



The Episcopal Church Diocese of Central Florida

Diocese of Central Florida 2012 Open Enrollment for Health and Dental Insurance Plans

The open enrollment process for 2012 group health and dental plans available through the Episcopal Church Medical Trust via the Diocese of Central Florida will once again be done using a Medical Trust Open enrollment website that will be available from 10/24/11 to 11/13/11.

All employees currently enrolled in one of the Diocesan group health/dental plans available through the Episcopal Church Medical Trust will receive an Open Enrollment Packet directly from the Medical Trust via US mail at their home address prior to October 24, 2011. This packet will contain instructions on how to complete the online open enrollment. For those without internet access, manual forms will be available. **Even if an employee does not want to make any changes in their coverage, the Medical Trust is still asking that they go online to affirm their decision to make no changes by selecting the option to “continue present coverage”. This is also the best time to check your information for accuracy (address, coverage, dependents, etc.)**

Open enrollment is a process that takes place within a certain time period (this year from 10/24/11 until 11/13/11) during which employees who work at least 1000 hours per year (20 hours/week):

- who are not currently enrolled in one of our group plans may enroll and not be subject to medical underwriting (i.e. pre-existing conditions); and
- who are already enrolled in one of our group plans may switch plans.

The effective date for open enrollment additions or changes is January 1, 2012, but all open enrollment decisions must be made (via the online process or manual forms for those without internet access) by 11/13/11.

For 2012, the Diocese will continue to offer 8 health plans and 3 dental plans. A sheet detailing the monthly premiums for the 2012 Health and Dental insurance plans can be found on the Diocesan web site at this link:

http://www.cfdiocese.org/sites/default/files/staff_uploads/Administrator/2012%20Plans%20and%20Rates%20Master%20Sheet.pdf.

Summary Plan Descriptions detailing more specific information about each plan (i.e. deductibles, co-pays, etc.) will be available on the open enrollment site as well as the Diocesan website at this link:.

<http://www.cfdiocese.org/administration/health-and-dental-insurance>

These files will be in Adobe portable document file format, so a copy of Adobe Acrobat Reader is required in order to read them. A free copy is available at the following web link:

<http://www.adobe.com/prodindex/acrobat/readstep.html#reader>.

Health plan availability is based on the home zip code of the employee. The open enrollment packet that each current enrollee receives directly from the Medical Trust at their home address will specify which of the health care plans are available in their home zip code. The Dental plans are PPO plans that have out of network access, so their availability is not based on zip code (but the benefits are better when you obtain care in the plan network).

Employees with questions or concerns about this memo and those who are not currently enrolled in one of our group plans that would like to enroll should contact me via email at epickett@cfdiocese.org or else by calling me at 407-206-4436 or 800-299-3567 extension 305.