



LOCAL 22 FIRE FIGHTERS & PARAMEDICS HEALTH PLAN

October 2018

Dear Plan Participant:

The Health Plan is holding Open Enrollment (OE) during the month of November.

There are three (3) actions you can take during OE and the changes you make will be effective **January 1, 2019**:

1) Medical Plan

There are 2 medical plans offered: Personal Choice PPO and Keystone HMO through Independence Blue Cross. During OE you can change from one medical plan to the other

2) Dental Plan

There are 2 dental plans offered: a PPO and a DMO through Aetna. During OE you can change from one dental plan to the other

3) Eligible Dependent

You can add your spouse or your dependent child

Since the Health Plan offers 1 prescription drug plan and 1 vision plan, there are no elections you need to make with vision or Rx. ***If you do not wish to change your medical or dental plan, and if you have no changes to your eligible dependents, there is no action required on your part.***

We have included a comparison of the 2 medical plans and the 2 dental plans, to help you make an informed decision for you and your family. If you wish to make any of the changes listed above, you must visit the Health Plan office no later than Thursday, November 30th.

Detailed information about your benefits can be found in our updated Summary Plan Description, which is included on the Plan's website at www.local22healthplan.org. And please don't hesitate to call the Health Plan office if you'd like to discuss your benefit options.

Again, ***if you have no changes, you do not need to do anything.*** If you do wish to make any changes you have until November 30th to visit the Health Plan office.

