

Section 2: Enrollment

INTRODUCTION TO THE 2009 ANNUAL ENROLLMENT

The annual enrollment periods provides a yearly opportunity for you to sign-up for additional benefits and/or make changes to your current coverage. Review the benefits being offered and be prepared to select the benefits that you would like to have for the coming year.

Changes, including enrollment, during the year are restricted under the Health Insurance Portability and Accountability Act of 1996.

Your selection during the annual enrollment period will remain in effect for the entire 2009-2010 term. Many individuals have spouses with different enrollment dates. **THIS DOES NOT CONSTITUTE A CHANGE IN FAMILY STATUS**, so be sure that your elections represent your benefit needs for the entire year.

This entire guide should be read carefully as important information concerning your benefits is contained in each section. The benefit plans are only summarized in this guide - more detailed information can be obtained from Gregory & Gregory, Inc. (225) 654-3311.

ENROLLMENT

NEW EMPLOYEES - These employees must complete the required applications within 30 days of employment. The coverage effective date will be the first day of the month following a thirty day waiting period as require in Title 42 Statue 43:821.

OPEN ENROLLMENT - The open enrollment period will be 30 days prior to the renewal of coverage. The month of August is the

month for open enrollment, with an effective date of 9/1. The dates, times and location will be announced.

WHO TO CONTACT

FOR ALL QUESTIONS CONCERNING THE BENEFITS
CONTAINED IN THIS BOOK, PLEASE CALL:

GREGORY AND GREGORY, INC.

MITZY GREGORY (225) 654-3311
FAX: (225) 654-3358
E-mail: abgsr@bellsouth.net

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FOR THE LIST OF PROVIDERS PLEASE REFER TO THE
BLUECROSS BLUESHIELD OF LOUISIANA WEBSITE:

www.bcbsla.com

Your providers will be listed under HMO of Baton Rouge.