



DeKalb County 2009 Health Benefits Plan & Open Enrollment Benefits Fairs

October is the annual "Open Enrollment Period" for the DeKalb County Health Benefits Plan. There are numerous changes effective in 2009 which are summarized below. Please review the new plan offerings, and select which programs you and your dependents are requesting. These selections will be effective January 1, 2009. **You must request all changes during October 2008.**

For the first time, the medical, dental, and vision programs are offered on a stand-alone basis. That is, you do not have to be a member of one of the major medical programs to participate in the dental or vision insurance programs. You can enroll different dependents in each of the various programs.

There is no health plan pre-existing condition provisions. All health plan members in 2008 are eligible to participate in any of the programs the County offers in 2009.

Open enrollment plan design changes and what do I have to do:

Health Care Programs – During October 2008, you can:

- ☞ Stop your group health care benefit plan participation.
- ☞ Elect one of the redesigned major medical or dental programs – the CIGNA high or low PPO, the CIGNA HMO, the Caremark prescription drug program, and/or the United Concordia high or low premium dental programs. (**Note: dental insurance is no longer included with the PPO plans. All retirees and employees who want dental benefits must complete an application.**)
- ☞ Elect to remain in the Kaiser Permanente Staff Model HMO program, priced with Kaiser's Rx.
- ☞ Elect vision insurance. This is a new "optional" program offer. To participate in the EyeMed vision insurance program, you must complete an application.
- ☞ Add or drop dependents. When completing the specific program applications, remember to *explicitly* include the correct names and Social Security numbers of each of your dependents. Each program offered stands on its own, and the dependents enrolled in one program do not have to match any of the others.

Life Insurance

- ☞ The Hartford Life Insurance Co. will be the new insurer of the "basic" life insurance and the "supplemental" life insurance. All life insurance participants in 2008 will be automatically enrolled in the new Hartford sponsored programs in 2009 at the same benefit levels. If you want to increase the supplemental life coverage, you must complete the Hartford application. This is the time to acquire additional life insurance coverage without potential exclusions.
- ☞ The dependent life insurance benefit will increase from \$2,000 to \$5,000.
- ☞ The retiree basic life insurance benefit will increase from \$5,000 to \$7,000.

Short-Term Disability Insurance

- ☞ The Colonial Insurance Co. will be the new short-term disability provider. You do not need to answer any medical questions to enroll in this coverage.
- ☞ All short-term disability participants in 2008 will be automatically enrolled in the new Colonial sponsored programs in 2009 at the same benefit levels.



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The benefits providers that represent CIGNA and Kaiser Permanente (medical), United Concordia (dental), Caremark (prescription drugs), EyeMed (vision insurance), Hartford Insurance (life insurance), Colonial Insurance (short-term disability insurance), and AFLAC (accident insurance, flexible spending accounts, and qualified transportation plans) will be available to answer your questions at the “benefits fairs” listed below. These representatives will have applications and plan summaries so they can help you and your family review your needs, so that you can elect the programs that best meet your needs in 2009. **You must request all changes before October 31, 2008.**

Please note the “Audience” descriptions below. Employees and retirees are encouraged to attend their department’s forum. If the department’s security restrictions prohibit such access, please attend one of the Maloof Auditorium forums.

Employees should file any completed applications with their payroll personnel administrator. Retirees and beneficiaries should file completed applications with the Employee Services Center.

Date	Time	Location	Audience
Monday, October 6	9:00 am - 4:00 pm	Manuel Maloof Auditorium	No restrictions
Tuesday, October 7	10:00 am - 3:00 pm	Memorial Drive Office Park	Tax Commissioner only
Wednesday, October 8	9:00 am - 4:00 pm	1950 West Exchange Place Room 118-C	Fire Rescue
Thursday, October 9	9:00 am - 4:00 pm	1950 West Exchange Place Room 118-C	Fire Rescue
Monday, October 13	9:00 am - 4:00 pm	1950 West Exchange Place Room 118-C	Police Services
Tuesday, October 14	7:00 am - 5:00 pm	Watershed Mgt. – Roadhaven	Watershed Management
Wednesday, October 15	9:00 am - 4:00 pm	1950 West Exchange Place Room 118-C	Police Services
Thursday, October 16	9:00 am - 4:00 pm	Bobby Burgess Building Media Room	311
Monday, October 20	7:00 am - 5:00 pm	Sheriff’s Office – Jail Division 4415 Memorial Drive	Sheriff’s Office employees only
Tuesday, October 21	7:00 am - 5:00 pm	Sheriff’s Office – Jail Division 4415 Memorial Drive	Sheriff’s Office employees only
Friday, October 24	9:00 am - 4:00 pm	1950 West Exchange Place, Room 118-C	Police Services
Tuesday, October 28	9:00 am - 4:00 pm	1950 West Exchange Place Room 118-C	Police Services
Wednesday, October 29	9:00 am - 4:00 pm	Manuel Maloof Auditorium	No restrictions
Friday, October 31	9:00 am - 4:00 pm	1950 West Exchange Place Room 118-C	Fire Rescue

Note: All program providers’ contact information and web addresses are located in the Enrollment Guides.

