



Open Enrollment News

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On-campus information sessions June 8-18. Enroll online June 8-19.

Benefits at a glance

Some co-pays dropping; discounted rates now require wellness activity

As we enter 2009-10, St. Petersburg College employees can look forward to another year of strong health-related benefits.



Some benefits are expanding (dental), some co-pays are going down (medical), and some providers are changing (Employee Assistance Plan and hospital indemnity). This, even as costs to the college are rising.

The Insurance Committee, the President's Cabinet and the Board of Trustees believe it's important to help employees trim their health care costs in these tight economic times.

One of the biggest changes is how employees can earn the discounted rate. Since 2007, employees and their dependents had to be non-smokers in order to pay the discounted rate. Starting in July 2009, employees must also participate in wellness activities.

If employees are smokers or are non-smokers who do not want to participate in the voluntary wellness activities, then the regular medical rates — which are not going up — would apply.

The goal: to encourage employees to be healthier! **Online registration begins June 8!**



Medical/dental rates are not rising

Both the regular and the discounted medical rates are staying at the 2008-09 levels. However, employees must do more to qualify for the discounted medical rates.

The discounted medical insurance rates are significant: About \$1,000 less for employees who choose not to smoke and — new this year — participate in wellness activities.

Also, dental premiums are staying the same for those with employee+1 or employee+family coverage. Employee-only dental coverage for full-time employees will continue to be paid for by the college (for part-time employees, the college pays half the cost of the employee-only coverage).

Regular vs. discounted medical rates

The standard regular medical rates apply across-the-board to all employees.

The discounted medical rates are for employees who choose to take part in wellness activities. They save employees about \$1,000 a year in premiums.

NEW! All three elements are required to be able to pay the discounted rates:



- Employees who want the discounted rate must complete an online Health Risk Assessment (HRA) by June 30, 2009. It only takes 15-20 minutes and is completely confidential. Human Resources will only know who has taken it -- but will not see the results. Based on information gathered in the HRA, the employee receives a personalized action plan based on the employee's unique health needs.
- Employees who want the discounted rate must also document through a medically sound screening that they are free of carbon monoxide. A brief (it takes less than 1 minute) test in which the employee blows into an instrument will be offered on each campus in June.

For 2009-10, this is only required of the covered employee. The screening may be required of the covered spouse in 2010-11.

- Finally, employees who want the discounted rate must participate in wellness activities.
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Wellness activities



During the first six months of the plan year (July 1-Dec. 31, 2009), employees wanting to keep the discounted rates must:

Complete one online Healthy Living program recommended as a result of the confidential Health Risk Assessment (Healthy Living programs are tailored for every employee, according to that employee's needs and physical abilities and range from Alcohol Awareness to Stress-Relief to Healthy Heart).

Either complete a second online Healthy Living program or earn a minimum number of individual points (450) in the fall Wellness Challenge (slated to start in October).

Medical coverage

Although medical claims continue to rise, SPC is doing its best to minimize the impact on employees. Here are some key details:

- No change in co-pays for doctor visits;
- No change in co-pays for prescriptions;
- NEW! reduction in co-pay for short-term rehabilitation such as physical, speech and occupational therapy -- from \$45 per visit to \$30;
- NEW! reduction in co-pay for chiropractic visits, from \$45 per visit to \$30;
- NEW! Quit Tobacco program added at no cost to employees (includes one-on-one assistance) through Aetna;
- The drug Chantix, an aid for smoking cessation, can be reimbursed with your Flexible Spending Account (FSA) funds if you have an FSA account — even though it is not an approved drug with Aetna at this time; and
- NEW! increasing (from 20 to unlimited) the number of visits related to mental health and substance abuse.

Get the details on SPC's Aetna Health Benefits page on the HR Web site.

Dental coverage

Since the college added this group dental benefit in 2008-09, employees and their families have benefited. The self-funded dental plan, modeled after SPC's self-insured medical plan, gives employees access to a PPO (Preferred Provider Organization) plan.

Employees have a wide range of choices, including the ability to see licensed dentists in or out of the Aetna network. In addition:

- The PPO plan includes orthodontic coverage;
- Employee-only coverage (for full-time employees) is paid for by the college

- Employee-only dental coverage for full-time employees will continue to be paid for by the college (for part-time employees, the college pays half the cost of the employee-only coverage).
- Employee+1 and employee+family rates for the PPO will continue to be the same as those paid under the 2007-08 DMO plan;
- NEW! dental implants will be covered;
- NEW! white fillings will be covered; and
- NEW! an increase from 2 to 4 routine teeth cleanings per year.

Get the details on SPC's dental insurance on the HR Web site.

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Employee Assistance Plan

NEW! SPC's Employee Assistance Plan (EAP) will be administered by a new provider, Corporate Care Works (CCW), which also serves employees of Pinellas County Schools, the City of Largo and Bayfront Medical Center, offers programs that are tailored to the needs of employees and their eligible family members, including:

- Free in-person counseling sessions (up to six per problem situation per year);
- Helping employees and their families coping with stress, family problems, conflicts, alcohol/drug problems, and any other personal concern that can adversely affect productivity; and
- Referrals to appropriate childcare, eldercare, legal, financial and community services for each employee and eligible family members requesting such assistance.

SPC reimbursement benefits

Vision reimbursement

NEW! Higher vision reimbursement rate – going from \$100 to \$175. This reimbursement is offered to all budgeted employees and their dependents, regardless of whether the employee has medical coverage through the college. Covered expenses include vision exam, frames, repair of frames, lenses, and contact lenses. The reimbursements are based on years of budgeted service. For employees with less than 10 years of budgeted service, the reimbursement is every 24 months; for employees with 10 or more years of budgeted service, the reimbursement is every 12 months. The \$175 is the combined total reimbursement allowed for the employee and all dependents.

Cancer/dread disease reimbursement

Designed for SPC budgeted employees, dependents, and surviving spouses who are covered by one of the college's health insurance plans, this offers reimbursements for out-of-pocket expenses related to a cancer or dread disease. The plan annually covers 100% of covered medical co-pays, up to the \$1,500 annual out-of-pocket maximum under the Aetna health insurance plans (because anything beyond that is paid by the college through Aetna). It also covers 100% of covered prescriptions, up to the maximum lifetime reimbursement of \$25,000 for both medical and prescription expenses. Get the details on SPC's cancer/dread disease reimbursement plan on the HR Web site.

Term life insurance

Offered by Aetna, the college provides budgeted employees with life insurance valued at the employee's base salary. Employees may pay for increased coverage as well as coverage for spouses and eligible children. A medical questionnaire may be required for underwriting purposes. Get details on SPC's term life insurance on the HR Web site.

Cancer insurance

A voluntary benefit through Allstate Workplace Division. Benefits are paid directly to the employee or covered dependent with a diagnosis of cancer or other specified dread disease(s). Coverage is portable if you leave SPC. Get details on SPC's cancer insurance on the HR Web site.

Hospital indemnity insurance

A **voluntary benefit** from Continental Insurance that is offered through Custom Benefit Services, it provides benefits directly to the hospitalized employee or covered dependent.

Auto insurance

A **voluntary benefit** paid by the employee only, this is through Liberty Mutual.

NEW! Business Accident Forgiveness, called the Exceptional Five Advantage, offers qualified new customers immediate accident forgiveness. Under this, one's premium would not go up due to a first accident (some requirements apply).

Disability insurance

A **voluntary benefit** through Assurant (FALCO Companies) providing short- and long-term disability income.

NEW! For SPC employees who sign up as new clients of Assurant during the college's Open Enrollment period in June, Assurant is waiving the medical questionnaire requirement. This is for up to \$3,000 monthly benefit maximum, not to exceed 60 percent of the employee's salary.

NEW! SPC employees who already have Assurant disability insurance will be able to increase their monthly benefit to \$3,000 (not to exceed 60 percent of the employee's salary) without evidence of insurability.

Get details on SPC's disability insurance on the HR Web site..



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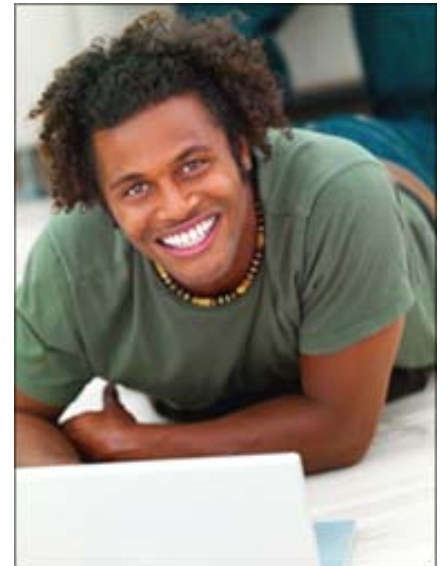
Benefits open enrollment is all online

Signing up for your benefits is easier this year. **It's all online.** Beginning on June 8, use our step by step instructions (see last page of this newsletter) to:

- » view your current benefit elections
- » keep the same coverage without changes
- » add, drop or change any type of coverage for yourself or your dependents

Another bonus of this process is that all budgeted employees — including those in positions that have not required such access — will have network user ID's as well as e-mail addresses.

From the convenience of their home computer (or a computer available at any campus library) employees will be able to review what they have had during the 2008-09 year and decide what, if any, changes they want to make.



NOTE: All SPC employees will soon have e-mail addresses and network access. If you have not received this information, please contact the Technical Help Desk at 341-2795.

The period during which you can make any changes/additions to your coverage is June 8-19. If you elect to make benefit/insurance changes, they will take effect July 1.

On-campus information sessions

Ask questions, meet with vendors, certify you're a non-smoker

The on-campus information sessions (June 8-18) are **not for turning in paperwork** (that's done electronically). It is, however, a time to ask questions and, for those wishing to pay the discounted medical rate, take the Non-Smoker Verification Screening.

The Non-Smoker Verification Screening takes less than 1 minute and simply involves blowing into a device that shows whether you have carbon monoxide in your system. To avoid long lines, employees can sign up for specific appointment times by contacting HR. If you cannot attend any of the dates below, you can also sign up for the June 5 non-smoker verification screening at EpiServices. (See related story below for more details)

Information Session Schedule

Dates	Times	Campus	HR/vendor location (no appt. needed)	Non-smoker screening (Sign up above)
Monday, 6/8	10 a.m. to 4 p.m.	HEC	Teaching Auditorium	187
Tuesday, 6/9	10 a.m. to 4 p.m.	SEM	UPC 303 and 319	UP 313
Wednesday, 6/10	10 a.m. to 4 p.m.	AC	103	110
Thursday, 6/11	10 a.m. to 4 p.m.	CLW	Teaching Auditorium	LA 190
Monday, 6/15	Noon to 4 p.m.	DT	DC 210	DC 202
Tuesday, 6/16	10 a.m. to 4 p.m.	TS	Fine Arts/Library 132	FA 109
Wednesday, 6/17	10 a.m. to 4 p.m.	SP/G	SA114	SA 111
Thursday, 6/18	10 a.m. to 4 p.m.	EPI	451-453	1-122

Because the “paperwork” is now electronic, employees may come to the sessions to ask questions of the HR team or representatives from:

- Advantica Eyecare – vision insurance
- Aetna - for medical, dental and life insurance
- Corporate Care Works – Employee Assistance Program (EAP)
- FORTIS (Assurant) – short/long-term disability insurance
- Custom Benefit Services – cancer insurance, medical indemnity insurance (from Continental Insurance)
- Liberty Mutual – auto insurance
- SunTrust Bank
- SPC Foundation
- 403b vendors including Valic, MetLife and ING.

Screening to verify non-smokers

Non-smokers who participate in wellness save about \$1,000 annually

Medical rates are not rising in 2009-10, but this year employees who want the discounted rate must, among other things, document that they are non-smokers.

And the discounted medical insurance rate is significant: About \$1,000 less for employees who choose not to smoke and – new this year – participate in wellness activities.

The documentation is through a brief (it takes less than 1 minute) test in which the employee blows into a device that shows whether there is carbon monoxide in their system.

The testing will be offered at each site during the two-week Open Enrollment period (June 8-19). A photo ID is required. Employees also will need to have their employee ID or Social Security number ready.

Employees are not required to go through the Non-Smoker Verification Screening. The regular rates apply to those opting out of the screening and other wellness activities.

Note about 15/15 and 18/18 faculty

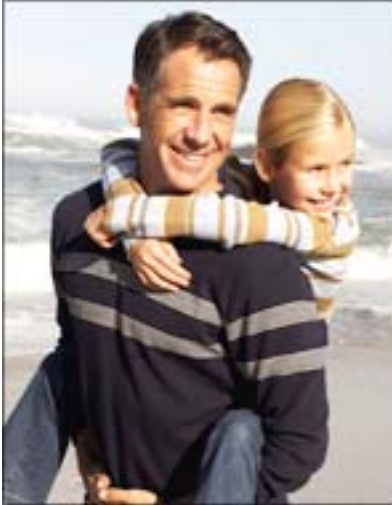
Faculty who are off during the summer and not teaching any classes, either base or supplemental, have a grace period until Sept. 18, 2009, to complete the screening. However, any faculty who select the discounted rate and do not pass the screening in September will then be charged the regular rate retroactive to July 1.

Get help kicking the habit

To help employees quit smoking, starting July 1 the college is offering a new Quit Tobacco program that includes one-on-one coaching. In addition, the drug Chantix, an aid for smoking cessation, can be reimbursed with your Flexible Spending Account (FSA) funds if you have an FSA account (even though it is not covered by Aetna).

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Dependents to be verified



Any employees claiming dependents on their medical or dental insurance must provide proof that these dependents are eligible for coverage. (The same is true for retirees and COBRA participants with dependents.)

Accepted documentation includes:

- » a birth certificate (for children) or marriage license (for spouse)
- » the most recent tax return

All employees should have received notice of this at their home address. If you haven't already submitted your documentation, please do so ASAP. Failure to provide it could result in dependents being dropped from your coverage. Dependent verification details were mailed out to each employee.)

Online enrollment step-by-step

The following information will walk you through the online enrollment process and is accessible 24/7 from June 8-19. Follow these instructions to:

view your current benefit elections

- 1) Go to the SPC home page (www.spcollege.edu) and click on "MySPC"
- 2) Log in with your user ID and password (see top left of screen)
- 3) Under Employee Services, select "Benefits Summary"

keep the same coverage without changes

- 1) Go to the SPC home page (www.spcollege.edu) and click on "MySPC"
- 2) Log in with your user ID and password (see top left of screen)
- 3) Under Employee Services, select "Benefits Enrollment"
- 4) Follow the directions and select "I have no change"

add, drop or change any type of coverage for yourself or your dependents

- 1) Go to the SPC home page (www.spcollege.edu) and click on "MySPC"
- 2) Log in with your user ID and password (see top left of screen)
- 3) Under Employee Services, select "Benefits Enrollment"
- 4) Follow the directions and select the edit options to make changes