



As Enrollment Approaches for 2007...



- **Added Medical Plan Choices**
- **Continued Commitment to Quality Care**
- **Keeping Costs Affordable**

In its continued partnership with the members of the Florida Community Colleges Risk Management Consortium, Seminole Community College is pleased to provide you with an expanded line-up of medical options for 2007. This notice includes information on each of these options with the focus on the new options. Please take this opportunity to review your healthcare needs and consider all the available options – to help you make the most of your healthcare dollars!

Joining the Medical Plan

Line-Up for 2007 You will have two **new** medical options available for the coming year.

BlueOptions PPO (New Plan A). This plan offers broad access to quality care from NetworkBlue doctors, hospitals and providers at a lower cost than the current BlueChoice PPO. The benefits under the BlueOptions PPO are almost identical to the BlueChoice PPO, with two enhancements:

- **Copays for hospital facility charges** – rather than a deductible and coinsurance – should save nearly everyone money on a hospital stay.
- **An all-inclusive out-of-pocket maximum** – where everything but prescription drug copays count toward meeting the annual out-of-pocket maximum. This should help you get to 100% coverage faster than with the BlueChoice PPO, where your deductible and copayments didn't count toward the maximum.

Enroll Online Through MyBlueService; Everyone Must Enroll for 2007

In October 2006 SCC and the other participating colleges are moving to online enrollment for medical and dental coverage – through MyBlueServiceSM.

Because the medical options are changing, **everyone must enroll for 2007**, even to keep the plan you have today.

Customized BlueOptions HRA plan (New Plan D). Available to active employees (**not retirees because of federal rules regarding HRAs**), this plan also uses NetworkBlue and offers:

- *The lowest cost to cover your dependents.*
- *A higher deductible – \$1,000 per person, up to \$3,000 per family (\$2,000 if you cover one dependent).*
- *An HRA account partially funded by the college.* When you enroll in the HRA plan, you will have an account you can tap into tax-free to pay qualified medical expenses.

Annual HRA Funding:

\$500 if you have employee only coverage
or
\$1,500 if you enroll yourself and your dependents

The money in your HRA is available from the start of the plan year. Any funds left over at the end of the plan year carry forward to the next year and are added to the next year's contribution if you stay in the HRA plan. You may sign up for the convenience of automatic claim reimbursement or a debit card, or submit claims each time you have a qualified expense. With automatic reimbursement, when medical claims are submitted by the provider to BlueCross BlueShield of Florida, your share of the cost is automatically processed through the HRA administrator.

Medical Plans remaining the same for 2007

BlueCare - HMO Plan (Plan B). BlueCare is a managed care plan (HMO) through Health Options, Inc. You must select a primary care physician at the time of enrollment and coordinate all care through this physician or benefits may not be paid. The benefits under the BlueCare HMO are not changing for 2007.

Supplemental Plan (Plan C). Plan C is not a health insurance plan. It is a supplemental plan for employees who already have adequate health insurance coverage. There are no employee-paid premiums, unless you elect dependent dental coverage. The plan includes hospital indemnity, dental, and vision coverage only. The benefits under this plan are not changing for 2007.

BlueChoice PPO (New Plan E – Old Plan A). This plan offers broad access to quality care from BlueChoice PPO doctors, hospitals and providers. This plan will be approximately 12% more expensive than the **NEW PLAN A** effective January 1, 2007, but the participating PPO doctors, hospitals and other providers will remain basically the same. The benefits under this plan are not changing for 2007.

Tools and Resources to Help You Select a Medical Plan for 2007

As you consider your medical options for 2007, there are many tools that can help you make the best choice for you and your family. These tools will be available during the open enrollment period for your college.

Think about likely medical needs for the coming year – how often will you and any family members you cover need to see your family doctor or a specialist? Fill a prescription? Visit the emergency room or the hospital? When you've thought that through, go to MyBlueService's enrollment module to use the:

- **BCBSFL plan comparison chart** – to see how the plans treat different types of care (in nearly all cases, all the plans cover all the same types of services and supplies.
- **BCBSFL cost comparison tool** – to compare your potential total cost in each plan, including the cost of the care you think you'll need and the cost to purchase coverage for your dependents.

Wondering whether your doctor or hospital is in the plan's network? To find out:

1. Go to www.bcbsfl.com
2. Click on Provider Directory
3. Select the network for the plan you're considering

Blue Options (NetworkBlue)
for Plans A and D
Blue Choice (PPC)
Preferred Patient Care (Plan E for 2007)
Health Options Inc. (HOI)
for the HMO (Plan B).

Benefits Fair
Sanford/Lake Mary
Campus – October 12th
Oviedo Campus –
October 13th

Open Enrollment
Beginning October 9th

Get Ready to Enroll Online ...

You will enroll through MyBlueServiceSM at www.bcbsfl.com during the enrollment period. To enroll, you'll need to be registered for MyBlueServiceSM. You can register today by going to the web site and clicking on myBlueService (on the left). To register you will:

1. enter your Social Security number and your date of birth
2. create a user ID and PIN.

If you're already registered for MyBlueServiceSM, you just need to enter your user ID and PIN, then follow the instructions to enroll. If you can't remember your ID or PIN, you can get them by entering your Social Security number and date of birth.