

Dear Employee / Member,

I am writing to give you information about your medical benefits for 2011. The following plans are being offered effective January 1, 2011:

<u>Medical Plans: Monthly/Annual Rates for 2011</u>	<u>Single</u>	<u>E+1</u>	<u>Family</u>
1. CIGNA HMO	\$613 / \$7,356	\$1,105 / \$13,260	\$1,719 / \$20,628
2. Aetna HMO	613 / 7,356	1,105 / 13,260	1,719 / 20,628
3. Aetna Choice POS II	788 / 9,456	1,419 / 17,028	2,206 / 26,472
4. United Healthcare Choice Plus	993 / 11,916	1,785 / 21,420	2,774 / 33,288

Note: all plans include Medco Prescription Plan, CIGNA Behavioral Health, EYEMED, and Employee Assistance Programs

Dental Plans / Monthly Rates for 2011

1. Aetna DMO	\$19 / \$228	\$40 / \$480	\$63 / \$756
2. CIGNA Preventive	23 / 276	43 / 516	66 / 792
3. CIGNA Basic	65 / 780	114 / 1,368	175 / 2,100
4. CIGNA Dental & Orthodontia	87 / 1,044	158 / 1,896	244 / 2,928

Plan Changes

For the 2011 plan year, based on healthcare reform guidelines, the Medical Trust will:

1. Eliminate annual and lifetime maximums on all plans.
2. Continue to cover adult children until the age of 30, but they will no longer be required to live at home, be full time students, and they may be married and/or have their own dependents. It should be noted that the spouse and children of adult children are not eligible.
3. Enhance preventive services to include the full spectrum of benefits outlined by these guidelines.

In addition, due to the Mental Health Parity and Addiction Equity Act of 2008, mental health and substance abuse benefits under the Plans are subject to change effective January 1, 2011. As soon as the plan design impact is known the changes will be communicated to you.

Plan Comparisons

Please visit the Diocesan Website, www.dioceselongisland.org/finance/benefits.html, to review the side-by-side comparison of the plans offered for your review. You may also consult the Medical Trust's web pages at www.cpg.org/productsservices/healthplans.cfm, or go online to the vendors' websites for more plan information and a list of participating doctors and facilities.

Please review your options and research the plans prior to the Open Enrollment period, so that you are ready to enroll when your letter arrives.

Open Enrollment Planning

Please watch for a letter from the Medical Trust during October or November. This letter will contain a website address, username and password so that you may go online to select your plan. As in the past, you will have a two-week time period to access the website to make any changes or corrections. Those dates will be noted in the letter. This is also the time of year when you may add dependents to your plan if they are eligible. It is important for you to log on to the website to check that your contact information is correct (address, dependent information, email address, etc.), even if you do not want to change your plan information.

New Members

If you are not currently participating in a Medical Trust plan and would like to enroll, please contact me for enrollment information.

If you have any questions, please contact me at 516/248-4800 x11 or nancy@dioceseli.org.

Sincerely,

Nancy Signore
Plan Administrator