

SCHOOLCARE

Important Information Regarding SCHOOLCARE Health Insurance

ANNUAL OPEN ENROLLMENT NOTICE

JULY 1, 2013

The annual group Open Enrollment for SCHOOLCARE (Cigna HealthCare) Insurance is July 1. Open Enrollment gives you a once a year opportunity to:

- Change plans
- Enroll in SCHOOLCARE (Cigna HealthCare)
- Add/drop dependents

Please note you must meet any guidelines established by SCHOOLCARE and your employer.

As a reminder, please be sure to report all qualifying events/status changes to your employer's personnel department in a timely manner (generally within 30 days of a status change).

Qualifying events/status changes include, but are not limited to:

- Birth/adoption
- Marriage/divorce or legal separation
- Death
- Address change
- Enrollment in Medicare benefits due to a disability

Failure to notify your employer's personnel department of any qualifying events/status changes could require the employee to reimburse the employer for the full amount of any premiums paid on behalf of an ineligible dependent, and/or void his/her entitlement to extended benefits under COBRA.

Your new plan and/or changes will be effective on July 1, 2013. If you decide to join or make a change in your benefit option, it will be necessary for you to fill out a new application and submit the completed form to your employer's personnel office. If you do not make a change, you will not have to fill out a new application.

Please call _____ at _____ if you need more
(Employer Personnel Contact) (Telephone/Ext.)
information, enrollment forms, or wish to add/remove family members from your policy.

All applications are due back in your employer's personnel office no later than _____.

IMPORTANT UPDATES

Availability of Summary Health Information 7/1/2013

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury.

Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a **Summary of Benefits and Coverage (SBC)**, which summarizes important information about any health coverage option in a standard format, to help you compare across options.

The SBC is available on the web at: <http://www.schoolcare.org/forms.html#1>. A paper copy is also available, free of charge, by contacting your employer's personnel office.

Expanded Prevention Coverage for Women's Health 7/1/2013

The Affordable Care Act contains a provision to make certain preventive services available without co-pays, co-insurance or deductibles.

Additional preventive care services for women will be covered as part of the health reform law effective July 1, 2013 for all SchoolCare plans. Information on the expanded list of women's preventive coverage is available on the web at http://www.schoolcare.org/events_news_training.html.

Reminder: Fraud Protection Coverage

SCHOOLCARE is dedicated to protecting the privacy and security of your Protected Health Information (PHI) and Personal Identifiable Information (PII). We have a number of policies and practices in place to help safeguard this sensitive data.

Unfortunately, identity theft is one of the fastest growing crimes in the country today. According to the 2010 Identity Fraud Survey report released by the Better Business Bureau and Javelin Strategy & Research, about 11 million people were victims of identity theft during 2009. This means that one in every 28 consumers fell victim to the crime, with total out-of-pocket expenses exceeding \$4.9 billion.

SCHOOLCARE has purchased an Identity Fraud Expense Reimbursement Master Policy from Travelers Bond & Financial Products to provide you and your family with this valuable coverage. To read about tips and steps to take in the future to safeguard against Identity Fraud or to obtain an Identity Theft Claim Kit, go to <http://www.schoolcare.org/forms.html#2>.