

NATURAL SELECT

IMPORTANT INFORMATION FOR 2012

- **Beginning January 1, 2012 a company called WageWorks will begin processing your claims for the Health Care and Dependent Care Reimbursement Accounts.**
- **You can enroll and continue coverage for your children to age 26. The insert “Child Coverage Information” will be included in your enrollment materials.**
- **On-line verification of your currently covered 18-25 year old children is required.**
- **As a reminder, under your Health Care Reimbursement Account you will *not* be reimbursed for over-the-counter drugs that you purchase without a prescription. Cough medicine, ibuprofen, antihistamines, and the like will not be eligible for reimbursement according to the IRS. Please see your *Natural Select* workbook page 36.**

It is time to start thinking about Open Enrollment 2012. You have the opportunity to review your benefits and determine if you would like to add or delete dependents, elect or change your benefit options.

Natural Select is designed to give you choices so that you may create a benefits program that fits the specific circumstances of your life. With *Natural Select*, you control what benefits you receive. If your life has changed, maybe your benefit choices should too!

The elections you make will remain in effect throughout 2012.

YOUR BENEFIT CHOICES

Natural Select offers you choices in each of the following areas:

- Medical
- Dental
- Vision
- Life Insurance
- Accidental Death & Dismemberment
- Health Care Reimbursement
- Dependent Care Reimbursement

OPEN ENROLLMENT AT A GLANCE

September 19, 2011	Enrollment Packages with Workbook and Benefit Statement distributed
September 28, 2011	Open Enrollment Begins! Web site available 24 hours/day
October 12, 2011	Open Enrollment Ends! Web site closes at midnight
October 19, 2011	Confirmation Statements distributed to those who enrolled on the web site
October 28, 2011	Last Day to make changes/corrections to Confirmation Statements
October 28, 2011	All forms due to Employee Benefits Unit
January 1, 2012	Effective Date of Plan elections

YOUR ENROLLMENT PACKAGE

You will find all the information and forms necessary to make your benefits selection in your enrollment package.

Your enrollment package will include your 2012 *Natural Select* Workbook and personalized Benefit Statement. You will be using your Oakland County employee ID # in conjunction with a new generated Open Enrollment password for secure access to make your elections. This information can be found on the second page of the 2012 Benefit Statement.

If you do not receive your Enrollment Package by Monday, September 26, 2011, please call the Employee Benefits Unit of the Human Resources Department at (248) 858-0465 or (248) 858-5212.

All the forms that you will need to complete your benefits enrollment process can be found in the appendix section of your workbook and on www.ocbenefits.com. These include:

- **Membership and Record Change Form – Form A:** Complete this form if you are electing coverage from a no-coverage status, electing Health Alliance Plan (HAP), adding or deleting a dependent from your current medical, dental and/or vision plan.
- **Other Coverage Verification - Form B:** Complete this form if you are selecting the “No Coverage” option for medical and/or dental for the first time. Your election of “No Coverage” cannot be processed until this form is received.
- **Natural Select Aetna Life Insurance - Form C:** Complete this form if you are electing to increase your life coverage by more than one level.
- **Blue Cross Blue Shield Coordination of Benefits Information - Form D:** Complete this form if you are changing to a Blue Cross Blue Shield plan.

All forms must be received by the Employee Benefits Unit of the Human Resources Department by **October 28, 2011.**

THE ENROLLMENT PROCESS

Before enrolling, you should take the time to review your *Natural Select* Workbook.

- Use the **Personal Reference Worksheet – Form E** in the Appendix of your *Natural Select* Workbook. This worksheet will serve as your guide through the enrollment process.
- **If you wish to keep the same benefit options that you currently have, including your *Natural Select* Flexible Spending Health Care and/or Dependent Care Reimbursement Account, you do not need to enroll except to verify children ages 18-25.**

Enrollment is conducted through www.ocbenefits.com, which will be available 24 hours a day from Wednesday September 28th through Wednesday October 12th at midnight.

You will be able to perform “what if scenarios” and view your running costs before confirming your selections. You will be given a confirmation number which you will be able to print along with your selections in a summary format for your records.

- **It is very important to enroll via our website if you want to make changes to your benefits.**
- **If you do not enroll on the website, your current coverage and employee contributions WILL continue for 2012 including your Health Care and/or Dependent Care Reimbursement Account elections. You must still verify eligibility for children ages 18-25.**

YOUR CONFIRMATION STATEMENT

After you enroll on the website you will receive a personalized Confirmation Statement indicating your selections. Please review your confirmation statement carefully. You must contact the Employee Benefits Unit of the Human Resources Department no later than October 28, 2011 to make any changes.

No changes to your Confirmation Statement will be accepted after October 28, 2011.

STATUS CHANGES

IRS regulations specify when flexible benefit plans may permit changes in elections. The rules affirm that only election changes that are consistent with the change-in-status event are permitted. All requests for changes in benefits as a result of a status change event must be reviewed and approved by the Employee Benefits Unit of the Human Resources Department and accompanied by a photo-copy of a birth certificate or marriage license.

Change-in-status events are limited to the following events:

- Change in legal marital status, including marriage, divorce, legal separation or annulment;
- Change in number of dependents;
- Termination or commencement of employment by the employee, spouse, or dependent;
- A reduction or increase in hours worked by the employee, spouse, or dependent (including a switch between part time and full time) in accordance with IRS guidelines;
- A dependent satisfies or ceases to satisfy the plan requirements.

Refer to your workbook for more information on status change events and allowable plan changes.

This is just a brief summary of the upcoming enrollment. Please take the time to read through your *Natural Select* Workbook when you receive it. It is designed to provide the information you need to make an informed decision.

Visit www.ocbenefits.com to find all *Natural Select* enrollment materials and much more information.

Remember, if you have any questions contact the Employee Benefits Unit of the Human Resources Department at (248) 858-0465 or (248) 858-5212.