To: All Benefit Eligible Employees  
From: Laura Cyphers Benson, Associate Vice President of Human Resources  
Date: October 6, 2014  
RE: 2015 Benefit Plan Year Activities – Open Enrollment

Shasta College is pleased to continue to offer a competitive and affordable benefit package to our employees and their families. The cost of healthcare has continued to increase, particularly as a result of the new health care reform laws, and our JPA has had to raise their rates 5% across the board due to an increase in claims; the national average is 15%. Despite the cost increases, Shasta College has continued to invest in our benefits and our employees. This year we are implementing some changes that will provide greater access to coverage while maintaining cost effective options for you and your family. As we approach the beginning of a new benefit plan year, we are kicking off the 2015 Benefits Open Enrollment period.

Benefits Open Enrollment

Open Enrollment will begin on October 27, 2014 and end on November 21, 2014 for benefits effective January 1, 2015. During the Open Enrollment period you will have the opportunity to review the 2015 benefit plan offerings, add or remove dependents, and enroll in coverage.

ALL BENEFIT ELIGIBLE EMPLOYEES MUST RE-ENROLL FOR BENEFITS

All Employees must meet with a Counselor to sign up for Section 125 Flexible Spending Account.

During Open Enrollment you can also enroll in your Flexible Spending Account (FSA) for 2015. FSA’s offer a way to convert taxable salary dollars into tax-free benefit dollars you can use to pay health care expenses not covered by your medical, dental and vision plans. You may also use the FSA’s to pay eligible child and dependent care expenses.

We have arranged for Licensed Benefit Counselors from Worksite Communications to meet with all employees to assist with reviewing the benefit plan options and changes and enrolling in this year’s benefits program. The Benefit Counselors will be available for all shifts. Meeting times should take approximately 30 minutes.

All benefit eligible employees will need to schedule an appointment to meet with a Benefit Counselor by visiting www.myenrollmentschedule.com/shasta or by calling (866) 998-2915.

NEW VOLUNTARY PLANS FOR 2015

NEW - Trustmark Voluntary Benefits

We are pleased to offer new and enhanced Voluntary Benefit plans through Trustmark to all full-time and part-time benefit eligible employees. Benefit Counselors will be available to provide
information and enrollment assistance for the Trustmark Voluntary Benefit plans. All plans are optional and offered in addition to your existing benefits. All of the plans are portable, which means you can take them with you should you change jobs or retire. For cost and complete coverage details, talk to your Benefit Counselor during Open Enrollment. Effective date for Trustmark policies is January 1, 2015. First payroll deduction will be January 30, 2015.

**Trustmark Voluntary Benefit options include:**

- **Universal Life Insurance with Long Term Care Benefits**
  Trustmark’s Universal Life with Long Term Care is permanent life insurance that helps shield your family from financial hardship. It builds cash value over time, which you can access. It pays a Death benefit and a Living Benefit. The Living Benefit makes it easy to help pay for home healthcare, assisted living, and adult day care services, should you ever need them.

- **Universal Life Events with Long Term Care Benefits**
  Trustmark’s Universal Life Events with Long Term Care is designed to match your needs throughout your lifetime. It pays a higher death benefit when expenses are high and your family needs maximum protection. Then, at age 70 when financial needs are typically lower, the death benefit reduces to one-third. Living Benefits remain consistent throughout retirement when you are most likely to need long-term care services.

- **Critical Illness Insurance (Cancer included)**
  Trustmark’s Critical Illness insurance provides lump-sum payments when an insured family member is diagnosed with a covered condition. This policy serve as an ideal complement to a high deductible health plan (HDHP) plan because benefits may help offset the high deductible.

- **Short Term Disability**
  Trustmark’s Short-Term Disability will pay a portion of your income if you are unable to work due to a Total Disability. Short-Term Disability helps pay your bills and protects you and your family from financial hardship while you recover. Short-term disability insurance pays a percentage of an employee’s salary in the event that the individual becomes temporarily disabled and is unable to work for a short period of time due to a sickness or injury. This is an important insurance plan to consider since we are not participants in State Disability insurance.

- **Accident Insurance**
  Trustmark’s Accident provides a cash payment, when an insured family member is injured. The plan provides individuals with a cash benefit that helps with lost income, uncovered medical procedures, co-pays and many other expenses related to accidents. Unlike other coverage, accident coverage pays cash directly to the covered individual in addition to any other insurance. Payments received do not have to be used for any specific purpose. You can utilize the payment for any purpose you wish.

There will no longer be new enrollments into the American Fidelity plans. Shasta College will also discontinue payroll deductions for the products from American Fidelity, with the last regular payroll of the year on December 19, 2014. If you wish to continue with your American Fidelity
policies, you will need to make arrangements directly with them. You can reach American
Fidelity at (800) 654-8489.

For more information, please visit the Human Resources webpage at www.shastacollege.edu/hr
and click on the Benefits tab.

If you have any questions or concerns, feel free to contact Jamie Spielmann in Human
Resources by phone at (530) 242-7648 or by email at jspielmann@shastacollege.edu. Thank
You.