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benefits that benefit you

YOUR 2011-2012 EMPLOYEE BENEFITS



Dear ASA faculty and staff,

ASA considers its employees to be its most valuable resource and is relentless at finding ways to improve the benefits to which they are entitled. I am therefore very pleased to present you with what is clearly the most comprehensive benefits program ever offered at our institution.

Aside from being comprehensive in scope, you will also find that this program allows you to customize benefits to meet your changing and growing needs. We realize that one size doesn't always fit all and have worked with our benefits administrators to put together a program that allows you the greatest flexibility. For example, you have an option for dental and vision benefits and may be entitled to credits for this purpose.

The enclosed guide will describe all the benefits offered and will explain every other important detail of this program. ASA will always be committed to providing its employees with the most comprehensive, substantial, and flexible program that will result in our ultimate objective: employee satisfaction and well-being. I am very confident that this plan, which will take effect on December 1, 2011, will serve its purpose.

Thank you and may we continue to grow with our institution.

Warm Regards,

ALEX SHCHEGOL
President

Effective December 1st, 2011

It is Open Enrollment time again, which means you have the opportunity to evaluate your benefit needs and make benefit elections for the coming year. ASA is committed to providing you with the industry-leading benefits you deserve. Although healthcare costs continue to rise each year, our company is devoted to maintaining and offering competitive benefit programs for our employees.

After our annual analysis of all alternatives, we have found that Oxford and UnitedHealthcare (UHC) continue to offer the most competitive rates, benefits and network for our medical, dental and vision plans.

flex credits

ASA will provide all eligible employees \$150 worth of Flex Credits every month. This amount can be used towards the purchase of benefit coverages offered by ASA such as the medical plan, dental plan and the vision plan.

Eligible employees can also use this amount to subsidize insurance premiums for dependent coverage.

medical plans

ASA will be offering Oxford EPO Health Plans to all eligible employees of the company. A more detailed summary of the plans are on page 3 of this brochure.

dental plan

ASA will be offering UnitedHealthcare (UHC) Dental to all eligible employees of the company. A more detailed summary of the plans are on page 4 of this brochure.

vision plan

All eligible employees of ASA will continue to have the option to purchase affordable Vision insurance. A more detailed summary of the plans are on page 5 of this brochure.

The benefit elections you make during the Open Enrollment period will remain in effect for the full plan year - through November 30, 2012. You will not be able to change your elections during the plan year unless you experience a qualified change in status as defined by federal law. Make the choices that are best for you and your family.

medical benefits

Effective December 1, 2011, our company is offering all eligible employees a choice between two Oxford EPO plans, the Liberty Plan and the Freedom Plan. If you elect medical insurance for you and your eligible dependents, you must choose one of the two plans for all members of the family.

UNDERSTANDING YOUR MEDICAL PLAN



BENEFIT	IN-NETWORK BENEFIT ONLY
Annual Deductible	Individual: None Family: None
Out of pocket Maximum	Individual: Not applicable Family: Not applicable
Primary Care Physician (PCP) Referral	Not applicable
Lifetime Maximum	Unlimited
Preventive Care	
Adult physical exams (Age 18 & Over)	No charge
Well-baby care	No charge
Immunizations	No charge
Annual GYN exam	No charge
Preventive Dental for Children (Through Age 11)	No charge
Outpatient Care	
Primary care physician office visits	\$25 copay
Specialist office visits	\$40 copay
Outpatient facility surgery	\$250 copay
Outpatient Lab & X-Ray	
Laboratory Tests, X-rays	No charge
MRIs, MRAs, PET Scan, CT Scan, Ultrasound	No charge
Inpatient Hospital Care	\$500 copay per admission
Emergency Care	
Ambulance when medically necessary	No charge
At hospital emergency room	\$100 copay, waived if admitted
Maternity Care	
Prenatal and Post-natal care	\$25 copay per initial visit only
Hospital services for mother and child	\$500 copay per admission
Mental Health	
Inpatient	\$500 copay per admission
Outpatient	\$40 copay
Durable Medical Equipment <i>(Pre-certification required for items over \$500 only)</i>	No charge, benefit of up to \$1,500 maximum per calendar year
Prescriptions	
Retail Pharmacy (30-day supply)	\$50 deductible (waived for generic) \$10 Generic, \$25 Brand, \$50 Non-Preferred
Mail Order (90-day supply)	Two times retail copay

Please note that the Freedom Network has a larger number of participating providers than the Liberty Network. Please check whether your doctor participates in the Freedom, Liberty or both networks before choosing your plan option.

which plan do I choose?

The difference between the Liberty Plan and the Freedom Plan is the network of providers. The Freedom Plan has a much larger network of providers and hospitals.

If you enroll your dependents in the ASA medical plan, your contributions towards the cost of dependent coverage will be lower if you enroll in the Liberty Plan, than if you enroll in the Freedom Plan.

Whether you choose the Liberty or the Freedom plan, as an Oxford member, you will have access to Oxford's industry leading support programs, such as:

- Oxford On-Call®, which gives Members 24/7 telephone access to healthcare guidance and referrals, when necessary.
- Access to their Complementary & Alternative Medicine (CAM) Program and preventive care programs, designed to help maximize member health and satisfaction.

how do I search for a provider?

Step 1: Go to www.oxfordhealth.com. Under *Get to know Oxford*, click on "Search for an Oxford doctor."

Step 2: Locate a physician by using one or more of the following options:

- Select criteria (location, name or Oxford Provider ID)
- Enter your search criteria (e.g. zip code, last name, or provider ID)
- Select the type of physician (Primary Care/ OBGYN or Specialist)
- You can narrow your search further by specialty type, gender, or language.

Step 3: Click the Search button.

Step 4: View your search.



MEDICAL CONTRIBUTIONS AND OXFORD CONTACTS

employee bi-weekly medical contributions

	Liberty EPO	Freedom EPO
Employee Only	\$ 0	\$ 0
Employee + 1 Dependent	\$ 255.62	\$ 271.93
Employee + 2 or more Dependents	\$ 520.27	\$ 553.47

value-added services from Oxford

Gym Reimbursement

Our medical plans help you stay in shape! As an Oxford member, you and your spouse are eligible for Gym Reimbursement through Oxford. To receive this reimbursement, you or your eligible spouse must participate in a gym and/or fitness program that promotes cardiovascular wellness, subject to Oxford's Gym Reimbursement provisions.

Oxford offers subscribers up to \$200 reimbursement per six-month period and covered spouses \$100 reimbursement per six-month period.

- **You must complete a minimum of 50 visits per six-month period to qualify for this program.**
- Provide a copy of your current gym bill, showing the monthly cost of your membership.
- Complete the Oxford Gym Reimbursement Form (please make sure a gym representative signs the form)
- Send the Gym Reimbursement Form, a copy of your current gym bill, and a copy of the gym's brochure outlining their services to:

Oxford
P.O. Box 7082
Bridgeport, CT 06601

Healthy Bonus Programs

Oxford offers access to discounts on products and to special offers that can help members stay well. These discounts include savings on weight loss programs, fitness equipment, nutrition products and publications. Please refer to the Healthy Bonus Program brochure in your Oxford Enrollment Kit for more information.

2011 open enrollment

It is especially important for you to think about the health care needs of you and your dependents during Open Enrollment. Please choose carefully to fully meet your needs and minimize your out-of-pocket expenses.

Unless you experience a qualifying event, changes in your enrollment can only be made during Open Enrollment and the medical, dental and vision elections made now will be in effect for the next 12 months.

how to contact Oxford:

website:

www.oxfordhealth.com

phone:

1-800-444-6222

8 am to 6 pm, Mon - Fri, EST.

You can also call member services at the phone number at the back of your card.

claims submission:

Oxford Claims Department

P.O. Box 7082

Bridgeport, CT 06601-7082

mail-order pharmacy service:

refill by mail:

Medco By Mail

Pharmacy Service: P.O. Box 747000

Cincinnati, OH 45274-7000

refill by phone:

1-800-473-3455

dental benefits

Dental plans are available at discounted group rates to all eligible employees of ASA. The Passive PPO dental plan with UnitedHealthcare gives you access to a national network of more than 77,000 dental providers.

DENTAL AND VISION PLANS AT-A-GLANCE

DENTAL BENEFITS	PASSIVE PPO PLAN IN-NETWORK BENEFITS	PASSIVE PPO PLAN OUT-OF-NETWORK BENEFITS
Annual Deductible	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Benefit Maximum	\$1,500 calendar year maximum	\$1,500 calendar year maximum
Preventive Services		
Visit for Oral Examination	Covered 100%, deductible not required	Covered 100%, deductible not required
Cleanings	Covered 100%, deductible not required	Covered 100%, deductible not required
Fluoride	Covered 100%, deductible not required	Covered 100%, deductible not required
Sealants	Covered 100%, deductible not required	Covered 100%, deductible not required
Bitewing X-Rays	Covered 100%, deductible not required	Covered 100%, deductible not required
Space Maintainers	Covered 100%, deductible not required	Covered 100%, deductible not required
Basic Services		
Amalgam Fillings	Covered 80%, after deductible	Covered 80%, after deductible
Stainless Steel Crowns	Covered 80%, after deductible	Covered 80%, after deductible
Uncomplicated Extraction	Covered 80%, after deductible	Covered 80%, after deductible
Major Services		
Inlays	Covered 50%, after deductible	Covered 50%, after deductible
Onlays	Covered 50%, after deductible	Covered 50%, after deductible
Crowns	Covered 50%, after deductible	Covered 50%, after deductible
Endodontics	Covered 50%, after deductible	Covered 50%, after deductible
Periodontics	Covered 50%, after deductible	Covered 50%, after deductible

Why enroll in the dental plan?

“A surprising 37% of Americans don’t know that poor oral health has been associated with serious health conditions such as stroke, heart disease and diabetes.”

-The American Dental Association

UnitedHealthcare covers dental preventive care at 100%.

how to contact UHC Dental:

website:

www.myuhcdental.com

phone:

1-877-816-3596

(8 am to 11 pm, Mon - Fri, EST)

employee bi-weekly dental contributions

	Passive PPO
Employee Only	\$ 21.16
Employee + 1 dependent	\$ 40.95
Employee + 2 or more dependents	\$ 64.84

vision benefits

Vision benefits are offered through Spectera, a UnitedHealthcare company. Spectera offers comprehensive vision benefits through a large national network of providers. You can select to use a Spectera participating provider or select an out of network facility.

VISION BENEFIT	IN-NETWORK	OUT OF NETWORK
Exam	\$15 copay	Up to a maximum reimbursement of \$40
Hardware	\$30 copay	See below
Frequency		
Exam	12 months	12 months
Lenses	12 months	12 months
Frames	12 months	12 months
Eye Exam	Covered in full after copay	Up to a maximum reimbursement of \$40
Frames	\$50 Allowance for Wholesale Frames \$130 Allowance for Retail Frames	Up to a maximum reimbursement of \$45
Lenses		
Single Vision Lenses	Covered in full after copay	Up to a maximum reimbursement of \$40
Bifocal Vision Lenses	Covered in full after copay	Up to a maximum reimbursement of \$60
Trifocal Vision Lenses	Covered in full after copay	Up to a maximum reimbursement of \$80
Lenticular Vision Lenses	Covered in full after copay	Up to a maximum reimbursement of \$80
Medically Necessary Lenses	Up to \$210 allowance	Same as In Network benefit
Elective Contact Lenses	Up to \$200 allowance (copay does not apply)	Same as In Network benefit



employee bi-weekly vision contributions

Vision Plan	
Employee Only	\$ 3.31
Employee + 1 dependent	\$ 6.40
Employee + 2 or more dependents	\$ 8.90

how to contact Spectera:

website:
www.myuhcspecialtybenefits.com

phone:
1-800-638-3120
 (8 am to 11 pm, Mon - Fri, EST)

life and disability insurance

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT



Basic Life Insurance

- Basic Life Insurance coverage provides important supplemental financial protection for your family in the event of your death. ASA provides eligible employees with Basic Life Insurance at no cost.
- All eligible employees working at least 21 hours per week are eligible for Life Insurance benefits equal to your annual basic salary up to a maximum benefit of \$100,000.
- Benefits are reduced by 35% at age 65, and by an additional 15% at age 70.
- Taxable Income: The cost of employer provided life insurance benefits in excess of \$50,000 is reportable as income each year.

Accidental Death & Dismemberment Insurance (AD&D)

- AD&D Insurance coverage provides important financial protection in the event of death, loss of hands, feet and/or vision when an employee experiences a loss within 365 days of a related accident.
- Accidental Death & Dismemberment benefits are equal to your basic life insurance benefit.
- Benefits are reduced by 35% at age 65, and by an additional 15% at age 70.

Your Basic Life benefit includes value-added services such as:

- Will Preparation Services: www.CLCmembers.com or 1-800-773-0888
- Travel Assistance Services: www.oncallinternational.com/UHC-24-7travelassist or 1-866-509-7709 in the US and 1-603-328-1702 (worldwide, collect)



SHORT TERM AND LONG TERM DISABILITY

Short Term Disability

- Short Term Disability (STD) coverage provides important financial protection for your family in the event of an extended recovery from accident or illness.
- All employees are eligible for Short Term Disability benefits.
- The Short Term Disability benefit is calculated at 50% of your weekly salary to a maximum of \$170 weekly, with a 26-week maximum period of payment.
- The elimination period is 7 days for disability due to injury and sickness.

Long Term Disability

- Long Term Disability coverage provides important financial protection for your family in the event of an extended recovery from accident or illness.
- All eligible employees working at least 21 hours per week are eligible for Long-term disability benefits equal to 60% of their covered monthly earnings up to a maximum benefit of \$5,000.
- The elimination period is 180 days.
- Benefits are provided through Social Security Normal Retirement Age, as long as you meet the definition of disability.

Your Long-term disability benefit includes Beneficiary EAP Services:

- EAP Services 24/7 online and toll-free at 1-866-302-4480
- Dedicated toll-free phone line for confidential assistance

The cost of the life and disability plans are paid for by ASA.

benefits call center

Your dedicated BenefitsVIPSM service team is here to assist every employee with all your benefits issues, questions and concerns.

BENEFITS QUESTIONS AND CLAIMS RESOLUTION



NO MORE HEADACHES resolving healthcare benefits issues!

Call us today! Your personal team of healthcare benefits experts are ready to give you, and your family, the attention they deserve!

This hotline is staffed by benefit professionals from **8:30am to 8:00pm Monday through Friday** (EST). These specialists are available to help whenever you encounter a problem with Oxford and UnitedHealthcare with any of the following topics:

- Medical, dental, vision, life and long-term disability benefits questions
- ID card issues
- Questions regarding bills/claim and resolutions
- Prescription issues
- Provider network questions
- COBRA
- ...and much more!

*No more calls to your carrier and being stuck on hold waiting for assistance. A majority of issues are resolved the same day. "ONE CALL DOES IT ALL!," and **all calls are fully HIPAA compliant.***

Your dedicated **BenefitsVIPSM** service team

For personal service that's **CONFIDENTIAL** and **RESPONSIVE**, contact:

1.866.286.5354

Mon—Fri, 8:30am—8:00pm (EST)
Answers@benefitsVIP.com

ONE CALL DOES IT ALL!

This benefit summary provides selected highlights of the employee benefits program at ASA. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at ASA. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. ASA reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.

