HOWARD UNIVERSITY
HEALTHCARE PLAN
FREQUENTLY ASKED QUESTIONS (FAQs)

1. What are the major changes to the health care program?
   There will be a transition year July 1, 2010 to June 30, 2011 for the health care benefit program. During that year, faculty and staff may continue their enrollment in CareFirst for medical coverage. A new carrier, CIGNA, will provide faculty and staff another option for medical care coverage. CIGNA will be the sole provider of dental, vision and prescription coverage for both CareFirst and CIGNA enrollees.

2. I know that election of benefits and carriers are made during Open Enrollment. When is Open Enrollment and how will I enroll?
   Open Enrollment will occur June 1 through June 30, 2010. University faculty and staff will enroll online in PeopleSoft.

3. I do not want to change any of my health benefit elections. Am I required to enroll during the Open Enrollment period?
   Yes. Everyone is required to enroll, even if you are currently enrolled. No carryover of enrollment elections will apply this year, so you MUST enroll during the Open Enrollment period.

4. If I continue with CareFirst, must I enroll with CIGNA to continue my dental, vision, or prescription coverage?
   - Enrollment in either the CareFirst or CIGNA medical plan provides enrollment in the CIGNA vision and prescription plans.
   - In you wish to continue dental coverage; you must enroll in a CIGNA dental plan

5. How will medical identification cards be issued?
   CareFirst participants will receive two ID cards, one from CareFirst for medical and one from CIGNA for dental, vision, and prescriptions. CIGNA participants will receive a single card for all coverage.

6. When will medical cards be issued?
   If you enroll on or before June 16, you will receive your medical card in the mail by July 1 at the home address recorded for you in PeopleSoft. If you submit your election between June 17 and June 23, you can go online to CareFirst-My Account (www.carefirst.com) and CIGNA (www.cigna.com) and print out a temporary card. Medical cards for elections submitted after June 23 will be mailed to your home address after July 1.

7. What happens to the health benefits program after the transition year of July 1, 2010 to June 30, 2011?
   Beginning July 1, 2011 and continuing for at least the next two years, CIGNA will be the sole provider of medical, dental, vision and prescription services.
8. I want to remain with the Howard University Hospital doctors I now have. Can I do that if I change to CIGNA?
Most Howard University Hospital physicians are in the CIGNA national network.

9. I want to remain with the doctors I now have with CareFirst. They are not associated with Howard University. Can I do that if I change to CIGNA?
It is highly likely that you can keep the doctors you have. Our analysis of CareFirst physicians currently used by employees reveals that most are included in the CIGNA network. CIGNA has also offered to bring into their network any CareFirst physician providing treatment now to faculty and staff.

10. Does CIGNA have plans that are comparable to the CareFirst BlueChoice HMO, BlueChoice Opt-Out (POS) and BlueChoice Preferred PPO?
Yes. CIGNA provides three plan options that are comparable to the CareFirst plans. However, under CIGNA, you will be able to use the same providers in their nationwide Open Access Plus network no matter which plan option you choose. Also, you will not need to select a Primary Care Physician in any of the CIGNA plans. You can seek care from any specialist without a referral.

11. Is there a difference in coverage and cost between CareFirst and CIGNA?
Yes. Review the Summary of Healthcare Benefits and the Rate Changes for comparisons.

12. When will I receive the Summary of Healthcare Benefits and Rate Changes?
Both will be included in your Open Enrollment materials with other helpful information to guide you through Open Enrollment. Open Enrollment materials will be mailed April 17 to your home address recorded in PeopleSoft.

13. Will CIGNA honor prior authorizations from CareFirst?
Yes. The goal is seamless coverage for enrollees who had a prior treatment authorization with a provider that accepts CareFirst insurance.

14. If I am in the middle of a treatment authorized by CareFirst that will not be completed by June 30, will I be able to enroll in CIGNA and have this treatment continued and covered?
Yes. CIGNA transition information will be included in the Open Enrollment materials that will be mailed to the home address recorded in PeopleSoft.

15. I am currently in the CareFirst HMO program and my dependent son is attending college outside of the Washington D.C. metropolitan HMO Network. In order to ensure medical coverage for my son, I enrolled in the CareFirst HMO Away From Home Care Program. Does CIGNA provide a comparable program?
CIGNA does not require enrollment in a special program. The CIGNA plan uses a nationwide network such that coverage exists anywhere within the fifty states.
16. Will each of the carriers provide domestic partner coverage?
   The University follows DC law. Each carrier will provide coverage for same-sex married partners. Proof of marriage is required for all married couples.

17. It takes too long to get a referral for a specialist. Can we expect any changes in the referral process after July 1?
   The CIGNA plan does not require referrals to arrange an appointment with a specialist. If you retain your coverage under the Care First Blue Choice HMO or POS plan, you must continue to elect a Primary Care Physician who will refer you to a specialist.

18. What changes will I see under the prescription drug program?
   The prescription drug program will be administered by CIGNA. The co-pays will remain the same for 2010-2011. If you had a prior authorization, including refills, with Express-Scripts that information will be transferred to CIGNA.

19. Will there be any changes to the Vision Plan?
   Yes. CIGNA will be the sole provider of Vision coverage effective July 1, 2010.

20. How can I get assistance to:

   • compare CareFirst medical plans to CIGNA medical plans
   • compare Delta Dental plans to the CIGNA dental plans

   Between April 19 and June 30, you can call the HU Call Center at 1-888-688-0680 or you can Email questions to www.HUBenefits@airmi.com.

   Beginning July 1, you can call the CareFirst and CIGNA customer service numbers reserved for Howard University faculty and staff twenty-four hours a day.

   The CareFirst telephone number is 1-800-296-0724.
   The CIGNA telephone number is 1-800-233-4076.

21. Will my personal questions to or responses from a Call Center be shared with staff at the University?
   No. Your questions and answers will be treated confidentially. The Call Center is an independent support resource that will provide confidential assistance to you.

22. Are there any pre-tax benefits being offered to employees?
   Yes. Medical and dental premiums are paid on a pre-tax basis. In addition, the contributions that you make for coverage under the Flexible Spending Accounts (FSA) for non-reimbursed medical expenses and dependent care child care, commuter benefit plan; hospital protection, accident, cancer and specified health event protection plans on a pre-tax basis.

23. What is a Flexible Spending Account?
   A flexible spending account will allow employees to set aside payroll earnings on a pretax basis to pay for qualified healthcare and dependent care expenses. The money deducted from an employee’s
pay for a Flexible Spending Account will not be subject to payroll taxes; resulting in the reduction of taxable income. Please note that this benefit has been over-looked by many in the past. You are encouraged to consider this benefit and sign up for it during Open Enrollment if it meets the needs of you and your family.

24. Will there be any changes to the FSAs?
Yes, beginning July 1, 2010, CIGNA will be the sole flexible spending account administrator.

25. Where do I file existing Flexible Spending Account claims?
Any claims that you have under the flexible spending health care and or dependent care account that were incurred through June 30, 2010 will be handled by CONEXIS. Remember, you have until September 30, 2010 to file these claims with CONEXIS. Claim forms are available on the CONEXIS website (www.conexis.com).

26. Are Wellness programs included in the healthcare plans?
Yes. CareFirst and CIGNA offer services that provide a wide range of information that you can assess online. Both plans offer discounts for weight management and nutrition (Weight Watchers and Jenny Craig), health and fitness club memberships, health assessments and tracking tools and tutorials.

27. I understand that there may be new non-health benefits beginning July 1, 2010. Please explain.
The University has arranged for a variety of discounts that will be paid for by employees who choose to use them. They include greatly discounted auto, homeowners and renters insurance, legal services, and long-term care.

28. Under the recently passed Healthcare Reform, parents will be able to cover dependent children under their medical and dental plans up to age 26. Will I be able to do this under the Howard University and Hospital medical and dental plans?
Yes. Effective July 1, 2010, employees will be able to cover unmarried dependent adult children until age 26. Certification of dependent status will be required.

29. Does CIGNA have plans that are comparable to Delta Dental Preferred and Delta Dental Premier?
Yes. CIGNA provides two plan options that are comparable to the Delta Dental plans.

30. I want to remain with the Howard dentist I now have. Can I do that if I change to CIGNA?
Yes. Dentists in the Howard University Hospital Dental Suite and School of Dentistry are in the CIGNA national network.

31. If I am in the middle of a dental procedure under Delta Dental that will not be completed by June 30, will I be able to enroll in CIGNA and have this procedure continued and covered?
Yes. CIGNA has a special team devoted to assisting plan members with transition assistance. If you or a covered dependent is currently undergoing a dental procedure that will not be completed by June 30, you will be able to contact a CIGNA Transition Team Member at a number provided in the
enrollment package.

32. Will I be able to access all referenced materials at the Office of Talent Management website? Yes. The information is available at www.hr.howard.edu.