



Seminole Community College

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Your 2007 Benefits Program and Open Enrollment Insurance Information



BENEFITS FAIR SCHEDULE

Sanford/Lake Mary Campus - Student Center
Thursday, October 12, 2006; 10:00 a.m. – 5:00 p.m.

Oviedo Campus - College Center
Friday, October 13, 2006; 9:00 a.m. – 2:00 p.m.

Hunt Club Center – Not scheduled this year. Please call your Employee Benefits Office for assistance if you are unable to attend one of the other scheduled Benefit Fairs.

Flu Shots – Now Available

On-Site Medical Center (Mobile Wellness) will be administering flu shots this year at a cost of \$25.00 each (*payable by cash or check to On-Site Medical Center*) during the Sanford/Lake Mary Benefits Fair and during the Oviedo Benefits Fair. You and your dependents may take advantage of this opportunity.

Flu shots are covered as a Wellness Benefits under the Blue Cross Blue Shield of Florida (BCBSFL) PPO plan. If you are enrolled in Plan B (HMO), you should contact your primary care physician to arrange for your flu shots. To submit for reimbursement, simply save your receipt and forward it along with a properly completed claim form to the BCBSFL Claim Department.

IMPORTANT DATES

- **Monday, October 9, 2006** - OPEN ENROLLMENT begins
- **Friday, November 3, 2006, 12:00** noon – OPEN ENROLLMENT ends.
IMPORTANT – This year ALL full-time employees MUST enroll online for medical and dental insurance, even if you want to remain in the same plans.
- **January 1, 2007** - Elections made during open enrollment will become effective.

Enroll Online through MyBlueService. Everyone Must Enroll for 2007

This year, the college is moving to online enrollment for medical coverage – through MyBlueServiceSM. Because the medical options are changing, everyone must enroll for 2007, even to keep the plan you have today or to decline coverage (if you decline, you will be enrolled in Plan C). The main focus during this open enrollment period is on health insurance with two new health insurance plans available for the first time.

For this reason, the benefit fairs will not include the vendors for the 403(b) and 457(b) savings plans as in past years. Additional educational meetings will be scheduled throughout 2007 for those employees with questions about Tax Sheltered Annuities and Retirement Savings Plans. Remember, you may enroll in these plans at any time during the year as enrollment in 403(b) and 457(b) plans is not restricted to the October open enrollment period.

NEW Health Insurance Plans for 2007



Seminole Community College is a member of the Florida Community Colleges Risk Management Consortium (Consortium). The Consortium manages a self-insured program that provides health insurance coverage for community college employees, COBRA participants, retirees, and their dependents. Blue Cross Blue Shield of Florida administers the program and is responsible for paying claims and providing customer service. As health insurance costs continue to increase, the Consortium has introduced two NEW Plans for 2007 designed to bring you “Quality Healthcare at Affordable Rates”.

Premium rules: 1. The College pays for employee coverage. 2. Employees pay for dependent coverage.

Network Consideration: An important consideration as you think about your benefit plan for 2007 will be your choice of hospital networks. For more details, please see the enclosure highlighting “Hospitals in Central Florida” or visit www.bcbsfl.com for additional information. This document shows SCC’s Health Plans by Network for 2007, as of October 2, 2006.

1. **Plan A BlueOptions PPO Plan** – This is a new plan for 2007. Plan A has a NEW High-Performance Provider Network. Please check www.bcbsfl.com to see if your physician or hospital of choice participates in this network. (Please understand that in 2006 the BlueChoice PPO Plan was named Plan A. For 2007, the BlueChoice PPO Plan was renamed Plan E).
2. **Plan B BlueCare HMO Plan** – In 2006 there was only one premium rate available for “children” coverage. For 2007, the number of dependent rate tiers (if you have children to be covered) has been expanded. *2007 premium rates are either the same or lower than the 2006 premium rates for this plan.*
3. **Plan D BlueOptions PPO HRA Plan** – Also a new plan this year. This is a Customized BlueOptions PPO Plan that includes an HRA account partially funded by the College for 2007.
4. **Plan E BlueChoice PPO Plan** (Again, note that this Plan was called Plan A in 2006) – There will be no changes to the plan coverage features. Florida Hospitals and many associated physicians remain as providers for this plan. The deductibles, co-pays, and what is covered by the plan

will remain the same for calendar year 2007. Although the plan features are remaining the same, the insurance premiums will increase effective January 1, 2007. *Seminole Community College will absorb the increase in premiums for all college-paid premiums.*

5. **Alternate Plan C** — This plan is designed as an alternative for employees with other adequate health insurance. Plan C is a Hospital Indemnity Plan with Dental and Vision coverage for employees. It is not an “authorized group health insurance plan” as defined by Medicare and it was not designed to replace the plans A, B, D and E discussed above. *The College pays for employee coverage. There is no dependent medical coverage available for Plan C.* The plan features and premium rates are included in this document.

DENTAL INSURANCE for 2007

The College is a member of the Consortium for the self-insured dental program. Florida Combined Life (a subsidiary of Blue Cross Blue Shield of Florida) administers the program and is responsible for paying claims and providing customer services. There are no changes to the dental insurance plan coverage features for 2007. The college pays for employee coverage. Employees pay for dependent coverage. The insurance premiums will increase effective January 1, 2007.

VISION INSURANCE for 2007

The vision insurance plan and premium rates will remain the same for calendar year 2007. Employees pay for their own coverage and for dependent coverage.

LIFE INSURANCE for 2007

The life insurance plans and premium rates will remain the same for calendar year 2007. The College pays for term life insurance coverage for employees. Employees pay for supplemental life insurance coverage. You may apply for supplemental life insurance for 1, 2, or 3 times your salary rounded to the next \$1,000. You must be medically approved for this coverage.

DISABILITY INSURANCE for 2007

There will be no open enrollment for this plan during the October, 2006 open enrollment period.

OPEN ENROLLMENT INSTRUCTIONS

During the open enrollment period, you may elect.

- To remain in your current health insurance plan or change to another plan.
- To enroll qualified dependents in health, dental, or vision plans for which you have elected to be enrolled. Pre-existing illness limitations may apply for new enrollees who have not been continuously covered by a health insurance plan.
- To cancel coverage for spouse or dependent(s) from any plan.
- To change coverage for your dependents in health, dental, or vision insurance plans (e.g. family coverage to single coverage).
- To cancel any plan. Note: you must be enrolled in a college health insurance plan or the Alternate Hospital Indemnity Plan C.



- To apply for supplemental life insurance for 1, 2, or 3 times your salary rounded to the next \$1,000. You must be medically approved for this coverage.
- To enroll in or change status of vision plan, flexible benefit plan, and AFLAC optional plans.

How to Enroll and/or Make Changes in Enrollment



- **Health and Dental Insurance** – For 2007, you must enroll online at www.bcbsfl.com through MyBlueServiceSM. The HR Office has scheduled open computer labs and will provide staff to assist you throughout the online enrollment process. Even if you are remaining in the same plans, you must go through the online enrollment process.
- **Flexible Benefit Plan** – The IRS requires that a new enrollment form be completed for each year that you participate in either the flexible medical reimbursement account or the dependent care reimbursement account. Therefore, if you want to participate in the FLEX Plan for calendar year 2007, you must complete the FLEX enrollment form that is available online at <http://www.scc-fl.edu/hr/media/flex-enrollment-form.pdf>, at the Benefits Fair or from the HR Office.

- **AFLAC** – Complete an AFLAC enrollment form available at the Benefits Fair.
- **Vision Insurance** – Complete an enrollment or change form, which is available either at the Benefits Fair or from the HR Office.

GENERAL INFORMATION

New Health and Dental ID Cards - You will receive new health and dental benefit booklets and new ID cards only if you have changed health plans or changed who is covered in the health or dental plans for calendar year 2007.

Detailed Information and Enrollment Materials - Please refer to the enclosed summaries of health insurance plans and premium rate tables. These benefit summaries are not intended to be a substitute for any of the Summary Plan Descriptions or for any of the policies of Seminole Community College. Enrollment materials are available in the Human Resources Office.

HR SERVICES - If you have questions about your benefit elections, please feel free to contact us for additional information.

Britt Kintner
(407) 708-2341 KintnerB@scc-fl.edu

Lynette Marshall
(407) 708-2640 MarshallL@scc-fl.edu

Health insurance – <http://www.bcbsfl.com/>

Dental insurance – <http://www.bcbsfl.com/index.cfm?fuseaction=Dental.home>

Flex Plan – <http://www.ezflexplan.com/cbs>

Vision insurance – <http://www.compbenefits.com/>



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COVERAGE OPTIONS	College Paid or Employee Paid	2007 Monthly Health Insurance Premium Rates				Alternate to Health Insurance
		Plan A NEW PPO BlueOptions Rate	Plan B Existing HMO Health Options Rate	Plan D NEW PPO & HRA BlueOptions Rate**	Plan E OLD Plan A BlueChoice Rate	Plan C Hospital Indemnity Plan Rate
Employee	College Paid	\$361	\$377	\$348	\$410	\$100
Spouse	Employee Paid	\$301	\$315		\$342	
Child (1-2)	Employee Paid	\$210	\$220		\$239	
Child (3-4)	Employee Paid	\$283	\$296		\$322	
Family (Spouse + 1 or more dependents)	Employee Paid	\$499	\$522		\$567	
ONE DEPENDENT (spouse or child)	Employee Paid			\$249		
TWO OR MORE DEPENDENTS (spouse and child OR two or more children)	Employee Paid			\$399		

** HRA Rates – In addition to the \$348 paid by the College for employee coverage, the Consortium is paying \$42 (not shown) if the employee elects to cover one dependent and \$83 (not shown) if the employee elects to cover two or more dependents. Employees pay \$249 to cover one dependent and \$399 to cover two or more dependents.

Employee Monthly Insurance Rates Effective January 1, 2007

DENTAL INSURANCE (No change in benefits for 2007)

Coverage	Dental Plan
Employee (100% College-Paid)	\$26.00 (no cost to you)
Employee and dependent(s)	\$26.00 College-paid \$39.00 Employee-paid

VISION INSURANCE (No change in benefits or rates for 2007)

Coverage	Vision Plan
Employee	\$6.50
Employee and dependent(s)	\$18.60

LIFE INSURANCE (No change in benefits or rates for 2007)

Coverage	Life Insurance
Employee Basic Life Rate and AD&D (100% College-Paid)	\$.24 per thousand of benefit per month
Supplemental Life and Accidental Death and Dismemberment (AD&D). Employees may purchase coverage for 1, 2, or 3 times salary rounded to the next higher thousand. Example: If employee's salary is \$35,300 and the benefit amount is 2 times salary, the salary is rounded to \$36,000, then multiplied times 2, which equals a benefit amount of \$72,000. The premium would be \$20.16 per month (72 x .28). The benefit and the premiums reduce to 65% at age 65, 50% at age 70, and 25% at age 75.	\$.28 per thousand of benefit per month.
Grandfathered in Supplemental Life and AD&D. This plan is closed for enrollment. The coverage is \$10,000 of benefit. The benefit and the premium reduce to 50% at age 65.	Rate is \$.28 per thousand. Under age 65, \$10,000 of benefit is \$2.80 per month. Age 65 and over, \$5,000 of benefit is \$1.40 per month