

****POST IN DEPTS ****

**MARK YOUR CALENDAR !
ANNUAL OPEN ENROLLMENT
March 19 – April 13, 2012**



This is your opportunity to enroll, terminate or make changes to your :

Medical Plan, Dental Plan, Life Insurance, Long-Term Disability, Vision Plan, Pre-Paid Legal, Colonial Life and AFLAC

What's New:

OPEN ENROLLMENT BENEFIT STATEMENTS WILL BE MAILED TO YOUR MAILING ADDRESS ON FILE – PLEASE BE SURE WE HAVE YOUR CORRECT MAILING ADDRESS !

YOU ARE REQUIRED TO COMPLETE ALL APPLICABLE MEDICAL, DENTAL AND VISION ENROLLMENT FORMS TO CONTINUE YOUR COVERAGE
FAILURE TO PROVIDE APPLICABLE ENROLLMENT FORMS WILL CAUSE YOUR COVERAGE TO BE TERMINATED EFFECTIVE MAY 31, 2012

Humana Medical Plan - Lifestyle

- Minimal premium increase and tier structure changes
- Increase In-network Deductible to \$400 per person/\$800 per family per calendar year
- Increase in Primary Care Physician copay to \$25, Specialist copay to \$40
- Increase in Urgent Care copay to \$60

Humana Medical Plan – Standard

- Minimal premium increase and tier structure changes
- Increase in Primary Care Physician copay to \$35, Specialist copay to \$50
- **Decrease** In-network family Deductible to \$1200 per calendar year

Kaiser Permanente HMO/CCO

- Minimal premium increase and tier structure changes
- Implement Lifestyle and Standard Options in the HMO and CCO plans (with required participation in Annual HRA for Lifestyle Option participants only)
- Implement Annual Deductible of \$300 per person/\$600 per family per calendar year (for inpatient/outpatient hospitalizations, hi-tech radiology, DME, physical/occupational and speech therapies, home health and skilled nursing)
- Implement coinsurance of 10% with Out-of-Pocket Maximum, \$1000 per person/\$2000 per family after deductible has been met
- Increase ER copay to \$100

Spousal Premium Surcharge (medical only)

- Increase to \$50 per month