

Tools for Wellbeing – Including 2011 Health Insurance

At SRNS and SRR, you know safety is a priority for our Companies. In addition to providing you with the tools for a safe work environment, we also believe in providing you with the tools for financial and physical wellbeing away from the workplace as well.

Financial Engines

For instance, did you know that a product called Financial Engines is now available through Mercer, our SIP provider? Financial Engines provides you with free on-line tools to help you determine your financial readiness for retirement and help you develop a financial plan to meet your retirement goals.

For long term retirement planning, you can also speak directly with a financial advisor, free of charge, until November 19, 2010. (There will be a fee for this service after that time.) A financial advisor can discuss your retirement objectives with you, and develop a personalized strategy for investing and saving.

We're pleased to have these new opportunities available for employees, and now is a great time to take advantage of these worthwhile financial tools. It's never too early, or too late, to start financial planning for your future. You can log into your SIP account at www.ibenefitcenter.com for more information about Financial Engines.

Health Management

Did you know that Blue Cross Blue Shield of South Carolina (BCBSSC) offers a Health Management Program? The Health Management program can assist those with chronic ailments to better understand their conditions. The program utilizes personal health care coaches (who are board certified registered nurses) to contact you with information specific to your medical condition. They can discuss any medical concerns you may have and inform you of potential health issues you may not be aware of.

Blue Cross also offers an on-line Personal Health Assessment. Through a series of survey questions, a wellness score will be determined for your overall health and any potential problem areas will be highlighted. Information on areas you may need to address will be provided, as well as tips on lowering your risk factors for particular diseases.

Use of these tools is voluntary. However, we encourage you and your covered dependents to use the tools, because early detection and on-going management of your health can help prevent or lessen the effects of costly and devastating medical conditions in the future. You can log into the BCBSSC web site at www.southcarolinablues.com and go into the Members section for the My Health Tool Kit link more information on these tools.

Health Insurance Plans in 2011

Open enrollment will run from November 1 to November 12, 2010. SRNS and SRR will continue to offer the same comprehensive package of health benefits in 2011. Health Care Reform has required that we make some modifications, such as to the eligibility of dependent children up to age 26 and the exclusion of over-the-counter medications as eligible expenses under the Health Care Flexible Spending Account for 2011. We anticipate that Health Care Reform and the rising cost of health care will have an increasing impact on our plans in the future. We will continue to monitor our coverage and costs in the coming year for compliance with Health Care Reform and manage the cost of coverage. Following are some more details of the SRNS and SRR Plan changes effective January 1, 2011 and attached are the 2011 SRNS and SRR Employee Rates.

- Expansion of Coverage for Young Adults (dependents up to age 26)
Adult children up to age 26 (single or married) are eligible for Medical, Dental, and Vision coverage, unless they have access to coverage from their own (or their spouses) employment. (Your child's child and/or your child's spouse remain ineligible.) Participants may request enrollment for such children by submitting an OSR 5-200 form to the Benefits Solution Center from Nov 1 – Dec 30. Enrollment will be effective Jan 1, 2011.
- Flexible Spending Accounts (FSA)
Employees with a Health Care FSA can no longer use their account funds to be reimbursed for over-the-counter products and medications. Only if a prescription accompanies the medication (or if it is insulin) can a reimbursement be made.
- Mental Health & Substance Abuse Service
Blue Cross Blue Shield of SC (BCBSSC) will be managing mental health and substance abuse effective Jan 1. (Value Options will no longer be administering these services.) BCBSSC will mail new ID cards to all SRNS and SRR participants in December, reflecting this change in the telephone numbers to call on the back of the card. Value Options and BCBSSC will work together to transfer current pre-certification history.
- Dental Coverage Will Include Implants
The Dental Plans will now include coverage for implants (the placing of artificial teeth or supports surgically into the jawbone) as a Major Restorative Service. The maximum reimbursement under the Plans remains unchanged.

The Health Choice Open Enrollment will be available under E-Applications Self Service at <https://hrms.srs.gov/EAPPS/index.html> from November 1 – 12, 2010.

And above all, stay healthy and safe in 2011.