



## MEMORANDUM

To: All Full-Time BC Employees

From: Edna Chun, Vice President of Human Resources & Equity

Date: November 5, 2009

Subject: Open Enrollment – Group Health Benefits effective January 1, 2010

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The open enrollment period for the group medical, dental and vision plans will take place between November 5, 2009 and November 30, 2009. This open enrollment will enable you to make changes to your benefit selections and also make additions or deletions to your dependent coverage for an effective date of January 1, 2010.

At Broward College, we are committed to offering our employees a comprehensive and competitive medical benefits plan, despite rising healthcare costs and double-digit trends. The College and the Health Plan Task Force (HPTF) comprised of faculty, administrative, and professional technical staff representatives work diligently to formulate a plan to help mitigate the effects of rising health plan costs on the College's self-funded health plan.

The 2008-2009 recommendations by the Health Plan Task Force were approved by the Board of Trustees and ratified by the United Faculty of Florida for implemented on January 1, 2010. The new rates are reflected in the attached rate sheet. The College's health insurance plan still continues to be one of the most competitive in the Florida community college system. The College still funds 100% towards HMO single coverage premium and 87% towards dependent premium for the HMO, POS and PPO plans. For this enrollment period, the only change being made to the College benefits plans is the health plan monthly employee contribution which is necessary to keep up with the double-digit increases in healthcare costs, and to avoid having to make significant contribution increases in the future. Additionally, there has been no contribution rate increase to the BC group self-funded health plan since January 1, 2006.

The College's self-funded plan offers three options for employees to choose from, the HMO, POS and PPO plans. Seventy-two percent of our employees are in the HMO plan which in terms of cost, provides the best benefit for members because it has the lowest employee contribution.

In 2006 the POS plan was added as an option to allow PPO members the ability to lower their out-of-pocket cost and still maintain the freedom of provider choice included in the PPO plan. The POS plan negotiated discounts with providers are, on average, 10% less than the PPO plan network discount. We encourage employees on the PPO Plan to consider the POS plan as a viable option as we continue to experience rising healthcare cost resulting in higher contribution on the PPO plan. The PPO plan remains the most costly with the highest out-of-pocket benefit levels and highest contribution.

Additional limited cost savings adjustments to the prescription plan are designed to increase usage of generics and the home delivery option were recommended by the Health Plan Task Force for calendar year 2010 and are still pending the negotiation process.

### Group Dental Plans

The Delta Dental PPO and DHMO dental plans and rates will remain the same for January 1, 2010. The College will continue to pay 100% of the employee single cost and employees selecting dependent coverage will pay the full cost based on the plan option selected. Plan highlights for both the PPO and DHMO are attached.

## The Vision Plan

The vision plan benefits and rates remain the same. A vision packet including an enrollment form, provider directory and plan details are attached.

## Special Life Insurance Open Enrollment Opportunity

CIGNA Life is offering a limited time Term Life Insurance open enrollment opportunity for qualifying Broward College employees from November 30 to December 14, 2009. Coverage will be effective February 1, 2010. Enrollment packets will be mailed directly to qualifying employees' homes in late November. To apply for coverage, employees' must complete the enrollment form and short medical questionnaire and mail directly to CIGNA. You may qualify:

- If you are not currently enrolled in Broward College's Voluntary Term Life plan, you can apply for coverage of one times your salary, up to \$100,000.
- If you are currently enrolled in the Broward College's Voluntary Term Life plan, you can apply for additional coverage of one times your annual salary, up to \$200,000. Total coverage cannot exceed the \$200,000 plan maximum.

*The current term life insurance benefit offered to BC employees: All full-time employees are eligible for group term life of one times their annual salary at no cost to the employee (maximum \$250,000). Voluntary Term Life plan is optional and employees can select up to two times their annual salary or maximum \$200,000.*

## Open Enrollment Meetings

Below is a schedule of the Wellness and Open Enrollment meeting dates and locations. CIGNA, Delta Dental, and Humana/Comp Benefits and Employee Benefits representatives will be available to assist you with the enrollment process and answer any questions you may have.

Monday, November 9, 2009  
Willis Holcombe Center  
9:00 a.m. – 11:00 a.m.  
Building 33, Room 12108

Thursday, November 12, 2009  
South Campus  
12:15 a.m. – 2:15 p.m.  
Bldg. 68, Room 175

Monday, November 16, 2009  
Central Campus  
2:00 p.m. – 4:00 p.m.  
Bldg 17, Room 425

Friday, November 20, 2009  
North Campus  
9:30 a.m. – 11:30 a.m.  
Bldg. 62, Room 154

You can obtain the most current CIGNA Health provider directories online at [www.cigna.com](http://www.cigna.com). We will also have some printed copies at the open enrollment meetings.

Please see attached our updated CIGNA Medical & Delta Dental enrollment/change; we have added the adult dependent 25 to 30 medical benefit option. If you wish to make changes to your health or dental plan, please complete this form. Only employees with 12 months or more of full-time service as of January 1, 2010 will be allowed to select the PPO or the POS medical plans.

**The CIGNA/Delta Dental, and vision plan enrollment forms must be returned to the Employee Benefits office only if you wish to make changes to your benefits.** Your current benefits will remain in effect if we do not receive an enrollment form(s) from you. Your completed forms must be returned to the Benefits Office as soon as possible but no later than November 30, 2009. Please fax your enrollment form to 954-201-7096 or mail to the following address:

Human Resources & Equity  
Employee Benefits Office  
Willis Holcombe Center  
Building 31, Room 510

If you have any questions, please contact the Employee Benefits Office at 7337, 7226, 7552 or 7613.

