



DIVISION OF PERSONNEL

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Director

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60th Anniversary

PRESS RELEASE

NOTICE TO ALL INSURED UNDER THE GOVERNMENT OF THE VIRGIN ISLANDS GROUP HEALTH INSURANCE PROGRAM (August 11, 2010)

Kenneth L. Hermon, Jr. PHR, IPMA-CP, the Director of Personnel and the GESC/Health Insurance Board of Trustees would like to advise all participants in the Government's Group Insurance Program of the Open Enrolment period which begins on Monday, August 16, 2010 and concludes on Friday, September 17, 2010.

Open Enrollment is an opportunity for covered retirees and employees to make benefit changes, add or remove dependents, and/or increase their supplemental life insurance coverage.

Active employees who would like to make changes are asked to make contact directly with their agency's Human Resources Department to obtain the necessary documents to effectuate those changes. Retirees who want to make changes to their Health Insurance Benefits are asked to visit the Division of Personnel location in their respective District.

The Director would also like to take this opportunity to highlight the following Insurance Plan changes which are directly linked to the enactment of Health Care Reform.

DEPENDENT COVERAGE TO AGE 26:

Covered individuals may now cover dependents up to age twenty-six (26) without the need to complete a Student Verification Form. However, if dependent is employed and has insurance access through his/her employer they are ineligible for coverage through the government plan. Proof of dependency remains a requirement.

LIFETIME MAXIMUM BENEFIT:

The lifetime maximum benefit will now become unlimited. This is a protection from catastrophic claims; it now allows the participant to be covered without a maximum coverage limit.

MENTAL HEALTH AND SUBSTANCE ABUSE PARITY:

The Health Care Reform Act requires that coverage levels for mental health and substance abuse be consistent with medical plan coverage.

If covered members have additional questions, they are asked to contact the Division's Health Insurance Office at 714-5000 for more information.

Kenneth L. Hermon, Jr. PHR, IPMA-CP
Director