

## *What's New* for 2012

Highlighted below are the changes to our health care plans. You will find more detailed information about the plans throughout this guide.

Plan	Highlights
<b>Life Insurance</b>	<b>Open Enrollment Buy-Up Opportunity</b> —If you previously purchased Voluntary Life on yourself, spouse and children, <b>but have less than the maximum</b> , you may buy-up one increment during Open Enrollment without providing Evidence of Insurability. One increment is \$10,000 on yourself, \$5,000 on your spouse, and \$1,000 on your children. Maximum amounts are \$250,000 for employee, \$50,000 for spouse, and \$10,000 for child coverage.  If this applies to you, please use the Buy-Up form in your Open Enrollment materials.
<b>Long Term Disability</b>	<b>Reduced Waiting Period</b> —If you file a claim for long term disability, the waiting period has been reduced from 180 days to 90 days, for a disability date on or after January 1, 2012.

