Answers to your questions about benefits

What changes is the University making to the employee benefits program?

- The University has contracted with Apex Benefits Services, making use of SummaCare’s PPO Nationwide network (commonly known as “SummaCare”) to serve as the sole third party administrator for employee medical insurance.
- SummaCare will be responsible for issuing medical insurance identification cards, adjudicating claims, customer service, processing appeals, and negotiating discounts with area facilities and medical professionals.
- The plan design (co-pays, deductibles, etc.) overall is better than the existing Medical Mutual of Ohio PPO plan.
- Medical Mutual of Ohio, Kaiser Permanente, and Hometown plans will not be available during this year’s open enrollment. By having a single plan administrator (SummaCare), we gain better pricing. We still expect our rates to increase, but the rate of increase should be less than had we continued with four plan administrators.

In the past, SummaCare’s network did not provide access to Akron General Health System (AGHS) facilities. Will employees have access to Akron General Health Systems, and specifically, Akron General Medical Center (AGMC)?

- SummaCare and Akron General Health System made arrangements to allow UA SummaCare participants in-network access to Akron General Health Systems and many AGHS faculties.

What area hospitals/facilities will employees and their families have in-network access to?

- Akron General Medical Center
- Akron Children’s Hospital
- Cleveland Clinic
- Crystal Clinic Orthopaedic Center
- Dunlap Community Hospital (Orrville)
- Mercy Medical Center (Canton)
- MetroHealth System
- Summa Health System
- University Hospital
- Wooster Community Hospital

Are there any notable area hospitals/facilities employee won’t have in-network access to?

- Aultman Hospital in Canton. Note that employees may still use Aultman Hospital if they choose, but it will result in higher out-of-pocket costs for the employee.

When can employees search SummaCare’s provider directory?

- SummaCare is finalizing the network provider directory and it will available November 1, 2010.
- Employees can review an un-official listing by searching the SummaCare PPO network on SummaCare’s Provider Directory Search page. http://summacare.arvatocim.com
• Note that Akron General Medical Center facilities will only appear in the university’s official directory available after November 1.

Is this the same SummaCare network and plan design that employee had in the past?

• No. In the past, the university offered a SummaCare HMO with restricted access to select Northeast Ohio hospitals and physicians.
• In the PPO model, employees will have access to nearly all major area hospitals and physicians. Human Resources anticipates less than 10% of employees will have to change physicians since the SummaCare Nationwide PPO network provides access to most area hospitals.

I thought SummaCare’s hospital network was limited to Northeast Ohio. What happens when I need to use my insurance outside of Northeast Ohio?

• The university is using SummaCare’s Nationwide PPO network and not the restricted HMO network.
• You will have access to a nationwide network of hospitals and will not be limited to Northeast Ohio facilities.
• SummaCare’s PPO uses a nationwide network called “PHCS MultiPlan.” The PHCS MultiPlan is the a very similar nationwide network for out of state access that Medical Mutual of Ohio subscribers access presently.

Do these changes apply to AAUP-Akron represented faculty?

• The University is presently negotiating benefits in good-faith with the American Association of University Professors (AAUP), the labor union that represents a portion of University faculty. Once the contract is ratified by union members, communication will be sent directly to AAUP-represented faculty.

What will happen to individuals who do need to change hospital or physicians and are in the middle of a medical treatment cycle?

• We anticipate less than 10% of employees will have to change doctors or hospitals.
• Plans are in place to allow for 90-day transition-of-care period.
• Employees can contact SummaCare at (800)753-8429 after November 1 for more information.

What is the cost for medical insurance to employees?

• The university is continuing the current cost sharing arrangement, with the university paying 85% of the medical insurance costs; employees will pay the remaining 15% for the PPO 90% Gold plan.
  o However, employee contributions will no longer be based on a percentage of employee’s salary.
  o Employee contribution will now be broken into three salary brackets for the PPO Gold 90% plan.
  o PPO Blue 80% employee contributions will be 5% of premium and not broken into salary brackets.
- The university contributes approximately the same amount whether employees choose the PPO 90% or the PPO 80% plan

When I can enroll my child on the university’s health insurance plans?

- A special open enrollment period will be conducted for newly eligible children beginning October 15.
- Employees may either complete a paper enrollment form for the child, or they may log into their Zipline account during regular open enrollment (starting November 1) and enroll the child online.
- For more information, contact the Office of Benefits Administration at 330-972-7092.