

SMART
BENEFITS

UNIVERSITY OF THE
PACIFIC

Highlights for 2010



Open Enrollment
2010

November 2 - December 2

Dear Faculty and Staff:

At a time when healthcare is changing all around us, I am pleased to inform you that Pacific's health and welfare benefits will continue without any significant modifications for 2010.

Highlights of the 2010 health and welfare plans include:

- No large changes to benefits under any of our medical plans
- Improved dental benefits for diagnostic and preventive services
- Reductions in employee contributions to the Anthem Blue Cross HMO plan
- No change in employee contributions to the Kaiser Permanente HMO plan
- Increased employee contributions for the Anthem Blue Cross POS plan

The increase in contributions for POS plan participants is in step with overall actual costs for this plan, and with increases in overall rates for the POS.

We are proud that we are able to maintain this program with so few changes and with such low costs to employees. This has been accomplished through careful review, and by holding to solid principles of long term strategy to continue to provide you and your family with a stable benefits program.

An important improvement is being made to our dental plan this year. When you use Delta Dental PPO network providers, your claims expense for diagnostic and preventive procedures will not count towards your annual \$1500 maximum benefit. In effect, the benefit amount you can receive in a calendar year has been increased.

You will find additional details about our updated health and welfare programs on Pacific's Smart Benefits website: www.mypacific.myusi.com or by attending one of the upcoming benefit fairs. Pacific's Smart Benefits website user ID is mypacific, and the password is benefits. On this website, you can review the 2010 Smart Benefits Insider, an additional resource which provides detailed information about the benefits and services that are available to you and your family, and outlines changes being made for 2010.

Each year, you must make important decisions during open enrollment. I encourage you to take the time to review the available programs and how they best serve your needs by using the resources that have been provided. By doing so, you will gain a greater understanding of the options at your disposal even if you do not plan on making changes to your current elections. Remember participation in the Flexible Spending accounts must be renewed each year by completing an open enrollment form.

I am confident that, once you have reviewed your options, you will find Pacific continues to offer you and your family an excellent benefit program that is a significant addition to your total compensation as an employee.

Thank you for your continued support.



Jane Lewis
Assistant Vice President, Human Resources
University of the Pacific

Pacific Celebrate Your 2010 Benefits

The 2010 Smart Benefit Program Highlights include:

Pacific continues to offer employees three medical plans to choose from:

- Kaiser HMO**
- Anthem Blue Cross HMO**
- Anthem Blue Cross POS**

Medical Plan Review:

Kaiser HMO

- Office Visit**
Remains at \$20 copayment
- Prescription Drugs**
Remains at \$10 generic and \$30 Brand Name

Anthem Blue Cross HMO

- Office Visit**
Remains at \$20 copayment

Anthem Blue Cross Point of Service POS

Tier One (HMO style)

- Office Visit**
Remains at \$20 copayment

Tier Two (PPO In-Network)

- Office Visit**
Remains at \$30
- Deductible**
Remains at \$300 and 80/20 plan

Tier Three (PPO Out-of-Network)

- Deductible**
Remains at \$300 and 70/30 plan

All Anthem Blue Cross Plans:

Prescription Drugs

- Change**
Increase 60-day to 90-day mail order amount dispensed with no copay increase
- Remains**
 - \$15 generic
 - \$25 Brand Name (Formulary)
 - \$45 Brand Name (Non-Formulary)
 - \$45 "Compound" drugs
 - 20% copay up to \$100
Self-administered injectable drugs, except insulin
 - Specialty Pharmacy Program

Vision Service Plan

- No changes to current plan design**

Delta Dental

PPO plan.

- Change**
Increase in benefit amount when using Delta PPO Dentist for diagnostic and preventive services
- No Change to Coinsurance Levels**
 - Preventive - 100%
 - Basic Restorative - 90%

Premiums

Your 2010 payroll deductions per pay period are below.

Pacific will continue to apply the "Working Spouse Rate Option"

Please Note: Employees covering their Spouse/Domestic Partner must check the following information to determine their contribution:

- Option 1: Employee's Spouse/Domestic Partner does not have other coverage available.
- Option 2: Employee's Spouse/Domestic Partner is eligible to participate in his/her own employer's medical plan but waives coverage in his/her employer's medical plan.

Notes

- If your situation changes regarding a Spouse/Domestic Partner, it is your responsibility to contact Human Resources and submit an enrollment change form so that the correct payroll deductions can be applied.**
- If both you and your Spouse/Domestic Partner work for Pacific and you are enrolled together under the medical plan, then Option 1 payroll deductions will apply.**
- If you are covering a child or children under the medical plan and your Spouse/Domestic Partner is not enrolled, then Option 1 payroll deductions will apply.**

Plan Coverage	Full-Time Employee		Part-Time Employee	
	Option 1	Option 2	Option 1	Option 2
Anthem Blue Cross HMO				
Employee Only	\$ 38	\$ 38	\$ 78	\$ 78
Employee + One	\$ 78	\$ 98	\$ 163	\$ 206
Employee + Family	\$ 111	\$ 128	\$ 232	\$ 267
Anthem Blue Cross POS				
Employee Only	\$ 79	\$ 79	\$ 141	\$ 141
Employee + One	\$ 167	\$ 211	\$ 293	\$ 369
Employee + Family	\$ 239	\$ 275	\$ 420	\$ 484
Kaiser HMO				
Employee Only	\$ 45	\$ 45	\$ 86	\$ 86
Employee + One	\$ 95	\$ 120	\$ 182	\$ 230
Employee + Family	\$ 136	\$ 156	\$ 261	\$ 301
Delta Dental				
Employee Only	\$ 9		\$ 12	
Employee + One	\$ 16		\$ 22	
Employee + Family	\$ 22		\$ 29	

- Major Services - 60%
- Deductible remains at \$50
- Annual limit remains at \$1500
- Orthodontics - no change**

Flex Plans - (PreTax)

PayFlex with Flex Debit Card feature

Flexible Spending Accounts (FSA)

- Health Care Flexible Spending Account annual maximum still \$5,000
- Dependent Care Flexible Spending Account annual maximum still \$5,000

Transportation Management Program (TMP)

- Mass Transit Account monthly maximum is \$230; Parking Spending Account monthly maximum is \$230.

Long Term Disability

- No change in plan design**

Employee Assistance Program

Horizon Behavioral Services

- No change in plan design**

Basic Life & AD&D Insurance

- No change in plan design**

Voluntary Life & AD&D Insurance

- No change in plan design or rates**

MEDEX Travel Assist

- No change in plan design or rates**

Mid-year coverage changes must be made within 31 days of the qualified life event by submitting a Smart Benefits enrollment/change form to Human Resources.

2010 Enrollment Steps

Taking action... online and on time.

With Pacific's Smart Benefits website, selecting your benefits is fast, easy and convenient. You will be able to become better informed to make decisions, complete your enrollment form online, print it off and submit it to HR for processing. Before you enroll, be sure to follow these simple steps:

1. **READ** through your online Smart Benefits Insider and any plan summaries.
2. **THINK** about what your needs are in relation to benefits.
3. **DECIDE** which benefits and options are right for you and your dependents.
4. **ENROLL** by completing the online Smart Benefits Enrollment Form*

Open Enrollment Deadline: December 2



Are your current benefits meeting your needs?

If the answer is "yes" there is no need to re-enroll unless you wish to participate in the Health Care and/or Dependent Care Spending Accounts for 2010 (see pages 21-24 in the Smart Benefits Insider).

Enrolling from Work or Home

Pacific is pleased to provide you an opportunity to have access to your benefits information at any time, i.e., 24 hours a day, 7 days a week, 365 days a year. Pacific's Smart Benefit website will allow you to complete a Smart Benefits Enrollment Form, examine your benefit options, find links to carriers or other plan documents, and investigate the Insider. Simply follow the steps below to gain access to Pacific's Smart Benefits information.

1. Connect to the Internet.
2. Enter the following URL in your browser's address line:
<http://www.mypacific.myusi.com>
3. Enter the User ID: mypacific
4. Enter the Password: benefits
5. Click on the "Smart Benefits" Icon at the top and/or middle of the page to access the "Smart Benefits Center"
6. Under "Take Action", click on the "Enroll in my benefit plans" link for the Smart Benefits Enrollment Form
7. You can complete your enrollment form online and print off your completed Smart Benefits Enrollment Form*
(**Note:** you cannot save your entries to this form)
8. Submit your signed Smart Benefits Enrollment Form to Human Resources.

**If you are applying for coverage for the first time for your spouse or domestic partner, attach a copy of your marriage or domestic partnership certificate. For additional life insurance amounts complete Standard's Medical History Statement and submit it with your enrollment form.*

Smart Benefits Fairs

Stockton

Thursday, November 5

DeRosa University Center
Grand Ballroom
11am-3pm

San Francisco

Friday, November 13

Executive Conference Room #104
10am-2pm

Sacramento

Wednesday, November 4

S-20
11am-2pm

OPEN ENROLLMENT IS YOUR ANNUAL OPPORTUNITY TO SELECT BENEFITS FOR THE COMING YEAR. IF YOU WANT TO MAKE CHANGES, YOU CAN DO SO BY ACCESSING PACIFIC'S SMART BENEFITS WEBSITE AT WWW.MYPACIFIC.MYUSI.COM TO OBTAIN AN ENROLLMENT FORM. IF YOU DON'T WANT TO MAKE CHANGES, YOU DON'T HAVE TO DO ANYTHING. EXCEPT: IF YOU WANT A HEALTH CARE AND/OR DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT IN 2010, YOU MUST ENROLL DURING OPEN ENROLLMENT.