

# COLUMBIA UNIVERSITY

IN THE CITY OF NEW YORK

HUMAN RESOURCES

November 2009

Dear Colleague:

We are writing to let you know that if you would like to change your medical or dental option for yourself (and your eligible dependents) for 2010, you may do so at this time.

Enclosed please find a Medical Plan Comparison Chart with information regarding medical options available for January 1, 2010 and the rates for 2010.

## **Important Changes to the Medical Plans effective January 01, 2010:**

- **Two New POS Medical Plans:** Healthcare costs are increasing rapidly and outpacing all other costs. Columbia University is introducing two new medical plans that will help provide affordable options to participants. Please refer to the Medical Plan Comparison Chart included in this package.
- **New Copays For All POS and HMO Plans:** The copay for office visits is increasing from \$15 to \$20. The copay for Emergency Room visits is increasing from \$50 to \$100. Preventive care (annual physicals, children's check-ups, etc.) is still covered at 100% with no copay.
- **Inpatient Hospital Co-pay for CIGNA and UHC POS 100:** The new copay is \$250 per hospital admission.
- Medical and dental rates are located at:  
[www.hr.columbia.edu/hr/benefits/postdoc/postdoc/rates2009/index.html](http://www.hr.columbia.edu/hr/benefits/postdoc/postdoc/rates2009/index.html).

## **Dependent Social Security Number**

Recent Federal legislation requires that each family member covered under a medical plan has a Social Security Number for coverage to be continued.

The legislation requires group health plans to report the Social Security Numbers (SSNs) of employees' covered spouses and dependent children who are enrolled in health insurance, and providing for fines for group plans that do not comply. To meet this requirement, Columbia University must deny or cancel spouse and dependent medical, prescription, and dental coverage for any employees who do not provide valid SSNs. This policy applies to those employees with current coverage as well as any employees enrolling in coverage for the first time. Providing SSNs will protect you and the University from fines of \$1,000 per day, per person, for those without a valid SSN.

### BENEFITS

phone: (212) 851-7000 secure fax: (212) 851-7025

615 West 131<sup>st</sup> Street

Studebaker 4<sup>th</sup> Floor

Mail Code 8703

New York, NY 10027

Please note: If any portion of your insurance is paid by your department, it is considered imputed income and must be reported on a W-2.

Please contact your Departmental Administrator if you have questions about **benefits enrollment, your premium contribution amount** or if you need a new Benefits Enrollment Form for 2010.

***Please return your Benefits Enrollment Form to your Departmental Administrator by November 20, 2009.***

New member ID cards will be distributed for all medical plans: You will receive a new ID card by January 10 if you decide to continue coverage for the 2010 plan year.

If you have questions regarding your medical or dental plan benefits, please contact the HR Benefits Service Center Monday through Friday from 9:00 a.m. until 4:00 p.m. at (212) 851-7000. You may also email us at [hrbenefits@columbia.edu](mailto:hrbenefits@columbia.edu).

Sincerely,



Linda Nilsen  
Assistant Vice President  
Columbia University HR Benefits

Enclosures:  
Post Doc 10/09