



Health Insurance Plan Year Update for 2011

- American Piledriving Equipment (APE) provides a comprehensive and highly competitive benefits package. Your benefits include medical with a health reimbursement account, dental, vision, voluntary short and long term disability insurance, and an employee assistance program. APE is committed to protecting you and your dependents by offering affordable, comprehensive healthcare and we have worked very hard to find a benefit package that provides this type of care at a reasonable price point.
- For the plan year beginning January 1, 2011 we would have incurred a significant rate increase from Regence Blue Shield. As a result we are moving medical insurance to Premera Blue Cross for medical coverage – benefit summary included – the deductible the company is buying is going up, **THE DEDUCTIBLE YOU PAY IS NOT**
- Premera offers a great choice of providers so there should be minimal provider disruption.
- APE is moving all dental coverage to Premera and a benefit summary has been enclosed
- The vision coverage (VSP) is currently in place and you will incur **NO** additional increase in premiums for plan year 2011.
- APE will continue to fund the employee Health Reimbursement Account for 2011. This year you pay the first \$300 of your or your family member's deductible and APE pays the next \$1,700.
- Northwest Marketing Resources is the administrator of the Health Reimbursement Arrangement (HRA). The HRA is to help you pay the medical plan deductible expenses. Each employee and dependent on the medical plan may use the HRA. Detailed instructions are enclosed in the packet.
- The Employee Assistance Plan is **NOW** provided through Premera as well – for specific benefit questions about the EAP go to www.guidanceresources.com and review the enclosed summary.

Open Enrollment

Because we are changing the health plan from Regence to Premera **EVERY benefits eligible employee will need to complete a healthcare enrollment form by the upcoming deadline.**

Now is also your opportunity to add/remove eligible dependents who may not have been on your healthcare plan in the past.

The following steps will apply for ALL benefit eligible employees.

- 1) Complete a Premera (medical and dental) enrollment form and return the completed form to Tamara Gough by **no later than December 13.**
- 2) If you wish to add/remove eligible dependents from your vision insurance **NOW** is the time to do so. You can request a VSP enrollment/change form by contacting Tamara Gough. **The deadline for vision enrollment forms is also December 13.**

Questions?

If you should have questions that cannot be answered from viewing the benefit information included in this packet please contact the Client Service Team at Trutina Financial (formerly Bellevue Financial) at 800-401-4534.