



Board of Cooperative Educational Services  
www.capregboces.org  
Leaders for Educational Excellence

Employee Benefits Office - Management Services  
900 Watervliet-Shaker Road, Suite 102  
Albany, New York 12205

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**MEMORANDUM**

**TO:** BOCES Employees Eligible for Health Insurance  
**FROM:** Anne L. Kennison and Nicole Yamin – Employee Benefits  
**SUBJECT:** e-BENEFITS ONLINE EMPLOYEE ENROLLMENT  
SECTION 125 FLEXIBLE SPENDING PLAN  
HEALTH/VISION DENTAL PLAN INFORMATION  
HEALTH/VISION PLAN OPEN ENROLLMENT  
**DATE:** October 13, 2009

The Capital Region BOCES and Benetech will introduce and demonstrate e-Benefits, the new on-line employee benefit enrollment system. The demonstration will include instructions for employees to set up an account, access their benefit information, and enroll and make changes to their health/Rx, vision and dental benefits provided by the BOCES. BOCES will provide employees with computer terminal locations during the November open enrollment period to complete enrollment and change forms on-line via e-Benefits. Dates, times and locations for on-line access will follow shortly. In additional, employees can access e-Benefits from any location via the internet.

**Effective January 1, 2010**, Benetech will begin administering the BOCES’ Section 125 Flexible Spending Plan. Specific information and forms will be available from the BOCES payroll department. Benetech will introduce and explain the use of the new debit card, how to file a paper claim and the allowable enrollment periods.

During the month of November employees and retirees will be able to add or change coverage options. Employees eligible for health insurance will be permitted to enroll in any health insurance program offered by BOCES.

The BOCES will conduct several informational sessions prior to the upcoming November 2009 open enrollment period. This will give employees and retirees the opportunity to ask questions and collect information on the different plans offered by BOCES. Account Representatives from NYSHIP/Medco, BS Community Blue (HMO), CDPHP, MVP, Medco, and Davis Vision will be available to answer questions.

**INFORMATION SESSIONS**

<u>Where</u>	<u>When</u>	
Albany Career and Technical School Capital Region BOCES 1015 Watervliet-Shaker Road Albany, NY 12205 Place: Building B – Dining Room	Friday, October 16 <sup>th</sup>	2:00 p.m. - 4:00 p.m.

Capital Region BOCES  
900 Watervliet-Shaker Road  
Albany, NY 12205  
Place: Albany/Schoharie Room

Monday, October 26<sup>th</sup> 2:00 p.m. - 4:00 p.m.

Teleconference with the Plattsburgh Office  
will also be provided for this date

Schoharie Career and Technical School  
Capital Region BOCES  
174 Route 30 A  
Schoharie, NY 12157  
Place: Terrace Room

Tuesday, October 27<sup>th</sup> 3:00 p.m. – 5:00 p.m.

Maywood School  
Capital Region BOCES  
1979 Central Avenue  
Albany, NY 12205  
Place: Gym

Wednesday, October 28<sup>th</sup> 3:00p.m. – 5:00 p.m.

*See attachment for open enrollment changes and additional information*

Option changes, enrollments and changes of dependent coverage will be permitted to/from NYSHIP, Blue Shield Community Blue (HMO), Capital District Physicians Health Plan (CDPHP) and Mohawk Valley Physicians (MVP). Changes in coverage will become effective January 1, 2010.

**Reminder: For those who plan to retire and elect health insurance through BOCES to continue after retirement – Medicare Part B is reimbursed ONLY if you elect the Empire Plan (NYSHIP) and is NOT reimbursed if you elect any other coverage option.**

The Capital Region BOCES will provide full coverage and benefits in accordance with the appropriate collective bargaining agreements.

The employee contribution rates include the medical and the prescription drug component for all plans. Prescription coverage for the HMO plans is with Medco and is self insured by the BOCES. The self-funded prescription drug cost is included in the contribution rates for the HMO plans.

	<b><u>Current Rates</u></b> <b><u>20% Contribution</u></b>		<b><u>Current Rates</u></b> <b><u>50% Contribution</u></b>	
NYSHIP	Individual	\$74.34* per pay	Individual	\$185.86* per pay
	Family	\$159.25* per pay	Family	\$398.11* per pay
<b>*Approximate rates as of January 1, 2010</b>				
BS Community Blue (HMO)	Individual	\$88.98 per pay	Individual	\$222.43 per pay
	Family	\$217.25 per pay	Family	\$543.11 per pay
CDPHP	Individual	\$73.34 per pay	Individual	\$183.33 per pay
	Family	\$174.79 per pay	Family	\$436.95 per pay
MVP	Individual	\$75.06 per pay	Individual	\$187.62 per pay
	Family	\$180.39 per pay	Family	\$450.95 per pay

**Please Note: If you are not changing your health insurance coverage option, adding dependents or enrolling in a health insurance plan offered by BOCES, no action needs to be taken.**

**VISION INSURANCE**

Individuals who are eligible for the vision care insurance program offered by BOCES will be permitted to enroll or add dependents at this time.

Employees' of the Program Associates Organization hired **after June 30, 1984** must share the cost of the vision care benefit on an 80%/20% basis with BOCES paying 80% of the premium cost.

Employees' of the Service Unit, Teachers' Unit and Educational Assistants' Unit must share the cost of the vision care benefit on an 80%/20% basis with BOCES paying 80% of the premium cost. Therefore, the 2009-10 per pay employee contribution is as follows:

**Davis Vision Care Insurance**

Program Associates Organization (PAO)

\$10/20 Co-Pay	Individual	\$ .40 per pay
\$10/20 Co-Pay	Family	\$1.04 per pay

Service Unit, Teachers' Unit and Educational Assistants Unit

\$0 Co-Pay	Individual	\$ .52 per pay
\$0 Co-Pay	Family	\$1.34 per pay

Individuals must complete the online enrollment form electronically through e-Benefits **no later than November 30, 2009**. Changes in coverage are effective January 1, 2010. Additional information may be obtained from Anne L. Kennison at 862-4912 or Nicole Yamin at 862-4913.

Attachments