

Seminole State College of Florida

Your 2010 Full-Time Employee Benefits Program and Open Enrollment Information

IMPORTANT DATES

- **October 12, 2009** - Open Enrollment begins
- **October 30, 2009** - Open Enrollment ends at **noon**
- **January 1, 2010** - Effective date of open enrollment benefit elections. The payroll deductions for the elections begin in December 2009, except for the Flex plan deductions, which begin in January 2010.



OPEN ENROLLMENT INSTRUCTIONS

Please review your current benefits by logging onto **MYSCC** and selecting “Benefits Summary” in the Personal Information section. To learn about changes in the benefit plans for 2010, please attend one of the Information Sessions, attend a Benefits Fair, visit the Human Resources/Benefits web page, and read the information contained in this document.

- To request changes in your benefits for calendar year 2010, please complete the 2010 Benefits Election Form and submit it to HR **no later than noon, October 30.**
- If you do not want to request any benefit changes, you do not need to complete the 2010 Benefits Election Form (nothing to turn into HR)
- Flex Plan participation – To participate in the Flex plan for calendar year 2010, please submit the Flex plan enrollment form to HR **no later than noon, October 30.**

The Human Resources/Benefits web page <http://www.scc-fl.edu/hr/benefits/> provides information on open enrollment, benefit plans, and forms. For further assistance, please contact the HR/Benefits staff, as indicated at the end of this document.

BENEFITS FAIRS

| Day & Date | Time | Campus | Room Assignment |
|-----------------------|-------------------------|-------------------|----------------------|
| Monday, 10/12/2009 | 11:00 a.m. to 1:00 p.m. | Heathrow | HEA0138, HEA0138 A&B |
| Tuesday, 10/13/2009 | Noon to 3:30 p.m. | Altamonte Springs | ALT Auditorium |
| Wednesday, 10/14/2009 | 9:00 a.m. to 3:30 p.m. | Sanford/Lake Mary | C0110 A&B |
| Thursday, 10/15/2009 | 11:00 a.m. to 3:30 p.m. | Oviedo | OVF0100 |

Vendors from all participating benefit programs will be present to answer questions and assist you.

REMAINING BENEFIT INFORMATION SESSIONS

| Day & Date | Time | Campus | Room Assignment |
|-----------------------|------------------------|-------------------|-----------------|
| Monday, 10/26/2009 | 3:30 p.m. to 4:30 p.m. | Oviedo | OVF0100 |
| Tuesday, 10/27/2009 | 3:30 p.m. to 4:30 p.m. | Altamonte Springs | ALT0346 |
| Wednesday, 10/28/2009 | 3:30 p.m. to 4:30 p.m. | Sanford/Lake Mary | V0105 |

FLU SHOTS

Flu shots will be offered to employees and their family members during the Employee Benefits Fairs. The cost per vaccination is \$21. The H1N1 vaccines will also be provided during the Fairs, if available at that time. Otherwise, the College has contingency dates for the H1N1 vaccines in November. **Centra Care recommends pre-registration** to secure a time slot and ease the flow of traffic. Employees who pre-register will have only a few quick questions at the time of vaccination while others will need to fill out the entire consent form prior to receiving their flu shots.

All payments will be collected at time of service. You may pay with cash, personal check, or major credit card. Employees who participate in the HMO Plan (Plan B) should get their flu shots from their primary care physician.

Website Pre-Registration: <http://centracare.org/Home/PreRegistrationFluShots/tabid/15815/Default.aspx>

If you experience technical difficulties while registering online you may call 407-200-CARE, option 2 for assistance.

Phone Pre-registration - 407-200-CARE, option 2; Monday through Friday 8 am to 5 pm.

Pre-registration codes: SCC1 (Heathrow), SCC2 (Altamonte), SCC3 (Sanford/ Lake Mary), and SCC4 (Oviedo)

HEALTH INSURANCE

Overview: The College participates in the Florida Community College Risk Management Consortium (Consortium) for health benefit plans, which is a group of 21 of the 28 State Colleges in Florida. Blue Cross Blue Shield of Florida (BCBSFL) is the Claims Administrator for this self-insured plan.

Benefit Changes for Calendar Year 2010:

1. Two NEW Health Plans - an Economy Plan and a Dependents-Only Plan.
2. The Adult Wellness Benefit was increased from \$250 to \$500 per calendar year along with other miscellaneous changes in the health plans.



Premiums: 1. The College pays for employee coverage. 2. Employees pay for dependent coverage. 3. Premium rates were increased by 5.7%, just slightly over the national average of 5% for health insurance.

HEALTH INSURANCE (continued)

Enrollment: 1. Employees must be enrolled in one of the college health insurance plans indicated below. 2. Employees may enroll dependents in the same plan in which they're enrolled. Employees may also enroll dependents in the new dependent-only plan, while simultaneously being enrolled in one of the other College health plans. 3. Dependents under the age of 30 are eligible through the end of the calendar year in which they reach age 30, subject to the criteria on the **Verification of Eligibility for Certain Dependent Children** form.

Available Health Plans for 2010

1. **Plan A - BlueOptions PPO Plan 3562** – Plan A is a Physician Co-Pay Preferred Provider Organization or (PPO) plan, which allows you to select health care providers from within or outside the provider network. You will receive the greatest economic benefit when you obtain services from providers within the NETWORKBLUE network.
2. **Plan B - BlueCare HMO Plan 10** – Plan B is a Managed Care Plan in which you select a primary care physician at the time of enrollment. You have **direct access to specialists on a self-referral basis**, but you must remain in the HMO BLUECARE network.
3. **Plan C** – Now re-designated as the “**HDV**” **Plan** - This plan is designed as an alternative for employees with other adequate health insurance. The HDV Plan includes a hospital indemnity plan, dental plan and vision plan for employees only. It is not an “authorized group health insurance plan” as defined by Medicare, and it was not designed to replace plans A, B, D or the New Economy Plan. There is no dependent medical coverage available for the HDV Plan. The benefits provided in the HDV Plan remain essentially the same for 2010 although METLIFE now provides the dental and vision insurance.
4. **Plan D - BlueOptions PPO HRA Plan 3359** – This is a high-deductible plan that includes a Health Reimbursement Arrangement (HRA) funded by the College. Plan D uses PPO Network: NETWORKBLUE. For more information about how the HRA works, please see the FAQ online at the HR web site.
5. **NEW Plan E – BlueOptions PPO ECO Plan 3566** - This is a high-deductible plan, with an in-network family physician copay feature, higher coinsurance percentage, and a higher out-of-pocket maximum than Plan D. Plan E uses PPO Network: NETWORKBLUE. The premiums for this plan are about 8% lower than for Plan A.
6. **NEW Plan F – BlueOptions PPO DEP ONLY Plan 3361** – This plan is available ONLY for dependents of employees. Employees may enroll dependents in this dependents-only plan **while the employee is simultaneously enrolled in** Plan A, B, C, D, or the New Economy Plan. This is a high-deductible plan, with an in-network family physician copay feature, higher coinsurance percentages and a higher out-of-pocket maximum than Plan E. Plan F uses PPO network: NETWORKBLUE. Premiums for this plan are approximately 20% less than for dependents enrolled in Plan A.

Network Considerations: The participating provider network is an **extremely important** consideration in choosing your health plan. You may look up provider participation in the various plans by visiting the BlueCross web site: www.bcbsfl.com. Assistance will be available at the Benefits Fairs for those employees who have questions about their health insurance network providers.

DENTAL INSURANCE



United Concordia (<http://www.ucci.com>) administers your dental insurance program, and they are responsible for paying claims and providing customer services. You get the best economic benefits when you go to a provider within United Concordia's Advantage Plus (Dental PPO) Network. You will receive new dental ID cards, only if you have changed plans or dependent coverage.

Employees electing Health Plan C (HDV Plan) will be covered in the Consortium's new METLIFE dental plan, and they will **only** be additionally covered in the United Concordia dental plan if they elect dental coverage for their dependents.

Premium Rules: 1. The College pays for employee dental coverage. 2. Employees pay for dependent dental coverage. 3. United Concordia's dental insurance rates will increase by 9% effective January 1, 2010.

Enrollment Rules: 1. Employees must be enrolled in a college dental insurance plan. 2. Dependents under age 25 are eligible through the end of the calendar year in which they reach age 25.

Dental Plan Benefits: There are **no changes** in the United Concordia dental benefits for calendar year 2010.

LIFE INSURANCE

The Standard Life Insurance Company administers your Group Term Life and AD&D Insurance Plans, and The Standard is responsible for paying claims and providing customer services. Highlights of your basic and additional life insurance program include:

1. The College provides you with **Group Term Basic Life and AD&D** insurance in an amount equal to one times your annual salary, up to a maximum of \$300,000, at no cost to you. All employees are automatically enrolled for Group Term Basic Life and AD&D insurance by the College.
2. You may elect Additional Life and AD&D insurance and Dependents Life Insurance, subject to underwriting approval. Please see the 2010 Benefits Election Form for details and premiums.

Premium Rules: 1. The College pays for the Basic Life and AD&D insurance for employees. 2. Employees pay for Additional Life and AD&D Insurance, as well as Dependent Life Insurance. There are **no changes** to the Standard Life insurance rates for 2010.

VISION INSURANCE

The vision insurance plan is available through Humana, Inc. (formerly CompBenefits). Premium rates **will not change** for 2010. Employees pay for their own coverage and for dependent coverage.

DISABILITY INSURANCE

Long Term Disability Insurance - While there is no "open" enrollment period for your long-term disability insurance plan, you may complete an application along with an evidence of insurability form, and submit them for underwriting approval. If approved, coverage will begin the first day of the month following the approval of your request.

Short-Term Disability Insurance - The Philadelphia American Life Insurance Company does not allow an employee to enroll in the short-term disability insurance plan after their initial enrollment period is past. The premium rates and plan of benefits for both of your disability insurance plans **will not change** in 2010.

FLEXIBLE BENEFIT PLANS

The IRS requires a Flex enrollment form be completed annually. If you want to participate in the Flex Plan for calendar year 2010, you must complete the Flex Enrollment Form (Custom Benefits Cafeteria Election Form) that is available online at the HR web site, at any Benefits Fair, or from the HR Office.

Flexible spending account plans allow employees to have qualifying expenditures payroll deducted prior to social security and federal income tax calculations. By enrolling in any of the flex accounts you have the opportunity to reduce your payroll taxes.

If the proposed College procedure on Flex Plans is approved in October 2009, there will be two changes to the Flex Plan for CY 2010. The Health Care Reimbursement Account annual maximum will increase from \$2,400 to \$5,000 and employees will be allowed to choose a Debit Card for claims reimbursement.

If you choose to participate in any of these programs, you will be able to make changes to your initial elections **only** if you experience a "qualifying status change" as defined by Section 125 of the IRS Code. Changes **must be** requested within 31 days of the event.

SICK LEAVE POOL

Full-time employees, employed at the College for at least one year, with sixty (60) hours of sick leave as of the end of September 30, 2009, are eligible to participate in the Sick Leave Pool.

HR Contacts:

Employee Last Names – Letters A - K: Barbara Dodgion, HR Specialist, 407-708-2387, DodgionB@scc-fl.edu

Employee Last Names – Letters L - Z: Lynette Cumming, HR Specialist 407-708-2640, CummingL@scc-fl.edu

Manager Employee Benefits – Britt Kintner, 407-708-2341, KintnerB@scc-fl.edu