



Open Enrollment Is on the Way!

October 2007
Mainland Employees

The *FlexSolutions* 2008 Open Enrollment will take place from **October 22 through November 9**. This is your annual opportunity to review your current enrollment, make changes to your benefit elections, and add or remove dependents from coverage under *FlexSolutions* for the coming calendar year.

Every year, changes are necessary to keep the benefits program affordable to both you and the Company. The changes made over the last few years, including the new 3-tier drug feature as described below, have helped stem the rate of our medical plan cost increases for 2008. As a result, the average price tag for medical coverage in 2008 will increase a modest 3%.

This bulletin describes changes to the *FlexSolutions* benefits programs for 2008. Additional materials for the Open Enrollment process will be sent to you in mid- to late-October.

Enrollment materials in mid- to late-October

- *FlexSolutions* benefits brochure
- Medical plan comparisons
- Personalized worksheet
- And more!

New Prescription Drug Copayments for CIGNA High Option Open Access Plus and Network HMO Plans

Prescription drug costs are still growing at a faster rate than other types of health care expenses. To help combat rising costs, the Company's plans include important cost-saving features, such as lower copayments for generic drugs, a mail order program for maintenance medications, and a strong network of participating pharmacies.

Another way to help manage costs is to encourage use of brand name drugs that are included on CIGNA's list of approved medications. For 2008, the CIGNA High Option Open Access and Network HMO plans will have three tiers of copayments for prescription drugs as follows:

	Retail 30-Day Supply	Mail Order 90-Day Supply
Generic	\$10	\$20
Preferred brand name	\$20	\$40
Non-preferred brand name	\$40	\$80

Please note that if you purchase medications at a non-participating retail pharmacy, you will pay 40% of the cost of the drug rather than a copayment. HMO members and individuals using the mail order program must use participating pharmacies.

What This Means to You

You will still have the same low generic drug copayments for medications you purchase at a participating retail pharmacy or through the mail order program.

In 2008, there will be two categories for brand name drugs: "preferred" and "non-preferred." If you purchase a "preferred" brand name drug, you will pay a \$20 copayment (\$40 for mail order) as under the current "brand name drug" that you pay now. If you purchase a non-preferred brand name drug, you will pay the higher copayments shown above.

View CIGNA's List at www.cigna.com

It's simple to see if your medication is a generic, preferred, or non-preferred brand name drug. Visit www.mycigna.com and select *Drug Lists* from the home page (make sure you select "Three" for the number of tiers in the drop-down box). Enter the name of your medication and see which drug tier it belongs to.

If your medication is not on the list, you may still purchase it, but you may want to see if a generic or preferred brand name would work just as well. Talk to your doctor about alternative treatment options.

Remember to check back periodically – the list can change as new generics become available.

CIGNA's list of approved drugs includes a broad range of generic and brand name medications.

Other Changes to CIGNA Plans

CIGNA Low Option Open Access Plus Plan: The inpatient hospital confinement deductible will increase from \$200 to \$400 per admission.

CIGNA High Option Open Access Plus ("OAP") Plan:

- The physician office visit copayment will increase from \$10 to \$15. The office visit copayment applies to office visits for primary care doctors (including preventive exams), outpatient surgery, hearing exams, and vision care.
- There will be a separate office visit copayment of \$20 for specialists.
- The inpatient hospital confinement deductible will increase from \$200 to \$400 per admission.
- The CIGNA Behavioral Advantage suite of wellness programs will be available (these services are currently in place for Network HMO members).

CIGNA Network HMO Plan:

- The emergency room visit copayment will increase from \$50 to \$75. The copayment is waived if admitted as an inpatient.
- The urgent care center copayment will increase from \$35 to \$50.
- There will be a new \$200 hospital confinement deductible per admission.

Changes to Kaiser

- The physician office visit copayment will increase from \$10 to \$15. The office visit copayment applies to office visits for primary care doctors (including preventive exams), specialists, outpatient surgery, hearing exams, and vision care.
- The emergency room visit copayment will increase from \$10 to \$50. The copayment is waived if admitted as an inpatient.
- There will be a separate copayment of \$20 for brand name drugs. The generic drug copayment will remain at \$10.

Employee Contributions

Since A&B pays an average of approximately 80% of the medical plan cost, the Company will absorb the majority of the increase. Your 20% contribution share will also increase; the actual amount of your increase will depend on what plan you elect and the number of dependents you cover.

Additional Services for CIGNA Members!

In 2008, CIGNA members will have additional wellness services to help manage medical conditions and live a healthier life.

More details are available from your local Human Resources representative.