



TO: ALL ASSOCIATION MEMBERS
FROM: FDSA/FSSA INSURANCE BENEFIT TRUST
DATE: OCTOBER 26, 2011
RE: MEDICAL, LIFE, VISION & DENTAL RENEWAL EFFECTIVE JANUARY 1, 2012

The Fresno Deputy Sheriff's Association/Fresno Sheriff's Sergeants Association Insurance Benefit Trust has just completed the annual review of our medical, life, vision and dental plans.

We are happy to announce there will be **NO** premium increases or plan changes with our Blue Shield medical, life and vision plans for the 2012 plan year! **Therefore, your bi-weekly employee deductions will remain the same for 2012.**

- There are a couple of benefit changes on the **PPO** plan for out-patient hospital service Blue Shield has made for all employer groups. These changes will be effective 01/01/2012. Blue Shield is charging **\$100 per visit + 20% for CT scans, MRIs, MRAs, PET scans and cardiac diagnostic procedures utilizing nuclear medicine performed in a hospital (prior authorization is required).** Blue Shield is also adding a \$45 copay per visit for outpatient x-ray, pathology & laboratory performed in a hospital.

As a reminder Quest Labs is a provider with many locations and online appointment scheduling for you convenience.

- There is one benefit change for the **Active Choice PPO** plan that Blue Shield is implementing for all employer groups. There will be a \$100 + 20% emergency room charge, not resulting in an admission.

We are going back to **Delta Dental** for our dental coverage. There are **NO** benefit changes and the premiums will also remain the same for the 2012 plan year.

Enclosed you will find:

- Bi-weekly payroll deduction for each plan option
- Blue Shield PPO, HMO & Active Choice Benefit Summary/Rx Summary
- Blue Shield Life Benefit Summary
- RX Mail Order Form
- Vision & Chiropractic Benefits/Providers
- Urgent Care Facility Providers
- Open Enrollment Change Form ~ **to change from one plan to another or make any dependent changes.**
- Delta Dental Benefit Summary/Provider List
- November 1, 2011 through November 30, 2011 is our open enrollment period. During open enrollment you have the option to:

Open enrollment is the only time during the year you can make a plan change. It is also the only time you can enroll dependents that have previously declined or were not eligible due to age unless there is a qualifying event such as marriage, birth, adoption, or loss of coverage.

If you are making a plan/enrollment change or need to update your personal information please complete the enclosed 2011 FDSA OPEN ENROLLMENT CHANGE FORM and fax, mail or email it back to Debbie Myers @ 559-431-6712 fax; P.O. Box 5479 Fresno, CA 93755-5479, Email: dmymers@dibu.com; If you have any questions please contact Debbie Myers @ DiBuduo & DeFendis 559-437-6750 or Debra Puma Duckering 559-437-6742 direct line.



2012 OPEN ENROLLMENT CHANGES FOR FDSA

Complete this form ONLY IF YOU WISH TO MAKE ANY CHANGES TO YOUR MEDICAL/ DENTAL INSURANCE. IF YOU DO NOT WISH TO MAKE ANY CHANGES, DO NOT SEND THIS FORM BACK.

Employee Name _____ SS# _____

MY ADDRESS/PHONE HAS CHANGED, PLEASE NOTE MY NEW ADDRESS & PHONE BELOW:

NEW ADDRESS _____ PHONE _____

I WISH TO CHANGE MY MEDICAL INSURANCE AS OF 1-1-2012 TO: (Check One)

_____ **HMO Option** _____ **PPO Option** _____ **PPO Active Choice 750 Option** _____

KEEP ALL CURRENT DEPENDENTS _____

Add NEW dependents below effective 1/1/2012: (You are able to add dependent children who were terminated due to being overage irregardless if they are F/T students, married or not living at home up to age 26)

Spouse Name	DOB	SS #	Dr. Choice (If HMO Chosen)
Child Name	DOB	SS#	Dr. Choice (If HMO Chosen)
Child Name	DOB	SS#	Dr. Choice (If HMO Chosen)
Child Name	DOB	SS#	Dr. Choice (If HMO Chosen)
Child Name	DOB	SS#	Dr. Choice (If HMO Chosen)

I WISH TO TERMINATE THE FOLLOWING Dependents FROM MY INSURANCE EFFECTIVE 1/1/2012:
 (Employee has to stay on plan)

I AM A RETIREE AND WISH TO TERMINATE MY BENEFITS EFFECTIVE 1-1-2012:

_____ HMO _____ PPO _____ DENTAL

I AM A RETIREE AND WISH TO TERMINATE THE FOLLOWING DEPENDENTS FROM MY PLAN:

I AM A RETIREE AND WISH TO BE ADDED TO THE FDSA HEALTH INSURANCE EFFECTIVE 1/1/2012:

HMO with Dental _____ PPO with Dental _____ HMO without Dental _____ PPO without Dental _____

NEW PPO Active Choice \$750 with Dental _____ Active Choice \$750 WITHOUT Dental _____

Dental ONLY _____ I Have Medicare Part A & B _____ I Have Medicare Part A Only _____

Member Name _____ DOB _____ SS# _____

Spouse Name _____ DOB _____ SS# _____

Dep Child _____ DOB _____ SS# _____

Dr. Choice if HMO Chosen _____ Member

Dr. Choice if HMO Chosen _____ Spouse

Dr. Choice if HMO Chosen _____ Dep Child

Comments:

Employee Signature

Date

FAX Form to Debbie Myers at 559-431-6712

or

Scan Email to Debbie Myers at : dmyers@dibu.com

or

Mail to Debbie Myers at: DiBuduo & DeFendis Insurance
6873 N. West Ave., Suite 101
Fresno, CA 93711

Questions:: Phone Debbie Myers at 559-437-6750 or 800-284-8247



FDSA/FSSA IBTF

Fresno Deputy Sheriff's Association
Fresno Sheriff's Sergeants Association
Insurance Benefit Trust Fund

2012

BI - WEEKLY DEDUCTIONS

THIS ILLUSTRATION USES 2006 COUNTY CONTRIBUTIONS

BUE SHIELD HMO/VISION with MET LIFE DENTAL

Employee Only	\$ 34.72
Employee & Spouse	\$189.27
Employee & Child(ren)	\$175.79
Employee + Family	\$425.46

BLUE SHIELD PPO/VISION with MET LIFE DENTAL

Employee Only	\$102.64
Employee & Spouse	\$140.47
Employee & Child(ren)	\$247.72
Employee & Family	\$268.54

(ADDITIONAL PPO PLAN FOR 2010)

BLUE SHIELD PPO ACTIVE CHOICE 750 with VISION & MET LIFE DENTAL

Employee Only	\$ 66.44
Employee & Spouse	\$ 89.17
Employee & Child(ren)	\$184.96
Employee & Family	\$203.22