



## **Annual Open Enrollment**

**Deadline to Elect: December 9, 2011**

As part of our total compensation, Martin Transportation Systems, Inc. offers you a comprehensive benefits package that provides medical, dental, vision and FSA coverage for your needs today, as well as retirement benefits for tomorrow. If your needs have changed, this is your opportunity to select new benefits for the next year. **We will need the Benefits Election Form completed and signed authorizing us to withhold pre-tax deductions from your wages and if you are making any changes the appropriate completed carrier forms (BCBS subscriber new enrollment, BCBS change of status or Humana Employee Enrollment Form).**

It has always been Martin Transportation Systems, Inc. goal to ensure access to comprehensive and affordable medical, dental and vision coverage. Martin Transportation Systems, Inc. is proud to announce the only changes for 2012 will be a slight cost increase in vision coverage and an Emergency Room deductible increase from \$150 co-payment to \$250 co-payment effective January 1, 2012.

### **Who's Eligible for Coverage?**

As of January 1, 2011, your eligible dependents include:

- Your spouse
- Child(ren), up to age 26 regardless of student status or marital status, who are:
  - Your biological or adopted child(ren)
  - Child(ren) of your current spouse
  - Child(ren) for whom you have legal custody or have a Qualified Medical Child Support Order (QMCSO)
- Eligible Child(ren), age 26 or older who are incapable of supporting themselves as a result of a developmental or physical handicap, who are dependent on you, provided they were enrolled for coverage prior to their 26<sup>th</sup> birthday.

### **Ineligible Dependents**

If you have a dependent covered under Martin Transportation Systems, Inc. Benefits Plans who is not eligible under the terms described above, you must remove them from the plan during the open enrollment period for 2012. During open enrollment you will not be required to explain why you removed the dependent from your coverage – you can drop their coverage with no questions asked.

**Willful provision of false information may result in disciplinary action against the employee up to and including termination.**

**\*\*\*All employees will need to complete and return the Benefits Election Form to confirm benefit elections for 2012, even if you are waiving coverage or wish to keep everything the same.\*\*\***

### **Health Insurance- Blue Cross Blue Shield**

- We offer one type: 80/20 Major Medical (\*004 & \*005).
- All Rx Prescription Drug Coverage are \$5 Generic / \$50 Brand Name / \$100 Premium.
- Employees may enroll, cancel or change the type of coverage (i.e. individual or family) and eligible employees may initiate coverage.
- Employees are allowed to re-enroll **eligible** child(ren) up to age 26 at **no** additional cost.

**You will need to complete the BCBS Subscriber New Enrollment Form:**

- To initiate medical coverage for 2012.

**You will need to complete the BCBS Change of Status Form:**

- To cancel your medical coverage for 2012 and/or you want to add or delete a dependent.

### Dental/Vision Insurance- Humana

- Employees may choose a different dental insurance plan – Preventative Plus or Traditional Preferred.

### You will need to complete the Humana Employee Enrollment Form:

- To enroll, cancel or change the type of coverage (i.e. individual or family) and eligible employees may initiate coverage.

### Flexible Spending Account

- Significant tax dollar savings on out-of-pocket health care expenses (i.e. co-pays, prescriptions, child care expenses).
- Health Care Maximum: \$2,000 per calendar year / Dependent Care Maximum: \$5,000 per calendar year.
- **Minimum 1 year of employment required to enroll.**
- **Note:** If you currently participate in the FSA plan, your 2011 annual elections will automatically carry over to the 2012 plan year. Take action only if changing your annual election or ending enrollment for 2012 by calling Paychex Employee Services at (877) 244-1771 or online at <https://benefits.paychex.com> and selecting the FSA option.
- **Health Care Reform:** The following provisions of the Health Care Reform Act may directly impact your 2012 annual FSA election choices.
  - Over the counter (OTC) medicines and drugs, other than insulin, will no longer be eligible for reimbursement under a medical FSA **unless** prescribed by a medical practitioner. Other OTC items that are not *medicines and drugs*, such as bandages and contact lens solutions, remain reimbursable without a prescription.
  - FSA debit cards will be denied at the point of sale when used to purchase OTC medicines and drugs other than insulin. Participants must use another form of payment and then submit a claim form, including a prescription and receipt, to receive reimbursement of this type of expense.
  - You can submit FSA claims for eligible expenses incurred by your adult dependent through the end of the calendar year in which the dependent turns 26. Adult dependents no longer need to live with a parent, attend school, or be a dependent for tax purposes. In addition, the dependent can be married (the spouse, however, is not eligible).

### Voluntary Life- Humana

- Employees can add/increase voluntary life at any time but Humana requires a completed “Evidence of Insurability” form with the enrollment form to be completed and it needs to be approved through Humana’s underwriting for the coverage requested. Please contact me for proper forms.

### 401(k) Retirement Plan- American Funds

- 25% match of your contribution up to 15% of your gross pay.
- **Eligible after 6 months of employment** and employees are 100% vested in the 401(k) Plan upon entry.

Open enrollment for the 2012 benefit programs will take place between now and December 9, 2011. Any changes you make will become effective January 1, 2012.

Please contact me at (616) 455-8850 ext. 115 or Michelle Oakes at (800) 456-7153 ext. 701. Return the **Benefits Election Form** no later than December 9, 2011 via fax (616) 281-7553 or by mail to:

**Martin Transportation Systems, Inc.**  
**Attn: Meghan Bultema - Benefits**  
**7300 Clyde Park Ave. SW**  
**Byron Center, MI 49315**

Sincerely,



Meghan Bultema  
Benefits Administrator