Healthcare Reform and Your Benefits

Now that health reform legislation has become law, there have been some questions about how and when employees will see changes in their benefits. It will be some time before all the details are worked out at a national level. In the meantime, we want to tell you what is happening to our benefits.

Nothing is changing immediately.

Any changes to our benefits will take place on our plans’ anniversary date, which is January 1, 2011. Until then, our plans will continue to operate as they do now.

Health Plan

Our health plan already contains some of the features addressed by the legislation, including:

- All emergency care is covered at network rates
- No preferred care provider referral is needed for OB-GYN care

There are some changes we will make to our plan, effective January 1, 2011, to comply with the Health Reform Law. These changes include:

- Coverage of children to the age of 26, regardless of student or marital status
- Removal of the $5,000,000 lifetime dollar maximum on benefits
- Preventive care covered at 100%

Flexible Spending Account (FSA)

The new law prohibits the use of funds in FSAs for over-the-counter drugs, effective January 1, 2011. Please keep this in mind as December 31 approaches.

During Open Enrollment

You will be able to add children up to age 26 to your election; coverage will be effective January 1, 2011.

Please be mindful of your 2011 FSA election with regard to over-the-counter (OTC) expenses.

Other changes may be necessary as the law continues to be defined. We will continue to update you as these changes occur.