



## **2010 Annual Enrollment Information**

September 2010

Dear Client:

Our new Benefit Plan year begins October 1, 2010. Annual Enrollment begins **Monday, September 13, 2010 and ends at midnight on Sunday, September 26, 2010**. Please review this letter for important information.

Each SCI Client will receive this notice with an enclosed report showing current vs. new cost for the same health plans beginning October 1, 2010. Each Client's current contribution level and member participation was used to prepare this report. This report is *for illustrative purposes only*. We hope this report will be a valuable tool in determining health costs for the upcoming benefit year.

To see what's new and what's changed\*, refer to the [Benefit Basics](#) 2-page flyer on our website that includes important information regarding Annual Enrollment. The Benefit Basics flyer is also mailed to the home address of eligible Members.

**\* Important note on Healthcare Reform – Enacted 03.23.10.** Please review SCI's Client Notice: [Healthcare Reform: Patient Protection and Affordable Care Act](#), on our website, *particularly* the Grandfathered Health Plan section – as recapped below.

A "grandfathered health plan" is any group health plan that was in effect on the date of the new law's enactment. Grandfathered plans are exempt from *some* of the health care reform requirements including:

- Covering preventive health services at no cost to plan participants
- Providing appeals and external review procedures
- Covering emergency services without authorization
- Non-discriminatory rules as defined
  - Employers must contribute the same percentage for all eligible employees
  - All eligible employees must be offered the same employer sponsored health plan (eliminates class code structure)

Health plans in effect on the date of the new law's enactment will *lose their grandfathered status* and subject the plan to non-discrimination testing if there are:

- Significant changes to the health plan design
- Changes in insurance company
- Significant changes in benefits
- Significant decrease in employer contributions (limited to 5%)

**NOTE:** It will be *extremely* difficult to maintain grandfathered status after 2011.

The preferred method of enrollment is through [Employee Self-Service \(ESS\)](#). During the Annual Enrollment period, Members will have the option for live telephone enrollment by calling their assigned SCI Professional, Monday through Friday between 8:00am and 5:00pm (EST). Please encourage Members to login to [Employee Self-Service \(ESS\)](#) → Benefits for their Plan Pricing and "Helping Simplify Your Life" Benefits Guidebook as hard copy benefit packets are no longer available. If you have limited computer access, please contact your assigned SCI Professional for alternative methods of obtaining the benefits information.

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### SCI Operations Centers

Corporate Office – Atlanta • 2435 Tech Center Parkway, Lawrenceville, GA 30043 • 800.444.6211  
Anchorage • 800.932.4610 ext. 2661 Chicago • 1420 Kensington Road, Suite 114, Oak Brook, IL 60523 • 800.750.1932  
Dothan • 220 Healthwest Dr., Suite 3, Dothan, AL 36303 • 800.755.6722 Los Angeles • 800.932.4610 ext. 2661  
Orlando • 5367 Conroy Road, Suite 300, Orlando, FL 32811 • 866.370.4211 Tampa • 4224 W. Henderson Blvd., Tampa, FL 33629 • 800.932.4610  
[www.scicompanies.com](http://www.scicompanies.com)



**All Members must enroll in the benefit plans of their choice if this is their initial eligibility period. Members who wish to change or continue their current coverage(s) should enroll to avoid an automatic rollover into a comparable health, vision and/or dental plan.**

All content in this notice is based on current information and supersedes previous communications regarding this topic. If you have any questions or concerns, please contact your assigned SCI Professional.

Sincerely,

SCI Companies