Welcome Message from Susan McGarry Basso, AVP for HR

Open Enrollment is officially here.

As always, Seton Hall University remains committed to providing a total compensation package that enables us to attract and retain highly skilled and talented faculty members and employees. A total compensation package includes an effective salary administration program and a comprehensive benefits plan.

Effective January 1, 2009, medical and dental coverage will continue to be provided by CIGNA Health-care and we will continue to offer three plan types to meet the different needs of our employees. Due to very high utilization, our overall premium increase on the medical and dental plans this year was 18.5%, which was higher than the national trend. However, this year, the University is committed to absorbing the additional premium costs to employees as part of operations.

This decision was reached with the acknowledgment that healthcare costs continue to rise at the fastest rate in history. Our struggle to control these costs in the future has become a strategic priority, because we understand how important healthcare benefits are to you and your families.

One way to control these spiraling costs is through an employer-sponsored wellness program. This is an investment we can make that will provide both current and long-term benefits. Workplace wellness is “an organized program in the worksite that is intended to assist employees and their family members in making voluntary behavior changes which reduce their health and injury risks, improve their health consumer skills, and enhance their individual productivity and well-being.”

Hopefully, through wellness education and campus-wide programs we can lead our community into a better living and working situation and empower and encourage you to new levels of personal and professional fulfillment.

Effective February 2009, the Department of Human Resources and a University-wide Wellness Committee (to be established) will be kicking off a major University wellness initiative. The key objectives of our program will be to:

♦ Create a culture of health consistent with our mission, vision, and values. (Enriching the mind, the heart and the spirit)
♦ Improve health status of Seton Hall employees to create a healthier more productive workforce.
♦ Create leadership and support for employee health.
♦ Help employees appreciate the value of healthy living.
♦ Raise awareness of key health topics and risks.
♦ Communicate and promote wellness programs and offerings.

Additionally, to ensure that everyone can fully understand and appreciate the total financial investment the University makes towards your health and welfare, income protection, retirement and work/life programs, you will be receiving a personalized Seton Hall Total Compensation Statement. The first of these statements will be mailed to you at calendar year end and will be provided electronically to you annually thereafter.

We look forward to sharing more detailed information as these programs and initiatives unfold.

1 Chapman, Planning Wellness, Chapman Institute, 2007, p. 213.
Banner Employee Self-Service for Open Enrollment

The successful implementation of the Banner HR/Payroll module has given each employee convenient and completely secure access to their personal and employee-related information 24-hours a day, seven days a week.

This year, we are pleased to announce that the Open Enrollment process is now **PAPERLESS**! All transactions will be managed through the Banner Self-Service portal.

During the Open Enrollment period faculty, administrators and non-union staff employees may:

* Add or Change Medical Plans
* Add or Change Dental Plans
* Add or remove dependents from coverage
* Select Medical Waiver Option
* Enroll or re-enroll in a Flexible Spending Account for Dependent Care Expenses or Health Care Expenses

Staff employees under the collective bargaining agreement between the University and OPEIU Local 153 may:

* Select Medical Waiver Option
* Add Medical plan from Local 153 Health Fund Plan
* Enroll or re-enroll in a Flexible Spending Account for Dependent Care Expenses or Health Care Expenses

Those staff union employees who are enrolling or waiving the Local 153 Health Fund Plan must participate in the University’s Open Enrollment process. The Local 153 Health Fund will provide additional enrollment forms and instructions to their members during the month of December 2008.

**Banner Self Service Tips**

Banner Self Service will not permit dual enrollment in a health or dental plan. For example, an employee cannot select Network POS and Open Access Plus. To change plans for 2009, you must first end the current plan and then select a new plan.

Banner Self Service does not collect primary care physician (PCP) information. Please contact CIGNA to designate or update PCP as necessary.

**Medical Waiver Process Streamlined**

The Medical Waiver option provides a payment of up to $2,000 to those employees who do not enroll in a University sponsored health insurance plan.

This Open Enrollment period brings a major revision to the Medical Waiver option:

* Employees no longer need to supply proof of other health insurance coverage to select this option.

It is the responsibility of each employee selecting the Medical Waiver option to ensure that their other health insurance coverage is active and will provide for their health care needs in 2009.

The Medical Waiver payments will continue in equal installments during the year providing the employee is:

* Actively employed
* Benefit eligible
* Covered by other health insurance

**Banner Self Service Tips**

Employees who opted out of health insurance in 2008 will see the Medical Waiver option in Banner Self Service. To continue the Medical Waiver in 2009, select this option from the Open Enrollment Group—Health. This Group includes health, dental and Medical Waiver options.

Banner Self Service will not permit a dual election. An employee may not have the Medical Waiver and a University health plan.

Any employee who had the Medical Waiver in 2008 and wants to enroll in a University health plan for 2009 must first end the Medical Waiver option. Please refer to the Banner Self Service Open Enrollment Instructions posted on the HR web page for more details.
Dependent Coverage

The University medical and dental plans permit coverage for spouses, civil union partners and dependent children. Dependent children may continue coverage through the end of calendar year in which age 23 is reached if:

* Child is unmarried,
* Resides with parent/member
* Is dependent upon parent/member for support

Dependent children who reached age 23 in 2008 will cease to qualify for coverage as of December 31, 2008. Please contact HR to request a COBRA Qualifying Event letter to review continuation options as necessary.

During the Open Enrollment period, each employee with dependent coverage should review and update Dependent data, as necessary, to complete the online Open Enrollment process. It is important to include date of birth and Social Security number for each dependent.

Banner Self Service Tips

For security purposes, Banner Self Service will not permit an employee to update certain fields if their dependent also has a SHU ID number due to student status or prior employment at SHU.

Dependent coverage ending? Remember to enter coverage end dates on the Banner Self Service -Dependent link.

Adding dependent to the health or dental plans for 2009? First select a plan and coverage level. From the Dependent Link select Add a New Person and provide dependent demographic information. Next, step, assign Benefit Coverage to the newly eligible dependent by clicking on name, enter begin date (01/01/2009), click on the Choose Benefit box, then finalize by clicking the Choose or Update button.

Flexible Spending Accounts

All employees who would like to establish a Flexible Spending Account (FSA) for 2009 must make the appropriate election via Banner Self Service during the Open Enrollment period.

The Flexible Health Reimbursement Account allows employees to use pre-tax dollars to pay for unreimbursed medical, dental, prescription and vision expenses not covered by an insurance plan. Eligible expenses include those incurred by the employee, spouse and dependent children.

The Flexible Dependent Care Account allows employees to use pre-ta dollars to pay for qualified expenses such as day care and after-school care programs. The IRS permits this type of account to cover expenses of children up to age 13.

It is important to note that deposits to these accounts are subject to forfeiture if eligible expenses are not incurred by December 31, 2009 and/or not claimed by the 90 day run-out period.

Please visit www.conexis.org for additional information

Banner Self Service Tips

Banner Self Service Flexible Spending Group requires two amounts:

* Employee Per Pay Amount
* Annual Goal Amount

To calculate your employee per pay amount, consider the Annual Goal Amount / # of pays. For example:

Mark wants to contribute $2000 to an account to cover his health related expenses in 2009. He is paid 12 times per year.

$2000/12 = $166.66

Mark’s Employee Per Pay Amount is $166.66, and his Annual Goal Amount is $2,000.

HR will perform audits during to verify employee amounts agree with number of pay cycles and to ensure the annual goal amount does not exceed stated maximum. HR will contact any employee with an audit discrepancy.

2009 Maximums

Health Account = $3,500
Dependent Care Account = $5,000
Commuter Benefit and Parking Reimbursement Accounts

Commuter Benefit

How the Program Works

With the CONEXIS transportation order system, you place your order for a monthly bus or rail pass through the CONEXIS web site. The monthly order period typically ends on the tenth day of the month before the transit pass will be used. For example, you will order your January 2009 monthly pass by December 10. You will receive an e-mail confirmation of order. The order is processed and the transit pass is mailed to your home.

This process meets the IRS Section 132 requirements and eliminates the need for you to keep up with receipts and submit reimbursement forms.

CONEXIS will provide HR with a report of all employee transit orders. The cost of your order will be collected by a pre-tax payroll deduction from your paycheck.

Flexible Parking Reimbursement Accounts

Employees may establish a pre-tax account for eligible work-related parking expenses.

The IRS typically announces the monthly maximums permitted for Parking Reimbursement Accounts in late December. For 2008, the monthly maximum permitted is $215.

Banner Self Service Tips

Banner Self Service Flexible Spending Group includes an option for Parking Reimbursement Accounts. To enroll or re-enroll in a Parking Reimbursement Account for 2009 select this account. Enter the Employee per Pay Amount and Annual Goal Amount. This account is limited to a maximum monthly contribution.

Example: Robin pays $200 per month to park in the Kinney Lot near Seton Hall Law School. She is paid 26 times per year.

$200 * 12 = $2,400 / 26 = $92.30 per month

Robin’s Employee Per Pay Amount is $92.30, and her Annual Goal Amount is $2,400.

HR will perform audits during to verify employee amounts agree with number of pay cycles and to ensure the annual goal amount does not exceed stated maximum. HR will contact any employee with an audit discrepancy.
Supplemental Life Insurance Enrollment Offered

Hartford Life Insurance Company has extended a special opportunity for eligible employees to enroll in the voluntary Supplemental Life Insurance plan effective January 1, 2009. An employee may enroll in life insurance coverage that is equal to 1, 2 or 3 times annual salary, up to a maximum coverage amount of $200,000. Life insurance coverage of $5,000 is also available to spouses, civil union partners and dependent children.

Hartford will mail a personalized enrollment form to home address of eligible employees during the Open Enrollment period. This form will include the cost associated with coverage. A short health questionnaire must also be completed to be considered for this coverage. Banner Self Service could not accommodate this function, as a result, paper enrollment forms will be used.

Please bring your personalized enrollment form to an Open Enrollment Session for any questions.

Completed enrollment forms must be received in the Department of Human Resources no later than Friday, November 21, 2008.

Open Enrollment Sessions

The Department of Human Resources will host a series of meetings to provide "hands on" assistance in computer labs for those who require assistance completing the Banner Self Service Open Enrollment online process.

The Benefits Specialist will also be available to answer questions on the benefit programs sponsored by the University.

All sessions begin at 10:00 am and end at 1:00 pm.

* Wednesday, November 5  ITV Room—Walsh Library
* Thursday, November 6  3rd Floor Computer Lab—Law School
* Tuesday, November 11  ITV Room—Walsh Library
* Thursday, November 13  3rd Floor Computer Lab—Law School
* Monday, November 17  ITV Room—Walsh Library

Open Enrollment Period  10/31/08 through 11/21/08

During the Open Enrollment period you may:

- Change or enroll in a medical plan
- Change or enroll in a dental plan
- Add or remove dependents
- Waive Medical coverage and receive up to a $2,000 payment
- Enroll or re-enroll in the Flexible Spending Accounts

All transactions must be completed through Banner Self Service Open Enrollment function by Friday, November 21, 2008 at 11:59 pm
Benefits Philosophy

Seton Hall University is committed to providing a total compensation package that enables the University to attract and retain highly skilled and talented employees. A competitive total compensation package includes an effective salary administration program and a comprehensive benefits plan.

With health care and employee benefits costs rising steadily, finding and sustaining a competitive and balanced benefits program has become increasingly important. The program’s design, in support of the Seton Hall University mission, incorporates the following statements and goals, values, and beliefs, and will:

* Support the recruitment and retention of excellent employees in an evolving environment.

* Provide a comprehensive, competitive and flexible range of benefit plans that are consistent with current best-practices of benefit designs to provide for the unique needs of its members.

* Provide high quality benefit plans that support the overall health of employees, provide protection for their families, encourage career growth through educational opportunities and professional development and encourage savings for future needs including retirement.

* Establish a comprehensive benefits communication strategy that begins with the enrollment process and continues throughout the employment life cycle.

* Offer access to a wide suite of benefit and health-related communications to educate members, raise cost awareness and promote consumer accountability.

* Ensure employees fully understand and appreciate the total value of benefits and insurance provided by the University.

* Afford fair, consistent, and non-discriminatory plan design and application, while recognizing the importance of maintaining flexibility to quickly react to changes in a highly competitive environment.


* Demonstrate fiscal responsibility by providing the greatest value at a reasonable cost.