

Concept H.R. Has Something To Smile About...

5 Years of No Rate Increases on our Dual Option Dental Plan!

September is open enrollment month with Assurant Dental, and for the 5th year, Concept H.R. has negotiated great rates at 0% increase with two plans to choose from. Assurant Dental offers the freedom to choose your own dentist and includes a vision discount plan. Concept H.R. conveniently deducts your portion of premiums from your paycheck as indicated below based on what plan option and coverage you choose.

What Does Open Enrollment Mean? – What do I need to do?

- ✓ Obtain the seven-page enrollment package either from your employer or from Concept H.R.'s website at www.concepthr.com. Click on "Dental Open Enrollment- September 2010." The 7-page packet will include information on both plans for you to decide which is best for you and your family. Only a completed enrollment form needs to be returned to our benefits office via one of the following delivery methods for processing by September 30, 2010:

Mail: Attention Benefits, 1089 Augusta Rd., Warrenton, SC 29851
 Fax: Attention Benefits, 803-663-8839 (fax#)
 Email: aujones@concepthr.com

Please list your employer in the "Location/Division" box of the application when completing the form.

- ✓ You will receive a welcome package including full plan coverage and dental card(s) for presenting to your provider shortly before your coverage begins via delivery with payroll or mail to your home address.
- ✓ This is the time for any full or part-time (must work at least 20 hours/week), eligible employee not currently on the dental plan to sign up or decline coverage. (Complete, sign, & date an enrollment card no later than September 30, 2010 and forward to Concept H.R. for processing).
- ✓ This is the time for employees who are currently on the plan to make changes or add family members (if needed). (Complete, sign, & date an enrollment card with changes no later than September 30, 2010 and forward to Concept H.R. for processing).
- ✓ If no changes in coverage apply, no action is required, as your deductions and current coverage will continue automatically.

Assurant Dental: Two Plans to Meet Your Needs

(Rates, changes in coverage, or new eligible enrollees effective 10/1/10)

Freedom Basic Plan (premium rates per pay cycle)			
Employee Only	\$16.85/month	\$8.43/ bi-weekly (every 2 weeks) and semi-monthly	\$4.22/week
Employee and Spouse	\$32.91/month	\$16.46/bi-weekly (every 2 weeks) and semi-monthly	\$8.23 /week
Employee and Child(ren)	\$47.57/month	\$23.79/bi-weekly (every 2 weeks) and semi-monthly	\$11.90/week
Employee and Family	\$63.64/month	\$31.82/bi-weekly (every 2 weeks) and semi-monthly	\$15.91/week
Freedom Advanced Plan (premium rates per pay cycle) Best Coverage Option!			
Employee Only	\$26.85/month	\$13.43/ bi-weekly (every 2 weeks) and semi-monthly	\$6.72/week
Employee and Spouse	\$52.94/month	\$26.47/bi-weekly (every 2 weeks) and semi-monthly	\$13.24/week
Employee and Child(ren)	\$60.71/month	\$30.35/bi-weekly (every 2 weeks) and semi-monthly	\$15.18/week
Employee and Family	\$86.78/month	\$43.39/bi-weekly (every 2 weeks) and semi-monthly	\$21.70/week

Note: If you are enrolling for the first time, please note that a full month's worth of deductions (or equivalent arrears) will captured before coverage becomes effective. Also, when extra pay dates fall in a month, premium will only be deducted from your check for the first 4 paychecks of the month (if weekly paid) or 2 paychecks of the month (if paid every 2 weeks), unless arrears are needed to catch up missed premium. Check with your employer or our office to discover if some or all of the premium is covered as a benefit to you by the company you work for (subject to eligibility). This illustration does not bind or enact coverage as completed application and eligibility requirements must be verified. See full plan description for details of coverage for both options.

