

UNIVERSITY OF NOTRE DAME BENEFIT INFORMATION FOR EARLY RETIREES

Have you heard the good news?



Lower rates, healthy choices, more ways to save...

Dear Notre Dame Retiree,

As the time for Open Enrollment approaches, it is my pleasure to share the good news with you regarding our 2009 medical plans:

Lower Rates - The monthly rates for Meritain Select HMO & PPO participants will decrease.

Healthy Choices and More Ways to Save - New hearing aid and marriage counseling benefit for all plans. Increased annual visits for mental health, occupational therapy and speech therapy in the HMO plan.

Open Enrollment for Early Retirees and spouses is from November 12 through December 5, 2008. This is your annual opportunity to review your benefits to determine if you want to maintain your current elections or make changes.

If you are changing your medical/prescription plan you need to enroll by December 5 to ensure receipt of your 2009 medical insurance cards by January 1, 2009. You will continue in the same plan as 2008 if you do not enroll. You and your spouse can be covered under this plan until age 65. Further information on the plans is available in the enclosed Guidebook and on our website at www.hr.nd.edu.

It is not necessary to return a form, unless you are canceling coverage, changing plans, and/or adding or deleting dependents.

The askHR Customer Service Center team is ready to answer your questions and provide additional information throughout open enrollment. They can be reached by telephone at 574-631-5900 or by email at askhr@nd.edu.

In Notre Dame,

A handwritten signature in black ink that reads "Denise M. Murphy".

Denise M. Murphy
Director, Compensation and Benefits

MEDICAL PLAN - CHANGES FOR 2009

MERITAIN PPO

Hearing Aid Benefit *New!*

After the deductible and coinsurance have been applied/met, the plan will pay up to \$1,500 of the reasonable and customary charges for fittings, approved hearing correction devices and the first set of batteries for hearing aids every 36 months. All services must be provided by an audiologist or certified hearing aid specialist and recommended or prescribed by a physician. The Plan will not pay for over-the-counter hearing aids, repair of broken aids, lost aids, or for replacement batteries.

Marriage counseling will be covered under the mental health benefit. *New!*

MERITAIN SELECT HMO AND CHA HMO

Mental Health and Substance Abuse out-patient office visits will increase from 20 visits to 50 visits per calendar year, per member when medically necessary. This benefit will now also include marriage counseling. Please note that the annual 50 office visits allowed combines mental health, substance abuse and marriage counseling.

Occupational Therapy visits will increase from 20 visits to 50 visits per calendar year, per member when medically necessary.

Speech Therapy visits will increase from 20 visits to 50 visits per calendar year, per member when medically necessary.

Hearing Aid Benefit *New!*

The Plans will pay 100% up to \$1,500 of the reasonable and customary charges for fittings, approved hearing correction devices and the first set of batteries for hearing aids every 36 months. All services must be provided by an audiologist or certified hearing aid specialist and recommended or prescribed by a physician. The Plans will not pay for over-the-counter hearing aids, repair of broken aids, lost aids or for replacement of batteries.

2009 MONTHLY RATES FOR EARLY RETIREES

Medical	Retiree or Spouse	Retiree + Spouse
Meritain PPO	\$349.50	\$699.00
Meritain Select HMO	\$285.75	\$571.50
Meritain CHA HMO	\$354.00	\$701.25

NOTE: Rates include medical and prescription coverage

SPECIAL ENROLLMENT NOTICE

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

HIPAA NOTICE OF AVAILABILITY

The Privacy Rule under The Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires health plans to remind covered participants of the availability of the Privacy Notice and how they can obtain it.

The Notice of Privacy Practices for the University of Notre Dame's Flex Plan describes the uses and disclosures of your protected health information and your rights regarding them.

A copy of The Notice of Privacy Practices for the University of Notre Dame's Flex Plan can be obtained by:

- Visiting the Human Resources website at: <http://hr.nd.edu/benefits/privacypractices.shtml>
- Contacting the askHR customer service center at: 574-631-5900
- Email: askhr@nd.edu
- Visiting the Office of Human Resources, Grace Hall, Second Floor

WOMEN'S HEALTH & CANCER RIGHTS ACT ENROLLMENT NOTICE

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce symmetrical appearance;
- Prostheses;
- Treatment of physical complications of the mastectomy, including lymphedema

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.