



20-08

OFFICE OF THE COUNTY EXECUTIVE ALL-EMPLOYEES MEMORANDUM

DATE: October 1, 2008

HEALTH BENEFITS OPEN ENROLLMENT PERIOD

During this Open Enrollment Period, Suffolk County employees and retirees are offered the opportunity to switch their health benefits plan. This year the open enrollment period will be from November 1, 2008 through December 31, 2008. The effective date of change will be January 1, 2009.

If you are satisfied with your current plan, you do not need to take any action.

Enrollees may select one of the following plans. Please see the reverse side for a brief summary of the plans available to you.

- **EMPLOYEE MEDICAL HEALTH PLAN OF SUFFOLK COUNTY (EMHP)**
- **HIP-HMO**
- **EMPIRE BLUE CROSS DIRECT HMO**
- **HIP/VYTRA PREMIUM NETWORK HMO**

If you wish to change your option, a Suffolk County Health Benefits Transaction Form (SCER#001) must be completed (both sides) requesting that change. This form can be downloaded from the County's Intranet site or the EMHP website, www.emhp.org. You may also request forms from the Employee Benefits Unit via e-mail, ebu@suffolkcountyny.gov. If you select coverage under one of the HMOs, you must also complete an application for that HMO. If you are selecting HIP-HMO, you must indicate on the application the HIP center that you will be using or the primary care physician selected. If you are selecting one of the other HMOs, you must complete the application for that HMO, selecting a primary care physician for each person under the contract. These applications are included in the HMO packets.

Informational packets are available for all plans and will be furnished upon request by contacting the Employee Benefits Unit via e-mail, ebu@suffolkcountyny.gov or telephone, 631-853-4866.

If you are contemplating a change in your health benefits plan, you should carefully consider the benefits available under each option and should be especially aware of any limitations in the benefits under the coverage requested. You should take into consideration the deductible or co-payments and consider your medical needs and the out-of-pocket costs associated with each of the plans to meet those needs.

The 2009 premium rates for the HMOs have not been established at this time. If the 2009 premium rates necessitate a payroll deduction for coverage, those enrollees who are affected will be notified individually so that they can determine whether they wish to switch their plan. Anyone requesting an option change into an HMO for which there will be a payroll deduction will also be notified before the change is made.

SUMMARY OF THE HEALTH BENEFITS OPTIONS

EMPLOYEE MEDICAL HEALTH PLAN OF SUFFOLK COUNTY (EMHP)

This plan provides coverage for in-patient and out-patient hospital charges, medical/surgical coverage using a participating provider or through traditional medical for non-participating providers, as well as prescription drug coverage and mental health/substance abuse coverage.

The hospital and medical/surgical portion of the EMHP is administered and claims are paid by Empire Blue Cross/Blue Shield. Value Options administers the mental health and substance abuse benefits. Express Scripts, Inc., known as ESI, administers the prescription drug coverage.

You may find a copy of the EMHP Benefit Booklet on our website, www.emhp.org. You may also access the hospital and medical providers through www.empireblue.com website. EMHP providers can be found in the "PPO" network. A list of pharmacies can be accessed through www.express-scripts.com website.

HEALTH MAINTENANCE ORGANIZATIONS (HMO) OPTIONS*

**If you enroll in an HMO, you may incur payroll deductions for your health benefits coverage*

HIP-HMO – In the Long Island and Metropolitan area, the HIP-HMO now offers an Independent Practice Association (IPA) in addition to the HIP-HMO centers. Coverage may now be utilized in one of two ways. HIP enrollees may continue to use the HIP centers and the physicians within those centers or they may select a primary care physician from the HIP Provider Guide. HIP Medical Centers in Suffolk County are located in Riverhead, Lake Ronkonkoma and North Babylon. If you are enrolling under HIP-HMO, you must indicate on the HIP application which center you will be using or list the primary care physician selected for each family member. A list of the HIP Affiliated Hospital Facilities is listed in the Provider Guide.

If you would like more information about the HIP HMO or would like to access a list of providers, you may visit HIP online at www.hipusa.com.

The other HMOs are all Independent Practice Associations (IPA) whereby you must choose a primary care physician for each family member. If medical service is needed, an appointment is made with a primary care physician who may, if necessary, refer you to a specialist. The County offers the following HMO (IPA) plans:

EMPIRE BLUE CROSS DIRECT HMO and HIP/VYTRA PREMIUM NETWORK HMO

You can obtain the information packet for each HMO by contacting the respective HMO's directly. The hospitals covered would be the hospitals where your primary care physician has privileges. If you would like more information on the Empire Blue Cross Direct HMO or would like to access a list of providers, you may visit www.empireblue.com. If you would like more information about the HIP/Vytra Premium Network or would like to access a list of providers, you may visit HIP online at www.hipusa.com.


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Deputy County Executive & Chief of Staff

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One copy per employee