



OPEN ENROLLMENT HIGHLIGHTS

This Flyer Contains This Important Information:

- *Changes to State Health*
- *Changes to the HCBE Dental Plan*
- *Information on Flex Spending, Life, Disability, and Cancer Coverage*
- *Logging into the online system for 2010—This is Mandatory so read this part no matter what!*

STATE HEALTH—YOU MUST GO ONLINE

United Healthcare and CIGNA will continue to offer PPO (now called OAP), HMO, HRA, and HDHP options.

SHBP Surcharges will increase. The Tobacco Surcharge is up from \$40 to \$60 and the Spousal Surcharge is up from \$ 30 to \$ 40 a month. Surcharges will automatically apply if you fail to go online and re-elect your health benefits **and** they cannot be removed until 2011. Deductibles, co-payments, co-insurance, and out of pocket limits will also increase in 2010. See **Page 4 & 5 of the HPDG** for details by plan.

Health Plan Decision Guides (HPDG) will be distributed to current members. The HPDG provides an excellent comparison of all health plans.

A Plan comparison is available when you login to enroll. It provides a comparison of all plans using your actual medical expenses. Active members received a similar comparison by mail last year and it proved to be very helpful for many. Re-view your personal plan comparison to help with your health plan decision and get the best benefit for you and your family next year.

Physician Directories are online -- From the Benefits Center, select the CIGNA or United Healthcare link under the State Health heading.

Note: Dependent Information will be required for new dependents added during this Open Enrollment. Prepare to mail copies of birth certificates, your marriage license, etc. to State Health to verify newly covered dependents.

STATE HEALTH RATES FOR 2010

Rates are the same for both Cigna and United Plans.
Health plan rates are increasing by 10% in 2010:

Plan Type	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
HMO Plan	\$100.20	\$236.50	\$227.60	\$245.40
OAP Plan	\$94.70	\$278.50	\$268.10	\$289.10
HRA Plan	\$62.50	\$191.00	\$185.30	\$196.60
High Deductible Plan	\$54.40	\$176.50	\$171.40	\$181.60



Please feel free to contact the benefits office with any questions or comments: chris.gibson@hcbe.net

Open Enrollment Dates

October 9, 2009 to
November 10, 2009
at 4:30 PM

Your elections during this Open Enrollment will be in effect for the 2010 benefits plan year (1/1 – 12/31/2010).

Open Enrollment meetings will be held at your school.
Be sure to attend!

Mandatory

You must go online

Every employee must access the HCBE Employee Benefits Center. In addition to electing new 2010 benefits, you'll update dependent information, verify beneficiaries, and confirm health plan elections.

All employees – From www.hcbe.net, click on *Benefits*, the *Employee Benefits Center* button, and then *Click to Login*.

User ID = First, Middle and Last Initial (all capital), and last four digits of soc. sec. # (if no middle initial/use 2 initials)

Password = is the same as above (unless you changed your password previously) (Ex: Patty L. Jones = PLJ1111)

DENTAL PLAN

Our dental plan is changing.....based partly on your response to the Employee Benefits survey. The new Dental Plan design is similar to our current plan, with **improved** benefits and similar rates.



Now, your dentist can file your claims (on your behalf) and benefits will be payable to your dentist. We're also adding a network (through Ameritas). So, be sure to encourage your dentist to participate! Usual and Customary monitoring will be added to the dental plan to help you identify when your dentist is charging more than most.

LOW OPTION	HIGH OPTION
100% of the first \$150 of eligible expenses, then the plan pays 50% of the next \$1,300 of eligible expenses to a max benefit of \$800 (was \$ 750). Orthodontia IS NOW Included in Low Option	100% of the first \$200 of eligible expenses, then the plan pays 50% of the next \$ 2,000 of eligible expenses to a max benefit of \$1,200 (was \$ 1,000) Orthodontia Included.

New Dental Plan Rates:	Current Low Option	New Low Option	Current High Option	New High Option
Employee	\$ 11.60	no chg/\$11.60	\$ 22.82	\$ 22.84
Employee + 1	\$ 26.00	\$ 27.72	\$ 48.03	\$ 49.48
Family	\$ 43.30	\$ 46.36	\$ 78.29	\$ 81.72

FLEX, LIFE, DISABILITY, AND CANCER COVERAGE

Flexible Spending Accounts (FSA's)

A new FSA election is required every year.....be sure to enter your 2010 monthly contribution online. FSA's help you pay out-of-pocket medical, dental, and vision expenses with **before-tax dollars**. An FSA is also available for daycare/childcare expenses. Click on the PLAN ? button on the FLEX tab for more detail.

Life, Dependent Life, Disability, and Cancer benefits

There are no option changes or rate changes for these plans. To enroll or increase coverage, completion of a Medical form is required. Print the **required form** online and forward your completed form/s to the Benefits Office, pony location code 8008, no later than Tuesday, November 10th.

TIPS FOR USING THE ONLINE BENEFITS PORTAL

Task 1 – Access HCBE Employee Benefits Center— From www.hcbe.net, click on *Benefits*, the *Employee Benefits Center* button, and then *Click to Login*. see the box on the previous page for log in instructions. Select the various benefit tabs and make any necessary changes. Click the *SAVE* button to update data on each page. To finish Task 1, select the **Summary** tab to confirm your “local” benefit changes for 2010.

Task 2 – Access State Health Plan website - **Health Plan members and first time enrollee's** – State Health requires online access to continue, enroll, change or terminate coverage and answer surcharge questions. While online in the HCBE Benefits Center, select the **Health** tab, then the SHBP link provided. Register by entering your Policy number (which is your social security number - without dashes) and your Date of Birth. Then follow the prompts..... Select a Password, answer the Security Question, review the Terms (scroll down &, click on “Agree”). Make any changes to the health plan and/or dependents and answer the surcharge question/s. Click on “confirm” once each page has been updated.

PRINT THE CONFIRMATION PAGE and **keep for your records** (no need to send us copies). The Confirmation Page provides your Health Plan option, premium, dependents, answers to the surcharge question/s, and your Confirmation number. The benefit confirmed as of **4:30 p.m., November 10, 2009**, is your 2010 health plan election.