

Benefits ALERT

Your
Benefits
& You

OPEN ENROLLMENT 2010 WEDNESDAY, OCT 14 – FRIDAY, OCT 30 HIGHLIGHTS

Open Enrollment 2010 is just around the corner and this year there are several very important changes that will affect all benefit-eligible employees. The information below is a brief overview. More details will be forthcoming via email and by hard copy newsletter. Please read all the notices you receive in order to better acquaint yourself with all the changes slated for Plan Year 2010. Open Enrollment information packages will be distributed by your payroll liaison in mid-October.

WHAT'S NEW/CHANGING FOR PLAN YEAR 2010

- Green Initiative – Paperless Enrollment: In order to sign-up for Open Enrollment coverages you must enroll “online” this year; paper enrollment forms will not be available.
- Health Insurance Waiver – will reduce from \$3,600 to \$3,100 annually for full time benefit eligible employees, and from \$1,800 to \$1,550 for PT20 benefit eligible employees.
- Health Insurance Plans - Only CDH High, CDH Low, and CDH w/Out of Network plans will be offered; HMO will not be offered in 2010.
- Tobacco Use Surcharge – \$20 per pay period if any insured adult (18+) enrolled under the County's Health Coverage uses “tobacco products” of any kind. Smoking Cessation programs will be available and co-pays for smoking cessation drugs will be waived effective September 21, 2009.
- Biometric Screening/Health Risk Assessment Surcharge – \$20 per pay period for employees who do not participate in the screening and on-line health risk assessment. Screenings will be offered at certain work sites or employees may request an at home kit.
- CompBenefits DHMO Dental Plans – (+5%) premium increase, however, an additional 127 procedure codes are added which are used by general dentists and specialists.
- Standard PPO Dental Plans – (-15%) premium decrease for the Standard PPO High Plan including a new “Max Builder” benefit; the Standard “Schedule” PPO Plan is being eliminated.
- Out of Area Student Dependents – can sign-up for Coventry's Student Passport Program which covers students in areas outside of the VISTA network.
- CDH Out of Network Plan – will use Coventry's Florida network or National network based on where the employee is domiciled.
- Health Premiums – are changing and will be available in your packet and online at www.broward.org/benefits.

MANDATORY ONLINE ENROLLMENT

As the County moves toward more green initiatives, as well as reducing the amount of staff time it takes to process paper enrollment forms, enrollment for 2010 will only be accepted via online enrollment. Paper enrollment forms will not be available. Online is absolutely the best way to enroll as it was designed to prompt you through each section of the process with questions and helpful information; essentially it helps you avoid enrollment errors or omissions. It also ensures your enrollment has been accepted and you can print your form as a receipt of proof of enrollment.

There are several ways to access the online enrollment system from work, home or another location:

- From work, visit BC-Net, and select Open Enrollment
- From outside work, visit www.broward.org/benefits.



Employee Benefit Services
Phone: 954-357-6700 • email: benefits@broward.org
www.broward.org/benefits



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(Note: In order to enroll via the online system, employees will need a County Assigned User ID. All employees will receive an Open Enrollment related notice of their County Assigned User ID. Those employees who do not use a County computer in the course of their normal work and are not familiar with the sign on process should follow the instructions on the notice on how to sign onto the County's Open Enrollment web site. If anyone has difficulty, there will be a contact number for assistance.)

COMPUTER ACCESS

If you do not have access to a computer at work, and do not have internet service at home, there are many locations around the County where computers are available.

- Governmental Center, Wellness Resource Center, Room 308A
- Governmental Center, Room 514
- Any Broward County Library that has public internet access
- Contact your payroll liaison for work site locations within your division that have internet access

HEALTH INSURANCE COVERAGE - WAIVER BENEFIT AMOUNT REDUCED

Employees who waive health coverage will continue to receive a WAIVER BENEFIT, however, for 2010 it will be reduced from \$3,600 annually to \$3,100 (\$119.23 bi-weekly) for full-time employees and from \$1,800 annually to \$1,550 (\$59.62 bi-weekly) for PT20 employees.

TOBACCO USE SURCHARGE

Tobacco use in any form has been proven to cause or exacerbate many health conditions. For 2010, the County will implement a \$20 per pay check surcharge if the employee and/or any insured adult dependent under the health plan (18+) smokes or uses any type of tobacco product. To assist tobacco users with quitting, effective September 21, the County will waive the copay for any prescription smoking cessation product or over-the-counter product (Nicoderm patch, Nicorette gum, etc) with a prescription. (Note: There is a smoking cessation pharmacy benefit limit of \$350 per insured person annually based on the full cost of the product, not the copay.)

BIOMETRIC SCREENING & HEALTH RISK ASSESSMENT SURCHARGE

In 2009 CDH members had the opportunity to participate in a Biometric Screening (finger stick test for blood glucose and cholesterol) and online Health Risk Assessment which resulted in aggregate data on the health of the group. The program does not provide an individual's medical information to the County, however, the aggregate data allows Employee Benefit Services to tailor benefit design, programs and educational material on the disease states that are present in our workforce. For 2010, employees enrolled in one of the CDH plan will have to participate in both the Biometric Screening and online Health Risk Assessment. Those who choose not to participate in both will have a \$20 per pay check surcharge penalty; those who do, will be rewarded with Disease Management Coaching through VISTA and be eligible to receive generic and formulary maintenance medication at \$0 copay. See details in open enrollment packet.

ENHANCED DHMO DENTAL PROGRAM

For 2010, Humana/CompBenefits will offer the new DHMO CS150"P" Plan which includes an additional 127 procedure codes used by general dentists and specialists. This plan will have a 5% premium increase.

ENHANCED PPO DENTAL PROGRAM/"Schedule" PPO Plan Eliminated

The Standard PPO High Dental Plan will now include a "max builder" benefit which allows for rollover of a portion of your unused annual benefit allowance. The PPO High Dental Plan premiums will be reduced by 15%. The Standard "Schedule" PPO Plan will not be offered in 2010.

Be on the lookout for more open enrollment information. Visit us online at www.broward.org/benefits.



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