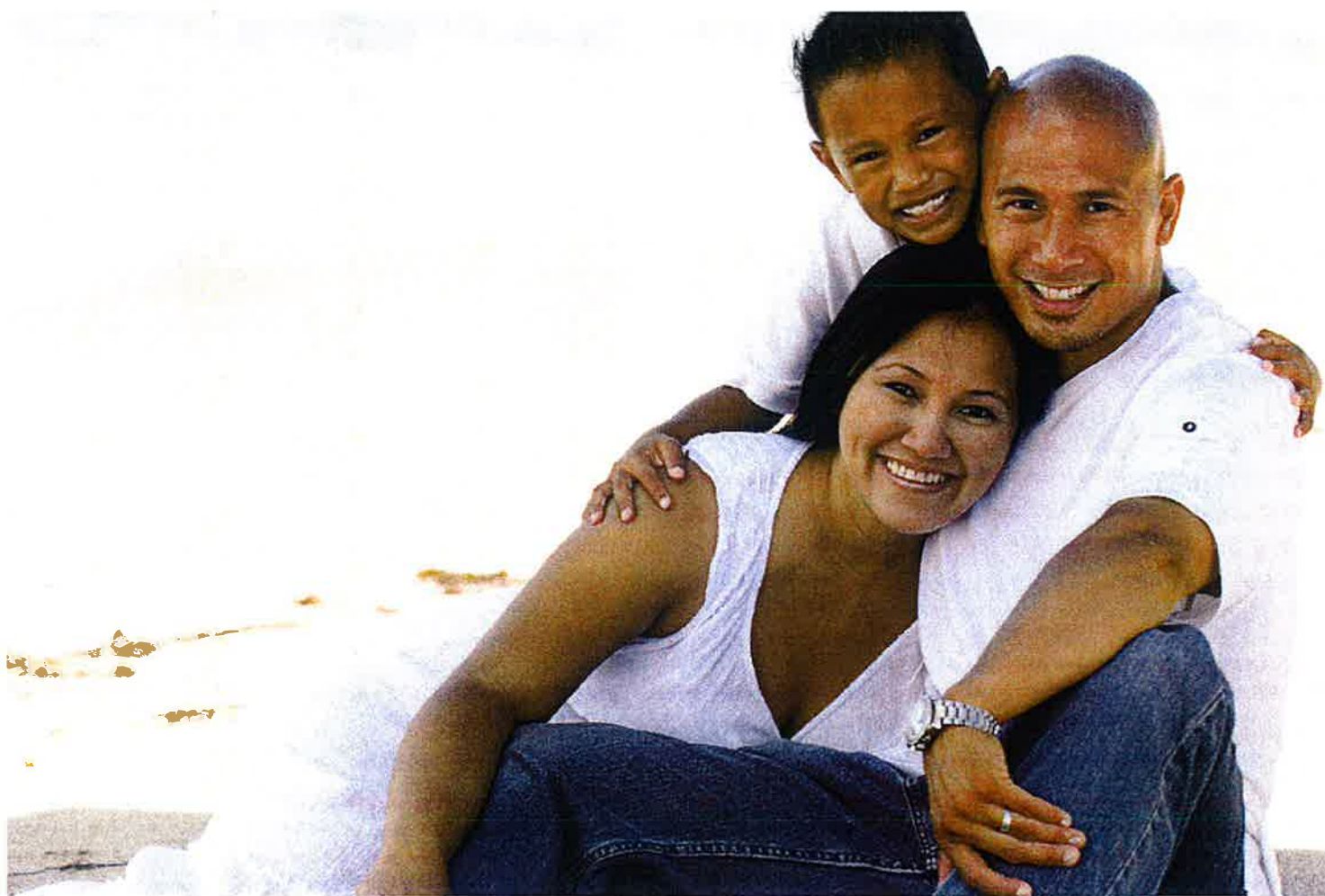




Southern Ohio Public School Consortium Employee Benefits Enrollment Guide



Welcome to Open Enrollment for your 2010 - 2011 Benefits!

Elections you make during open enrollment will become effective May 1, 2010.

Southern Ohio Public School Consortium offers you and your eligible family members a comprehensive and valuable benefits program. We encourage you to take the time to educate yourself about your benefits program.

The renewal increase received by Medical Mutual of Ohio was 18.60%. As a result of this large increase to the consortium premiums, it was necessary to make a change not only to the carrier of our health plan, but it was also necessary to make some changes to our benefit program. As a result of the carrier and plan changes, we were able to avoid an increase to the premiums. The changes to the benefit plan are illustrated on page 4.





How to Enroll

The first step is to review your current benefit election. An electronic file with this information will be sent to Anthem, based on the coverage type you have with Medical Mutual. If you wish to make a change, an enrollment form will be required. Once you have made an election, you will not be able to change it until the next open enrollment period unless you have a qualified change in status.



When to Enroll

The open enrollment period runs from April 12, 2010 through April 30, 2010. The benefits you elect during open enrollment will be effective from May 1, 2010 through April 30, 2011.



How to Make Changes

Unless you have a qualified change in status, you cannot make changes to the benefits you elect until the next open enrollment period. Qualified changes in status include: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, commencement or termination of adoption proceedings, or change in spouse's employment status.