



October 2011
Alexander & Baldwin
Hawaii

Open Enrollment 2012

October 17 – November 6

You will soon receive your personalized *FlexSolutions* worksheet. Open Enrollment is your annual opportunity to make changes to your current coverage. To assist you with making informed elections, here is a list of what will be posted online at www.flexab.com:

- **2012 Enrollment Guide** – An overview of *FlexSolutions*, a summary of benefit plans.
- **2012 Medical Comparison Chart** – A side-by-side comparison of the key benefits of each health care plan in your area.
- ***FlexSolutions* Newsletters** – Up-to-date information about the changes to health care laws and plan design that impact our plans.
- **A link to your online enrollment.**

We encourage you to spend time thinking about your current enrollment and how your needs may or may not change in 2012.

Notice Regarding “Grandfathered Plan” Status

On March 23, 2010, President Obama signed into law the *Patient Protection and Affordable Care Act (PPACA)*, making health reform certain and expanding coverage to all Americans over the next several years.

A&B believes that the following health plans meet the criteria of the federal Affordable Care Act to be considered “grandfathered” plans:

- **HMSA Preferred Provider Plan (PPO Plan)**
- **HMSA Health Plan Hawaii Plus (HMO Plan)**
- **Kaiser Permanente HMO Plan**

As permitted by the PPACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the health plan may *not* include certain consumer protections of the PPACA that apply to other plans (for example, the requirement to provide preventive health coverage without any cost sharing). However, grandfathered health plans must comply with certain other consumer protections in the PPACA (such as the elimination of lifetime limits on benefits).

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan, and what might cause a plan to change from grandfathered health plan status, can be directed to A&B’s Plan Administrator by calling 808-525-6011. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

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Health Plan Changes for 2012

This year, we are making only minor updates to your benefits. Below is a snapshot of your 2012 health plan benefits. The 2012 Medical Plan Comparison Charts provide more detail and are posted online at www.flexab.com.

HMSA Preferred Provider Plan (PPO Plan)

- Well child care will be covered through age 6 instead of age 5

Health Plan Hawaii Plus HMO Plan

- No changes

Kaiser Permanente HMO Plan

- You will receive a simpler-to-track \$150 yearly contact lens or glasses benefit, instead of \$150 every two years

Hawaii Dental Service (HDS) Plan

- One additional fluoride benefit will be added, for a total of two through age 19, instead of one through age 17
- The implant benefit is no longer required to be between two natural teeth

VSP Vision Plan (all medical plans except Kaiser Permanente HMO)

- Lens edge treatments and scratch coatings will be offered to enhance your vision benefits
- Increased reimbursement amounts for out-of-network services
- Contact lens benefits have been redesigned to save you money. Your out-of-pocket cost for a contact lens exam will not exceed \$60, and you'll also be able to apply your \$130 yearly allowance directly toward your supply of lenses.
- You can take advantage of additional contact lens mail-in rebate savings of up to \$110 on eligible Bausch & Lomb contacts, and up to \$125 in savings on eligible ACUVUE contacts. Rebate forms and information are available on specialoffers.vsp.com.*
- Costco affiliate program: Costco will become an "Open Access Provider" effective January 1, 2012

*Rebates subject to change; see specialoffers.vsp.com for full details.

Reimbursement Account Reminders

Remember that if you currently participate in *either* the Health Care or Dependent Care Reimbursement Account, your elections do not carry over from year to year. You must re-enroll each year to participate in these benefits. To help you estimate your health care expenses and your potential tax savings, visit www.mypayflex.com and click the *FSA Calculators* link.

Note for the Transportation Benefit Plan

If you have a rollover of funds from 2011 to 2012 in your Transportation Benefit Plan account, you must enroll in the 2012 plan in order to access the rollover dollars in your account next year.

HealthWise

Alexander & Baldwin recently launched HealthWise, a brand new wellness program designed to help you on your individually designed path to wellness. HealthWise can provide up-to-date health and wellness information as well as offer opportunities you can use to take healthy actions.

Don't forget – if you completed your online Wellness Assessment before August 31, you'll see an extra \$250 added to your 2012 FlexSolutions enrollment worksheet. You can use these FlexDollars toward the cost of your 2012 benefits, lowering your out-of-pocket costs for the year. If you have any FlexDollars left over after Open Enrollment, you'll receive them in your take-home pay as taxable income.

Visit our wellness website at www.behappystaywell.com for more information about HealthWise.

Long Term Care Insurance

Alexander & Baldwin offers a Long Term Care Insurance plan that is not part of the *FlexSolutions* program. For more information about Long Term Care Insurance, and to enroll in or change your coverage, please contact your Human Resources representative.