



HARTNELL COLLEGE

HUMAN RESOURCES & EQUAL EMPLOYMENT OPPORTUNITY

TO: All Full-time Faculty

FROM: Louann Raras, HR Specialist
lraras@hartnell.edu

DATE: August 21, 2009

SUBJECT: MCSIG medical plan changes and highlights

Effective July 1, 2008:

- Lifetime benefit amount: Increased to \$5,000,000 per person, per lifetime. This is the maximum amount the plans will pay for services on your behalf.

Effective July 1, 2009:

- Emergency Room: Co-pay increase from \$50 to \$250 and expanded conditions of eligibility for waiver or reimbursement of the co-payment.
- Durable Medical Equipment: 20% Co-insurance* amount minimum (*co-insurance = amount paid by covered individual, not paid by the plan).
- Generic Mail Order Prescriptions: NO CO-PAYMENT!!
- Surgery: Healthplace America Surgery Benefit (HASB): ZERO DEDUCTIBLE and CO-INSURANCE opportunity! Expands hospital options for non-emergency surgical procedures at medical centers of excellence locations; provides that Deductibles and Co-insurances are waived for these surgeries performed through HASB; also provides a Surgery Personal Care Coordinator, pays travel and hotel costs for the covered individual and a companion, and pays a food stipend. (see more information: <http://www.healthplacebenefit.com/Welcome/welcome.html>)

Effective September 1, 2009:

- Surgery at SVMH & CHOMP: \$500 Elective Surgery Co-payment for elective surgery services performed at these locations, if the same surgery is available through the above HASB benefit.

November 1 - 30, 2009:

- RE-enrollment Window: Time to notify the District of your wish to change to a higher level plan (i.e. from Option III, to Option II or I). November elections are effective January 1, 2010; A MCSIG change form must be completed and submitted during November:
<http://www.hartnell.edu/hr/benefits/MCSIG%20change%20form%202009.pdf>.

Effective January 1, 2010:

- Spouse and Domestic Partner Primary Coverage Provision: Provides an affidavit of coverage form be submitted to verify if a spouse/partner is employed and eligible for other medical coverage through his or her employer; requires verification of whether the spouse's/partner's employer pays less than 75% of the employee-only premium or pays at least 75% of the employee-only medical premium for coverage under the employer. (*Note: the District does not yet know how this will be accomplished, administratively*)
- November 1 - 30 Enrollment Changes: submitted changes become effective.
- See detailed MCSIG information on the above changes:
http://www.mcsig.com/documents/FullMailerActiveEmployees7-1-09_Changes.pdf or contact MCSIG Customer Service at 800-287-1442 for information specific to your personal situation.