependent
- Spouse/domestic partner or dependent child gains other coverage
- Spouse/domestic partner or dependent child loses other coverage
- Major change to cost or terms of coverage
- Relocation to an area without plan network coverage

If any such event occurs, you must make the changes to your benefits by contacting the HR Service Center within 30 days of the event. A representative will help you make the appropriate changes in your enrollment. You will be required to provide documentation verifying the change within 30 days of the date you notified the HR Service Center of the change.

Tax Treatment of Domestic Partner Coverage

The Internal Revenue Service prohibits pre-tax contributions to be made on behalf of dependents who do not meet the Internal Revenue Code Section 152 definition of a dependent. In most cases, same-sex and opposite-sex domestic partners do not meet this definition. If your domestic partner does qualify as a federal tax dependent for health coverage purposes in the current tax year, you will not experience these tax implications. You can verify this status by completing the form contained within the Domestic Partner Registration Packet.

The cost to add the domestic partner is paid on an after-tax basis and is considered imputed income to the employee at the fair market value of the coverage. That value is derived from the COBRA rates (the full cost of the plan minus the 2% administrative fee). The additional cost of adding your domestic partner to your coverage will be noted as additional reported taxable income on your pay stub.
The Aetna Medical Plan, a Health Maintenance Organization (HMO), provides a full range of healthcare services at little to no charge beyond the monthly premium. Plan features include:

- No deductible or co-insurance
- No office visit copayments
- Does not require selection of a primary care physician
- No services covered outside of the network (except true emergency services)
- Allows self-referral to participating network specialists (in some circumstances, a referral is required)
- Prescription coverage is provided; mandatory generics apply

A list of affiliated health care providers is available by contacting Aetna at 800-835-8742 or by visiting Aetna’s website at www.aetna.com/docfind:

- Enter your search criteria;
- When prompted to Select a Plan, choose “Aetna Select (Open Access)” under “Aetna Open Access Plans.”

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<thead>
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<th>Aetna In-Network</th>
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<tr>
<td>Aetna Group Number</td>
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<tr>
<td>Deductible and Coinsurance</td>
<td>None</td>
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<tr>
<td>Office Visit Co-Payments</td>
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| Preventive Care/Physicals | Covered in full when received from a network provider, per the Aetna
| Emergency Room Co-Payment | $25 |
| Prescription Drugs | Covered in full for a 30-day retail supply or a 90-day mail order supply after a $5 co-pay for formulary/generic, including diabetic supplies Mandatory generic applies Specialty drugs must be filled at Aetna Specialty Pharmacy |
| Out-of-Pocket Maximum | $6,350 Individual/$12,700 Family |
Carnegie Mellon helps you provide financial protection to your survivors in the event of your death by providing basic life insurance, as well as the opportunity to purchase additional coverage at group rates.

Carnegie Mellon automatically provides (at no charge to you) basic life insurance equal to $12,000, whichever is greater.

You may also choose to carry optional coverage. The level of coverage available to you is based on your age and salary (detailed in the chart below). The cost of optional coverage is listed in the chart to the right. For your convenience, optional life insurance enrollment elections are part of the Benefits Enrollment Form. If you would like to elect or de-enroll from optional life insurance coverage, you may do so on the enclosed form.

Regardless of when life insurance payouts may occur, they will be based upon your annual straight-time salary effective July 1, 2020.

LEVEL OF OPTIONAL COVERAGE AVAILABLE
ACCORDING TO YOUR AGE AND SALARY

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<th>To 24</th>
<th>25–34</th>
<th>30–39</th>
<th>40–44</th>
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OPTIONAL LIFE INSURANCE

Carnegie Mellon automatically provides (at no charge to you) basic life insurance equal to $12,000, whichever is greater.

Age                  | Rates/$1,000/Month
Under 30             | $0.039
30–34                | $0.049
35–39                | $0.053
40–44                | $0.062
45–49                | $0.072
50–54                | $0.122
55–59                | $0.182
60–64                | $0.302
65–69                | $0.515
70 and over          | $1.043

Optional Life Insurance
Employee Contribution

Regardless of when life insurance payouts may occur, they will be based upon your annual straight-time salary effective July 1, 2020.
Carnegie Mellon University does not discriminate in admission, employment, or administration of its programs or activities on the basis of race, color, national origin, sex, handicap or disability, age, sexual orientation, gender identity, religion, creed, ancestry, belief, veteran status, or genetic information. Furthermore, Carnegie Mellon University does not discriminate and is required not to discriminate in violation of federal, state, or local laws or executive orders.

Inquiries concerning the application of and compliance with this statement should be directed to the university ombudsman, Carnegie Mellon University, 5000 Forbes Avenue, Pittsburgh, PA 15213, telephone 412-268-1018.


Carnegie Mellon University
Human Resources