



## Human Resources....

a resource for your needs today, tomorrow and in the future!

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**DATE:** October 1, 2012

**\*IMPORTANT\* PLEASE READ**

**TO:** All Employees Eligible To Be Covered By  
The College's Group Medical Insurance Program

**FROM:** Lori Charitable  
Assistant Human Resource Officer

**RE:** 2013 Annual Medical Insurance Option Transfer Period

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**PLEASE READ THIS MEMO EVEN IF YOU DO NOT WISH TO CHANGE YOUR MEDICAL PLAN. THIS IS THE ONLY TIME YOU CAN ENROLL IN OR CHANGE YOUR HEALTH, DENTAL AND VISION COVERAGE, ENROLL IN THE FLEXIBLE SPENDING PLAN, PARTICIPATE IN THE MEDICAL BUYOUT AND ENROLL IN THE SUPPLEMENTAL INSURANCE (AFLAC).**

Once again, it's time to think about your *medical insurance* and any changes you may want to make. Included in the information that follows is: the time period for the 2013 Annual Medical Insurance Option Transfer Period, participation in the Medical Buyout and AFLAC Insurance Company offering supplemental insurance for short-term disability, cancer plan, accident expense plan, a hospital confinement indemnity policy and life insurance.

We have been notified by the Orange County Office of Risk Management that **this year's annual transfer option period will extend from October 1 through October 31, 2012.** Eligible employees can elect to participate in the New York State Empire Plan Health Insurance Program or dental and/or vision insurance coverage.

Additional information from Risk Management is on the Human Resources website at [http://www.sunyorange.edu/human\\_resources/news.shtml](http://www.sunyorange.edu/human_resources/news.shtml).

***BENEFITS FAIR – Middletown and Newburgh Campus:***

**Thursday, October 11, 2012**

**Middletown - 9:00 a.m. - 12:00 p.m. in the Shepard Student Center Fireplace Lounge**

**Newburgh – 2:00 p.m. – 5:00 p.m. in Kaplan Hall Great Room, Room 101**

There will be representatives from the **NYS EMPIRE PLAN, FITZHARRIS & COMPANY, COUNTY DENTAL, TIAA-CREF, ING, NYS EMPLOYEES' RETIREMENT SYSTEM, CSEA INSURANCE, NYS DEFERRED COMPENSATION, NY COLLEGE SAVINGS, PROGRAM, AFLAC, EMPLOYEE ASSISTANCE PROGRAM, HUDSON HERITAGE FEDERAL CREDIT UNION, LIBERTY MUTUAL, GOLD'S GYM, BJ'S WHOLESALE CLUB, SAM'S CLUB, CHASE BANK and MIDDLETOWN YMCA** available to answer questions.

**NEW THIS YEAR – MINI PRESENTATIONS FROM OUR PLAN REPRESENTATIVES**

<b>Middletown</b>		<b>Newburgh</b>	
NYS College Savings Plan -	9:30 a.m.	NYS College Savings Plan -	2:30 p.m.
NYS Deferred Compensation Plan -	10:00 a.m.	EAP (Employee Assistance Program)-	3:00 p.m.
EAP (Employee Assistance Program)-	10:30 a.m.	NYS Deferred Compensation Plan -	3:30 p.m.
AFLAC -	11:00 a.m.	AFLAC -	4:00 p.m.
CSEA Insurance -	11:30 a.m.	CSEA Insurance -	4:30 p.m.

**There will also be an opportunity for all those who attend to enter a drawing for various gifts from our plan sponsors.** Light refreshments will be served.

***TRANSFER OPTION PERIOD:***

Annually, during the option transfer period, the County has permitted employees to change their medical coverage options. Eligibility for these options require that employees are eligible for enrollment in a medical insurance program at Orange County Community College. **Such transfer must occur by October 31, 2012 with coverage to be effective January 1, 2013.** Change forms are available in the Human Resources department and on the Human Resources website at [www.sunyorange.edu/hr/forms](http://www.sunyorange.edu/hr/forms).

***SUPPLEMENTAL INSURANCE (AFLAC INSURANCE COMPANY)***

Supplemental insurance through AFLAC Insurance Company is available to full-time employees. The insurance benefits are attainable for a cost (through payroll deduction) and will be effective January 1, 2013. Please note the following:

**The following insurances currently available: SHORT TERM DISABILITY, CANCER PROTECTION PLAN, PERSONAL SICKNESS PLAN, ACCIDENT PROTECTION PLAN and LIFE INSURANCE.**

**For more detailed information** regarding the above benefits, Gina Hillman of AFLAC will be available at the **benefits fair on Thursday, October 11, 2012.**

**There will also be an opportunity for all those who attend the benefits fair to enter a drawing for various gifts from our plan sponsors.** Light refreshments will be served.

***NEW YORK STATE EMPIRE PLAN HEALTH INSURANCE PROGRAM***

**Risk Management has not been informed of any changes to the NYS Empire Plan health insurance.**

To enroll in the New York State Empire Plan Health Insurance Program you must complete and return an enrollment form to Human Resources **no later than October 31, 2012.** Forms are available in the Human Resources office. Copies of "The Empire Plan 2012 At A Glance" and a listing of participating physician providers are also available in the Human Resources office.

For the most up-to-date participating providers, check out the website [www.cs.state.ny.us](http://www.cs.state.ny.us).

***MEDICAL PLAN BUY-OUT OPTION:***

**Active full-time** employees are **eligible for an annual Medical Health Plan Buy-Out** that will run from January 1 through December 31 of a calendar year. The buyout amount is \$2000 per year to be paid in quarterly installments. Employees **must** apply for this Buy-Out Option by completing the **Request to Decline and Waive Medical Health Insurance Coverage** and **submitting the form to Human Resources no later than October 31, 2012.**

**\*NOTE\*** - Employees currently enrolled in the buyout for 2012 **will automatically be continued** for 2013 unless they submit a health plan enrollment application.

A form is available on our website at [www.sunyorange.edu/hr/forms](http://www.sunyorange.edu/hr/forms). Forms are also available in the Human Resources Department.

***DENTAL/VISION COVERAGE:***

Employees who wish to **change the status** of their **dental and/or vision coverage** (family to individual or individual to family) without having a qualifying event (ex. Birth, marriage, etc.) **can only do so during this transfer period**. A change form is available in the Human Resources department and on our website at [www.sunyorange.edu/hr/forms](http://www.sunyorange.edu/hr/forms).

Election of the **family DENTAL benefit** requires a payroll deduction of **\$31.59 per pay period**.

Election of the **family VISION benefit** requires a payroll deduction of **\$2.29 per pay period**.

Employees who wish to **enroll in dental and/or vision coverage can only do so during this transfer period**. **ENROLLMENT IN DENTAL AND/OR VISION COVERAGE IS NOT AUTOMATIC**. An enrollment form is available in the Human Resources department and at our website at [www.sunyorange.edu/hr/forms](http://www.sunyorange.edu/hr/forms).

Your completed form must be received by the Human Resources department **no later than October 31, 2012**.

***SECTION 125 FLEXIBLE SPENDING PLAN:***

All active full-time Orange County Community College employees are eligible for the benefits provided under the Section 125 plan, **effective for January 1, 2013**. Our administrator for Section 125 is Fitzharris Administrators, Farmingdale, New York.

Please see the 2013 Annual Option Transfer Period information packet, pages 1-3, located on the Human Resources website ([www.sunyorange.edu/hr](http://www.sunyorange.edu/hr)) for further information regarding the Section 125 Plan. An enrollment form is available in the Human Resources department and at our website at [www.sunyorange.edu/hr/forms](http://www.sunyorange.edu/hr/forms).

**\*NOTE\*** - Employees currently enrolled in the flexible spending plan for 2012 **must re-enroll for 2013** by completing an **enrollment form** and **submitting the form to Human Resources no later than October 31, 2012**.

If you have any questions regarding the above, please do not hesitate to contact me at Ext. 4661.

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