



Caldwell School District

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July 28, 2009

2009-2010 Health Insurance Plan

The Insurance Committee, made up of CEA Members and CSD Administration, (see enclosed committee list) has been meeting for the past six months in preparation for the upcoming renewal of the insurance program. The District's healthcare costs continue to rise, while revenues for public education continue to decrease. As a result, early on we set an objective to maximize the benefits being offered to District employees, while needing to maintain a cost neutral budget due to the slump in Idaho's economy.

The committee reviewed costs associated with all components of the health plan and agreed that an alternative plan design was needed to meet our objectives. As a result, the committee requested proposals from carriers. A comprehensive review was completed and Regence Blue Shield of Idaho continued to provide the best plan for the District's employees. For the 2009-2010 school year employees will be able to choose one of three options for medical coverage and one of two options for dental coverage based on your individual/family needs.

You will be required to elect one (1) of three medical plans this year and one (1) of two dental options. If you fail to elect, the default plan will be assigned to you as employee only coverage.

Over the next six weeks we will be communicating with you on the changes to the health insurance program for the 2009-2010 school year, and how to best select the plan that is right for you and your family. Please note the following educational mailings & meeting times:

Mailings:

July 16 th	How to log-in to www.myregence.com
July 22 nd	Definitions you should know & How to read my Historical Claim Report
July 29 th	Plan Comparisons & Selection worksheet
August 5 th	Frequently Asked Questions on Flexible Spending Accounts & Health Savings Accounts.
August 12 th	Open Enrollment Forms will be mailed

All mailings will be posted on the School District website within the week after each mailing.

We recognize that you may have questions, concerns and need additional assistance in selecting a plan that is right for you. Therefore, we have scheduled the following meeting dates for you to speak with our insurance representatives.

Meeting Dates:

Voluntary

August 19th Caldwell High School – 9 am to 4 pm.

Mandatory

August 21st Caldwell High School – following Superintendent's
Welcome Address.

All open enrollment/election forms will be required to be submitted to the District HR Department no later than August 25th. We will have staff available during both meeting dates, should you wish to submit your elections prior to the deadline.

Should you have any questions, please feel to contact the District office or one of the Committee Members enclosed.

Sincerely,

Gloria R. Betancourt

Committee Members

	Site	Email Address	Phone #
Connie Howard	Van Buren/Retiree	choward@caldwellschools.org	455-3326
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