

ANNUAL ENROLLMENT TRANSFER OCTOBER 15- NOVEMBER 14
"WHAT YOU CAN DO AND HOW TO DO IT"

What options do you have?

- Transfer medical plans – if eligible
- Enroll, transfer, or cancel dental plans
- Enroll in optional special accident (State Plan only)
- Enroll, increase or decrease Optional Term or Universal Life Coverage. (State Plan only)

What do you need to do?

- Transfer Medical Plans:
 - Complete the Enrollment Change Application-This must be completed and returned to your Agency Benefits Coordinator (formerly referred to as insurance preparer) by the close of business no later than November 14, or your coverage will not be transferred. You will then need to wait until next year to transfer coverage.
 - For the HMO coverage you must complete the Enrollment Change Application **and** a Primary Care Physician Card (PCP) and return it to your Agency Benefits Coordinator. Your ID cards may not be issued nor claims paid until a selection has been made
- Add, Transfer, or Cancel Dental Coverage:
 - Complete and return the Enrollment Change Application, making sure you identify all dependents you wish to cover or remove.
 - Complete and return the Dentist Selection Card to your Agency Benefits Coordinator if enrolling in the Pre-Paid Plan.

Please review the different waiting periods for the PPO dental plan should you enroll or transfer during the Annual Enrollment Transfer Period

LIFE INSURANCE OPTIONS
AVAILABLE TO CENTRAL STATE AND HIGHER EDUCATION EMPLOYEES ONLY

What do you need to do?

- Add or Cancel Optional Special Accident:
 - Complete and return the Optional Special Accident Enrollment Form to your Agency Benefits Coordinator by November 14, 2008.
- Add or Increase the Optional Term or Universal Life Coverage:
 - Complete the Enrollment Application. If increasing coverage write INCREASE at the top; if decreasing coverage write DECREASE at the top of the application.
 - Complete a separate Supplemental Application for each person you wish to cover.
 - To terminate coverage, complete a Customer Service Request Form.
 - Return all applications and/or forms to your Agency Benefits Coordinator prior to November 14, 2008. Unum Group will not accept any applications not sent in by your Agency Benefits Coordinator. Unum Group will mail the notification letter to employees who are eligible for the \$5,000 guaranteed issue. These letters should still be returned to your Agency Benefits Coordinator. If you feel you were eligible for the \$5,000 increase but did not receive a letter, please call Unum Group Customer Service at 1-866-298-7636.