

2005 Open Enrollment For Medical Benefits

For Medical Participants Who Are Receiving Long-Term Disability (LTD) Benefits

Welcome to the 2005 Open Enrollment Period. From November 1 through November 12, 2004 you may make the following changes to your coverage:

- Drop medical coverage
- Change from one medical plan to another
- Add or drop family members covered.

Any changes that you make will become effective on January 1, 2005. **If you do not want to make a change to your medical coverage, you do not need to do anything.** If you decide to make a change for 2005, you must complete a new enrollment form. Forms are available from the Benefits Office at (631) 344-5126, (631) 344-2877 or (800) 353-5321. Completed forms must be returned to the Benefits Office, Bldg. 185 by November 12.

You may only make changes to your coverage during the annual Open Enrollment Period or when a qualifying event occurs. Qualifying events allow you to make certain changes to your coverage if you notify the Benefits Office within 31 days of the event. Qualifying events may include changes in: legal marital status, number of dependents, dependent status, employment status, work schedule, place of residence, or worksite. The qualifying event must relate to the change in coverage that you request.

What's Changed?

The following does not apply to members of the IBEW Union who terminated employment on or after 8/1/00. In an effort to reduce administrative costs, the Laboratory has moved its CIGNA PPO and Vytra HMO plans from fully-insured arrangements to self-insured arrangements.

The CIGNA PPO benefits plan design has not changed, but is now called the CIGNA Open Access Plus (OAP) PPO Plan. The CIGNA OAP PPO participating provider network is slightly different than the CIGNA PPO network. Information on OAP providers is available on the web at www.cigna.com or at the Benefits Office, Bldg. 185. For those of you in the CIGNA plan, you will receive a new identification card that no longer uses your Social Security Number. You must show the new identification card to your physicians and pharmacy beginning January 1, 2005.

The Vytra benefits plan design has been expanded from an HMO to a PPO. This means that Vytra participants will have benefits both in- and out-of-network. You will no longer be required to select a primary care physician, and referrals to a specialist are no longer required. In addition, the Vytra PPO participating provider network is larger than the Vytra HMO network. Information on Vytra PPO providers is available on the web at www.vytra.com or at the Benefits Office, Bldg. 185. For those of you in the Vytra plan, you will receive a new identification card, but your identification number will not change. You must show the new identification card to your physicians and pharmacy beginning January 1, 2005.

Plans Available As Of January 1, 2005

Non-Medicare-Eligible Participants	Medicare-Eligible Participants
Aetna HMO	CIGNA Open Access Plus PPO*
CIGNA Open Access Plus PPO for non-IBEW members (CIGNA PPO for former IBEW members)	HIP VIP HMO
HIP HMO	CIGNA Indemnity*
Vytra PPO for non IBEW members (Vytra HMO for former IBEW members)	

* The CIGNA Open Access Plus (PPO) is not available to IBEW Union members who terminate(d) employment on or after 8/1/00. CIGNA Indemnity is only available to IBEW Union members who terminate(d) employment on or after 8/1/00.

- If you and your spouse are **not** eligible for Medicare, you may both participate in a non-Medicare plan.
- If you and your spouse are eligible for Medicare, you may both participate in a Medicare plan.
- If you are **not** eligible for Medicare but your spouse is eligible for Medicare (or vice versa), the Medicare-eligible participant may participate in any of the Medicare plans. The non-Medicare-eligible participant may participate in any of the non-Medicare plans.

A comparison of the medical plans is enclosed. Additional information, including provider directories is available through the Benefits Office and through the following websites and telephone numbers.

Medical Plan	Website	Telephone #
Aetna HMO	www.aetna.com	(800) 323-9930
CIGNA PPO, OAP and Indemnity	www.cigna.com	(800) 244-6224
HIP HMO and HIP VIP HMO	www.hipusa.com	(800) 447-8255
Vytra HMO and PPO	www.vytra.com	(631) 694-4000

Representatives and Literature

Representatives from the Benefits Office, Aetna, CIGNA, HIP and Vytra will be available at Berkner Hall on November 2 from 11:00 a.m. to 2:00 p.m. to answer any questions you may have. Literature will be available, including enrollment forms and provider directories.

Cost

Participants receiving Long Term Disability Plan benefits: \$0.00