This year, Open Enrollment for health plans will begin on Monday, May 15, 2006 and will run through Friday, June 2, 2006.

Please check out the Cabrillo College Human Resources website http://www.cabrillo.edu/services/hr/benefits/index.html for plan descriptions/comparisons, rates and forms.

**IMPORTANT INFORMATION:**

- All employees currently enrolled in a Blue Shield PPO plan **MUST** reenroll in a medical plan.
- All adjunct employees currently enrolled in a Blue Shield PPO or HMO and/or Delta dental plan **MUST** reenroll in a medical and/or dental plan. The current medical and dental plan offerings will end June 30, 2006.
- Employees currently enrolled in a Health Net HMO plan are only required to reenroll if they wish to add/delete dependents.
- Health Net HMO enrollees changing from the high option plan to the low option plan OR from the low option plan to the high option plan and are not adding/deleting dependents are only required to complete an election form.
- Life insurance will transition from Prudential Financial to Hartford Life Insurance. Every eligible employee currently enrolled in a life insurance policy must complete a Hartford Life Insurance beneficiary form.
- Section 125 Flexible Benefit Program will transition from American Fidelity Assurance Company to SISC Flex Plan. We will also be transitioning to a calendar year (January – December) beginning January 2007. We will have a short plan year from July 2006 through December 2006. If you are currently enrolled in a Section 125 Flexible Benefit Program this calendar year (January 2006 – June 2006), **YOU MUST** reenroll at this time. Your current deductions will **NOT** automatically rollover to the new carrier.
- Please contact Sue Torres at ext. 6182 or via email sutorres@cabrillo.edu to schedule an appointment on May 16th or 17th.

All medical plan changes will be effective **July 1, 2006**. The difference in premiums will be reflected in your July paycheck.

The following are the medical plan offerings beginning July 1, 2006:

- **Blue Shield PPO High Option Plan** - $300 invididual/$600 family medical deductible; plan pays 90% after deductible; out-of-pocket maximums of $600 individual/$1,800 family; $10 office visit copay; $100 individual/$200 two person/$300 family prescription drug deductible; employee pays $5 generic/$20 brand name copay after deductible
• **Blue Shield PPO Medium Option Plan** - $500 individual/$1,000 family medical deductible; plan pays 80% after deductible; out-of-pocket maximums of $1,000 individual/$3,000 family; $10 office visit copay; $100 individual/$200 two person/$300 family prescription drug deductible; employee pays $5 generic/$20 brand name copay after deductible

• **Blue Shield PPO Low Option Plan** - $2,500 individual/$5,000 family medical deductible; plan pays 90% after deductible; out-of-pocket maximums of $5,000 individual/$10,000 family; prescription drug program 10% coinsurance after the individual or family medical deductible is met

• **Health Net HMO High Option** - $10 office visit copay; $100 ER copay; $5 generic/$15 brand name/$35 non-formulary prescription drug copay

• **Health Net HMO Low Option** - $20 office visit copay; $50 ER copay; $250 inpatient hospital copay; $5 generic/$15 brand name/$35 non-formulary prescription drug copay

Representatives from the various carriers will be available at the Open Enrollment workshop to answer questions and assist you in making benefit plan changes. In the meantime, if you have questions, please contact Susan Torres in Human Resources at (831) 479-6182 or via email at suitorres@cabrillo.edu.

If you plan to make a medical plan change, you must complete the appropriate forms and return to Susan Torres in Human Resources no later than 4:00 p.m. on Friday, June 2, 2006, NO EXCEPTIONS!!!