

# SCHOOL ADMINISTRATORS' AND PROFESSIONAL-TECHNICAL EMPLOYEES' WELFARE TRUST

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## WELFARE TRUST

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June 9, 2010

Dear Trust Participant,

Providing you and your family with access to comprehensive and affordable health benefits is a top priority for the School Administrators' and Professional-technical Employees' Welfare Trust. Between June 30, 2009, and June 30, 2010, the negotiated premiums for all of the health benefits you are receiving have expired or are set to expire. Below is a summary of your benefits, and the results of the renegotiation of the policies and premiums:

**Dental – Standard:** The premiums for the dental coverage were set to expire June 30, 2009. We are pleased to advise you that Standard has agreed to extend the current benefits and premiums through June 30, 2011, and to cap any increase for July 1, 2011, at 9.25%.

**\$50K Life – Standard:** The premiums for the \$50K life insurance have been extended through June 30, 2012, at no increase in premium.

**Long-Term Disability – Standard:** The premiums for the long-term disability policy have been extended through June 30, 2012, at no increase in premium.

**Vision – VSP:** The premiums for the vision coverage were set to expire June 30, 2010. We are pleased to inform you that a new contract is in place with VSP through June 30, 2014, with a decrease in premiums of 19.7%.

**Medical/Pharmacy – Health Plan of Nevada (HPN):** The premiums for your medical/pharmacy benefits will expire on July 31, 2010. There will be a 12% increase for the medical/pharmacy portion of Plans 1, 2, 3, and the Out-of-Area plan from August 1, 2010, through June 30, 2011. There is no change in the premium for the Classic Retiree Plan.

Additionally, a new medical/pharmacy plan has been added as an option for your medical/pharmacy coverage. The new plan is called "Value POS Plan 1" and is priced at the current Plan 1 premium with no increase. The "Value POS Plan 1" consists of Plan 1's medical benefits and Plan 2's pharmacy benefits. A side-by-side comparison of the four (4) medical/pharmacy options is available at [www.ccasa.net](http://www.ccasa.net) under "Open Enrollment."

Although there is a 12% increase in medical/pharmacy benefits in Plans 1, 2, 3, and the Out-of-Area Plan effective August 1, 2010, the School Administrators' and Professional-technical Employees' Board of Trustees has approved a subsidy of ½ of any increase in the payroll/PERS deduction. The end result is that employees and retirees will be subject to an increase in the payroll/PERS deduction of 6% or less. The changes to the payroll/PERS deduction will occur automatically for the plan in which you are enrolled.

The payroll deduction/PERS deduction increases that become effective August 1, 2010, are attached.

Due to the increase in payroll/PERS deduction for several of the plans, the Welfare Trust is holding a Special Open Enrollment to provide the opportunity for employees/retirees to make changes to the Plan they are enrolled in, as well as, add or remove dependents with an August 1, 2010, effective date.

Open Enrollment meetings will be held for employees and retirees according to the schedule below:

Thursday, June 17, 2010 – 3:00PM – Education Center Board Room, 2832 E. Flamingo

Wednesday, June 23, 2010 – 3:00PM – CPD Building, 3950 S. Pecos-McLeod, Room 143

Wednesday, June 30, 2010 – 3:00PM – CCASAPE Office, 4055 S. Spencer St., Suite 230

Attendance at the Open Enrollment meetings is optional. The form to facilitate any change in plan coverage and/or dependent coverage is available at [www.ccasa.net](http://www.ccasa.net) under “Open Enrollment.” Also included at the website is a side-by-side comparison of all medical plan offerings, rate sheets, and a breakdown of the change in premiums. ***All Open Enrollment changes must be received in the CCASAPE Office by July 15, 2010.***

### **Dependent Eligibility Change**

The School Administrators’ and Professional-technical Employees’ Welfare Trust is pleased to report that effective August 1, 2010, dependent children may be added, or remain on a member’s health insurance policy up to the age of 26 without being enrolled in college.

### **Administrative Employee Receiving Health Coverage from CCEA, ESEA, or elsewhere**

If you are currently an active administrator receiving your health coverage from CCEA, ESEA, or from another provider, you can join any of the health benefit plans offered by the Trust for which you are eligible during the Special Open Enrollment period. ***Please note: Administrators currently receiving their health coverage from CCEA, ESEA, or from another provider will not be permitted to enroll in any of the health benefit plans offered through the Welfare Trust at retirement unless they enroll in a Welfare Trust health benefit plan during an Open Enrollment period preceding their retirement, maintain continuous health benefit coverage through the Welfare Trust, and retire following the effective date of their Welfare Trust coverage.***

If you have questions regarding any aspect of your health insurance plans, please contact Nick Venturini at (702) 796-9602.

Respectfully,



Stephen Augspurger, Chairman  
School Administrators’ & Professional-technical  
Employees’ Welfare Trust