



## Open Enrollment 2012

October 17 – November 6

October 2011  
Alexander & Baldwin  
Mainland

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](http://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:

- **CIGNA Low Option Open Access Plus Plan**
- **CIGNA High Option Open Access Plus Plan**
- **CIGNA Network 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 808-525-6611. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 866-444-3272 or [www.dol.gov/ebsa/healthreform](http://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 a few 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](http://www.flexab.com).

### CIGNA Low Option Open Access Plus Plan

- No changes

### CIGNA High Option Open Access Plus Plan

- No changes

### CIGNA Network HMO Plan

- No changes

### CIGNA EPO Plan (Oregon only)

- Replaces the CIGNA Oregon HMO; please refer to the 2012 Medical Plan Comparison Charts for more details

### Kaiser Permanente HMO Plan

- No changes

### 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](http://specialoffers.vsp.com).\*
- Costco affiliate program: Costco will become an "Open Access Provider" effective January 1, 2012

### Dental Plans

- No changes

\*Rebates subject to change; see [specialoffers.vsp.com](http://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](http://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](http://www.behappystaywell.com) for more information about HealthWise.

## Long Term Care Enrollment

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.

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### Medicaid and the Children's Health Insurance Program (CHIP) Offer Free or Low-Cost Health Coverage to Children and Families

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **[www.insurekidsnow.gov](http://www.insurekidsnow.gov)** to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

**If you live in one of the following states**, you may be eligible for assistance paying your employer health plan premiums. You should contact your state for further information on eligibility. The following list of states is current as of January 1, 2011:

#### CALIFORNIA – Medicaid

Website:  
[http://www.dhcs.ca.gov/services/Pages/TPLRD\\_CAU\\_cont.aspx](http://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx)

Phone: 1-866-298-8443

#### GEORGIA – Medicaid

Website: <http://dch.georgia.gov/>  
Click on Programs, then Medicaid

Phone: 1-800-869-1150

To see if any more States have added a premium assistance program since January 1, 2011, or for more information on special enrollment rights, you can contact either:

**U.S. Department of Labor**  
Employee Benefits Security Administration

Website: [www.dol.gov/ebsa](http://www.dol.gov/ebsa)

Phone: 1-866-444-EBSA (3272)

**U.S. Department of Health and Human Services**  
Centers for Medicare & Medicaid Services

Website: [www.cms.hhs.gov](http://www.cms.hhs.gov)

Phone: 1-877-267-2323, Ext. 61565