



Seminole Community College

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RETIREE 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. – 1:00 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. RETIREES and their dependents may take advantage of this opportunity.

Flu shots are covered as a Wellness Benefit 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 RETIREES 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 MyBlueServiceSM.. 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. The main focus during this open enrollment period is on health insurance with two new health insurance plans available for the first time.

For 2007 – Pick from two PPO Plans or one HMO Plan



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 PPO Plans for 2007 designed to bring RETIREES “Quality Healthcare at more Affordable Rates”.

Network Consideration: A primary consideration as you think about your benefit plan for 2007 will be your choice of hospital networks. If you are considering a plan change to the New Plan A BlueOptions PPO Plan, please visit <http://www.brainshark.com/brainshark/vu/view.asp?pi=686552225> for additional information. Also

please review the enclosure highlighting “Hospitals in Central Florida”. 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. Sorry, this plan is only available to active full-time employees.
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.
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. *There is no dependent medical coverage available for Plan C.* The 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 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.

OPEN ENROLLMENT INSTRUCTIONS

During the open enrollment period, RETIREES may elect:

- To remain in their current health insurance plan or change to another plan.
- To enroll qualified dependents in health, dental, or vision plans for which retirees 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 to retiree and spouse coverage).
- To cancel any plan. However, if a RETIREE cancels health coverage they may not re-enter the program at a later date.



How to Enroll and/or Make Changes in Enrollment



- **Health and Dental Insurance** – For 2007, RETIREES 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.
- **RETIREEES are invited** to attend any open computer lab session. Lab sessions begin Monday, October 16, 2006 and run through Friday Noon, November 3, 2006. Friday, Noon, November 3, 2006, is Blue Cross Blue Shield's deadline for this Open Enrollment period. Please see the Open Enrollment Lab Assistance Schedule enclosed or check out our web site at <http://www.scc-fl.edu/hr/benefits/> for details.

- **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/>

COVERAGE OPTIONS	Seminole Community College RETIREE 2007 Monthly Health Insurance Premium Rates Effective January 1, 2007				Alternate to Health Insurance
	Plan A NEW PPO BlueOptions Rate	Plan B Existing HMO Health Options Rate	Plan D is NOT Available to Retirees	Plan E OLD Plan A BlueChoice Rate	Plan C Hospital Indemnity Plan Rate
Retiree	\$354	\$369		\$402	\$100
Retiree and Spouse	\$654	\$684		\$743	
Retiree and Child (1-2)	\$564	\$589		\$641	
Retiree and Child (3-4)	\$637	\$665		\$724	
Retiree and Child (5-6)	\$853	\$891		\$969	
Retiree and Family (Spouse and Child(ren))	\$853	\$891		\$969	
Spouse of Deceased Retiree	\$354	\$369		\$402	

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Retiree Monthly DENTAL INSURANCE Rates Effective January 1, 2007

(No change in benefits for 2007)

Coverage	Dental Plan (for Retirees in Plan A, B or E Health Insurance)	Dental Plan (For Retirees in Plan C Alternate to Health Insurance)
Employee	\$26.00	
Employee and dependent(s)	\$65.00	\$39

Retiree VISION INSURANCE Rates Effective January 1, 2007

(No change in benefits or rates for 2007)

Coverage	Vision Plan
Retiree	\$6.50
Retiree and dependent(s)	\$25.10