

# CTS Employee News

For staff and faculty of Columbia Theological Seminary

Winter 2012

## Your Healthcare Benefit Changes for 2012

Effective January 2, 2012, below are changes to Board of Pensions healthcare benefits for full-time employees:

- Copays for specialist visits have increased from \$35 to \$45.
- Annual deductibles for network services have increased from 1% to 1.25% of effective salary.
- Annual deductibles for out-of-network services have increased from 2% to 2.5% of effective salary.

New Blue Cross Blue Shield ID cards were mailed to members in late December/early January. The new cards include this

updated benefit information.

Please keep in mind that Walgreens pharmacies are no longer participating in Express Scripts prescription drug network.

What hasn't changed? Copays for primary care and mental health counseling remain at \$25 per visit. Also, copayment maximums remain at 4% for network services and 12% for out of network services.

## Preventive Care for You and Your Dependents

As a member of the Board of Pensions Medical Plan, certain important medical tests and immunizations are covered as part of preventive care benefit **at no cost to full-time employees**. What's more, there's **no copay** for yearly well visits with a primary care physician; and for females, there's also no copay for an annual preventive care visit with a gynecologist. This 100% benefit is for in network physicians—for a visit to an out-of-network provider, the plan will pay 50%.

The preventive care benefit also covers more frequent well-baby and well-child visits at no cost to the member.

It is strongly recommended that members review the [Preventive Healthcare coverage](#) with the doctor's office prior to the well-care visit to find out which tests and immunizations are covered as preventive care. (There may be tests that the physician recommends that are not part of this benefit; those tests would be subject to annual deductible and copayment percentages.)

For a visit to qualify as a preventive care visit (or well visit), the member must go to a primary care physician without signs or symptoms of illness for the annual exams, tests and immunizations specified by the plan.

## 403(b) Contributions for 2012

For 2012, maximum 403(b) contribution amounts are \$17,000 annually, plus \$5,500 catch up for those over age 50.

An additional contribution of \$3,000 is available for long service. Please contact Jody Sauls for information.

## Statement of Benefits on Benefits Connect

Members can access their annual statement of benefits [online](#). This website allows members to see their real-time benefits securely, 24/7, including estimated annual retirement income, death and disability benefits, healthcare coverage, and any optional coverage through the BOP.

Statements will no longer be mailed to members.

By registering on Benefits Connect, members can also submit address changes and update dependent information.



## No More Paper Pay Stubs

Effective with 2/15/2012 payroll, printed pay stubs will no longer be distributed via interoffice mail. Instead employees will access to payroll information via the Internet. Information will be distributed in early February to employees.

Along with current pay information, employees will also be able to view previous check history. Email Jody Sauls at [saulsj@ctsnet.edu](mailto:saulsj@ctsnet.edu) with questions.

## Thinking of Retiring?

Retirement can have more than one meaning these days. It can mean that someone has applied for Social Security retirement benefits or that they are no longer working. Or it can mean one has chosen to receive Social Security while still working, either full or part-time. All these choices are available.

What's the best option? Social Security has created several retirement planners to help workers decided what is best for them. These online calculators provide immediate and accurate retirement benefit estimates to help plan for retirement. The online Retirement Estimator uses the worker's earnings record

to create "what if" scenarios. To use the Retirement Estimator, go to [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

Once the decision is made to retire, an application should be submitted *three months before* the month in which retirement benefits should begin.

Even if the worker doesn't plan to receive monthly benefits, everyone should sign up for Medicare *three months before reaching age 65*. Otherwise, Medicare medical insurance, as well as prescription drug coverage, could be delayed and there could be higher premiums. Visit [www.medicare.gov](http://www.medicare.gov).

## Just as a Reminder: In Case of Emergency

### Call Agnes Scott

### Security at

### 404-471-6900 for

### emergencies that

### arise on campus.

Remember if an emergency arises on campus, please contact Agnes Scott Security at 404-471-6900. Give your name and exact location and the nature of the emergency. Agnes Scott will then contact the proper authorities and will assist in responding to the call.

If 911 is called, please be sure to follow up with a call to the Business Office or HR. The authorities can then be directed to the correct location.

For non-emergency situations, such as motorist assistance while on campus, please call Agnes Scott non-emergency line at 404-471-6355.

Each CTS office phone should have an emergency phone number sticker displayed. For additional stickers, email [saulsj@ctsnet.edu](mailto:saulsj@ctsnet.edu).

Additionally, in the event of inclement weather, you may find out whether classes are in session by calling the Seminary's weather line at 404-687-4508. General office closing information is recorded at 404-687-4501. Should the Seminary's telephone system be out because of a power outage, please listen to WSB 750 AM/95.5 FM or 98.5 FM for this same information. Information may also be available on I!Alive, WXIA-TV.

## Upcoming CTS Holidays and Events

### Dates to remember:

Wednesday, March 7: Broyles Leadership Center Dedication, 10:00am

Friday, Apr 6: Good Friday holiday

Wednesday, May 9: Staff/Faculty Luncheon, 12:30pm; more info to follow

Monday, May 28: Memorial Day holiday

Wednesday, July 4: Independence Day holiday

