

IMPORTANT ENROLLMENT INFORMATION

East Texas Employee Benefits Cooperative



Benefit Updates

New Plan Changes are Effective 9/1/2011

- Your enrollment window is from 08/02/2011-08/27/2011.** This time will be when you can log in and make changes to your benefit elections including updating your profile information i.e. home address, email, dependent information, etc.

- New Vision Insurance Plan—Block Vision**
The East Texas Employee Benefits Cooperative is now offering vision insurance through Block Vision. In-network benefits remain the same, members pay a \$10 co-pay for exam benefits and a \$25 co-pay for material costs. Out-of-network vision services are reimbursed up to a certain dollar amount.

Network information can be found online at www.ETXEBC.com or click here for the Block Vision Provider search <http://www.blockvision.com/Providers.aspx>. **Rates have decreased for the 2011-2012 plan year.

- New Benefit—Identity Theft Protection offered by ID Watchdog**
ID Watchdog monitors all three major credit reporting agencies to help protect your identity.

- Flexible Spending Account Information—National Benefit Services (NBS)**
If you currently participate in the Medical or Dependent Care Flexible Spending accounts, you MUST log in and elect that plan again this year. If you do not login, your participation will automatically be waived in the FSA plans for the 2011 plan year effective 9/1/2011.

- Enrollment assistance is available for those self-enrolling by calling Financial Benefit Services at (800) 583-6908 to speak to a representative between 8:00 am—5:00 pm.**

Online Enrollment www.ETXEBC.com

Enrollment Links
BENEFIT LOGIN
New Enrollment Form
Enrollment Instructions

To log in please visit www.ETXEBC.com and click on the **BENEFIT LOGIN** link in the upper right hand corner.

Username: First 6 letters of your last name, your first initial followed by the last 4 digits of your Social Security number.

Username

Password

Password: Full last name followed by the last 4 digits of your Social Security number (no spaces).
Example: Kathleen Roberson Username: roborsk1234 Password: roberson1234

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This is an overview of available benefits. You can access all benefit plan summaries and brochures for complete information and Rates on the East Texas Employee Benefits Cooperative benefit website at www.ETXEBC.com.



Effective 9/1/2011

- > **PPO Dental Insurance by MetLife** The East Texas Employee Benefits Cooperative offers a Passive PPO option that allows participants the freedom to choose any dentist. Preventative Services are covered at 100%, Basic Services are covered at 80%, Major Services and Orthodontia Services are covered at 50%. **There is a 12 month waiting period for Major and Orthodontia Services; Preventative and Basic Services are offered immediately. There is a \$50 deductible per participant and \$150 per family. The annual maximum benefit is \$1,500 and Orthodontia maximum is \$1,000 for covered children under the age of 19.
- > **NEW Vision Insurance by Block Vision** Members pay a co-pay for in-network benefits, exam co-pay is \$10.00 and materials co-pay is \$25.00. Out-of-network vision services are reimbursed up to a certain dollar amount for covered expenses. Exam, lenses and frames (within plan allowances) are covered in-network once every 12 months. Network information can be found online at www.ETXEBC.com or click here for the Block Vision Provider search <http://www.blockvision.com/Providers.aspx>.
- > **Critical Illness Insurance by Unum** Plan offers a lump sum payment to the plan participant upon diagnosis of illnesses such as blindness, stroke, coma, coronary artery bypass surgery, end-stage renal failure, heart attack and more. Critical Illness insurance is designed to be a supplement and pays for many costs not covered by your major medical plan.
- > **Disability Protection by Unum** Plan provides a monthly income to an individual that is disabled due to an accident or illness. There are 2 different plans available with benefits becoming available from the 1st day of disability To as late as the 180th day. Benefits are payable up to 2 years or to age 65 for injury and sickness depending on which plan you choose. **All new or increases in coverage are subject to pre-existing condition exclusion.
- > **Cancer Insurance by American Public Life** Plan allows enrollment on a Guarantee Issue Basis (**no health questions asked**) however, no benefits are payable during the first year of coverage for a pre-existing condition. Cancer insurance is designed to be a supplement and pays for many costs not covered by your major medical plan.
- > **Term Life/AD&D Insurance by Unum** Voluntary Term Life/AD&D is also available as an age-banded rate plan that allows benefits up to \$500,000 or 7 times your annual salary, for the employee, spouse and dependent children. **New employees can enroll on a Guarantee Issue Basis within 30 days from their hire date (no health questions asked). Employees currently participating in the Voluntary Life can increase their coverage amount by \$10,000 annually on a Guarantee Issue basis.
- > **Accident Insurance by American Public Life** Coverage pays benefit amounts for covered medical expenses as a result of an accident. Benefits are paid in addition to what your medical carrier pays and the money comes to you, not your medical provider.
- > **Permanent Life Insurance by Texas Life** This plan provides a level benefit to age 121. Individual policies can be purchased on the employee, their spouse, children and grandchildren.
- > **NEW Identity Theft Protection by ID Watchdog** ID Watchdog monitors all three major credit reporting agencies to help protect your identity. ID Watchdog has a patent-pending Fraud-monitoring technology that provides you with easy to read monthly reporting alerts to any identity threats.
- > **Medical & Dependent Care Accounts by National Benefit Services** Tax-sheltered flexible spending accounts allow an individual to set aside dollars to pay for future health care and dependent care expenses. Eligible expenses must be incurred within the plan year and contributions are use it or lose it. Flex Cards are optional this year to healthcare reimbursement participants.