

2009 Open Enrollment

Benefit Changes



King County

Benefits and Retirement
Operations

While there aren't extensive changes to benefits in 2009, there are several enhancements to your benefits we'd like to bring to your attention.

Extended dependent coverage

Beginning Jan. 1, 2009, the cutoff age for covering an unmarried, eligible dependent will be extended from age 23 to age 25. As a result, you may elect medical, dental, vision, life and accidental death and dismemberment (AD&D) coverage for your unmarried, eligible dependent up to age 25 during Open Enrollment.

KingCareSM

You can now create a secure, online personal health record to share with your doctors during office visits. To create your personal health record, go to www.kingcare.com, log in to Aetna Navigator and click on "Personal Health Record" in the middle of the page.

Group Health

Group Health has several changes in 2009:

- The chemical dependency allowance will increase from \$14,000 to \$14,500 for every 24-consecutive-month period.
- Growth hormones will be administered as a standard pharmacy benefit and will no longer be subject to a 12-month waiting period.
- Non-routine prenatal and postpartum care will be covered as an outpatient service with an outpatient copay.
- If you ask for a brand-name drug when there is a generic available and no medical necessity for the brand-name drug, you will pay the copay, plus any difference in cost between the generic and brand-name drug.

Regence

The chemical dependency allowance will increase from \$14,000 to \$14,500 for every 24-consecutive-month period.

Life insurance

Portability coverage for a spouse covered under your Aetna life insurance will increase as follows:

- Spouse eligibility age increases from age 64 to 98.
- Spouse limiting age increases from age 65 to 99.
- Spouse maximum amount increases from \$25,000 to \$100,000.

The accelerated death benefit coverage under your Aetna life insurance will increase from 50% to 75% of face amount, with a maximum benefit increase from \$300,000 to \$450,000, when you or your spouse is diagnosed with one of the following conditions:

- Amyotrophic lateral sclerosis (Lou Gehrig's disease).
- End-stage heart, kidney, liver and/or pancreatic organ failure and the person is not a transplant candidate.
- A medical condition requiring artificial life support, without which the person would die.
- A permanent neurological deficit resulting from a cerebral vascular accident (stroke) or a traumatic brain injury, both of which are expected to result in life-long confinement in a hospital or skilled nursing facility.