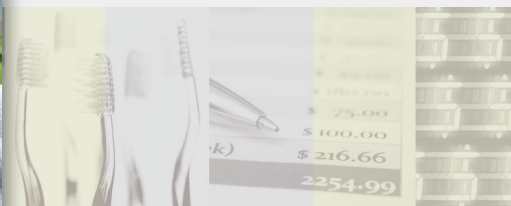


HETCO



# Enroll in or Change Benefits Coverage for 2012

Open Enrollment is November 7-18

## CHANGES FOR 2012

- ▶ No action is required to get up to \$1,500 in Healthy Rewards
- ▶ Certain preventive asthma medications are free
- ▶ Separate discount card added to Vision coverage
- ▶ Long-Term Disability rates reduced by 40%
- ▶ Medical Plan premium held at 8.7% increase – national average

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