April 2011

TO: All Benefits Eligible Employees

FROM: Charles G. Mann
Vice President for Finance and Treasurer

SUBJECT: Open Enrollment for Employee Benefits

Hood College will be conducting its annual Open Enrollment from Monday, April 18 through Friday, April 29, 2011 for the plan year beginning July 1, 2011. Each year, the Human Resources office continually works to secure the lowest rates and best plans for our employees. As a result of these ongoing efforts, I am pleased to announce that there will be no increase in employee contributions for health insurance during the upcoming year even though the plans have been enhanced!

As you are aware on March 23, 2010, President Obama signed into law the health care reform bill, the Patient Protection and Affordable Care Act. This legislation, along with the Health Care and Education Reconciliation Act of 2010, makes sweeping changes to the U.S. health care system. These changes will affect Hood College and its employees over the next several years. Provisions that will take place on July 1, 2011 for Hood College’s medical/prescription plans are:

- Lifetime limits on medical benefits are removed.

- Annual limits are removed for most services. (This does not include in-vitro fertilization, artificial insemination and hair prosthetics.)

- Cost sharing is eliminated on in-network preventive services (No copays, no coinsurance, and no deductibles for in-network preventive care for all Hood College medical plans!)

- Coverage for dependents to age 26 regardless of access to other coverage.

Please note that we are conducting an “active” open enrollment this year. Active enrollment requires all employees to complete a new Hood College enrollment for health/prescription, dental, vision, Flexible Spending Accounts and/or Hyatt Legal Services in order to be covered in the new plan year. In addition, you will be required to complete the CareFirst and Hyatt Legal enrollment forms if you are enrolling for the first time, or if you are making enrollment changes, in either of these programs.

Again, everyone is required to complete the Hood College enrollment form. This includes those who are keeping their current coverage the same, making changes to their current coverage or enrolling for the first time. All forms must be completed and sent to Human Resources by 5:00 p.m. on April 29, 2011. If you miss this deadline, you will not be able to enroll for benefits until next year’s open enrollment, except for a qualified life event change as defined by the Internal Revenue Service’s regulations.
Hood College strives to offer a comprehensive and affordable benefits program to our employees. A significant portion of the healthcare premiums is directly affected by our employees’ and their dependents’ health, which impacts plan utilization. We encourage employees to take an active role in developing and maintaining their physical and mental wellbeing and that of their families. Please utilize the preventive care program that will be provided without a cost share from members starting July 1, 2011. In addition, take advantage of the new “Healthy U” program. These proactive efforts will have a positive impact on your quality of life and help to ensure the financial viability of our health insurance plans.

Thank you for your attention to this important matter. If you have any questions regarding the employee benefits program, please contact Sharon Smith in the Human Resources Office at extension 3590 or at smithsk@hood.edu.