



November 12, 2009

To all full time employees eligible for benefits:

Choctaw Management Services Enterprise, Choctaw Archiving Enterprise, Choctaw Professional Resource Enterprise, and Choctaw Contracting Services open enrollment period will begin **November 16, 2009 through December 16, 2009 to be effective January 1, 2010. Benefits and Rates have changed.** In this packet you will receive the new benefit changes, rate sheet, and an enrollment form. If you would like to join or make changes to your benefits plan you may do so during the open enrollment period. If you are not making any changes to your current benefits plan then you **DO NOT** have to complete the forms.

BENEFIT CHANGES for 2010

- **DEDUCTIBLES-** In network \$1500, out of network \$3000
- **CO-INSURANCE-** In network 80%, out of network 50%
- **OUT OF POCKET MAX-** In network \$2000, out of network \$3000
- **PCP COPAY-** \$35
- **SPECIALIST COPAY-** \$50
- **ER COPAY-** \$150
- **URGENTCARE COPAY-** \$75
- **RX-** \$15/\$35/\$60

All forms must be turned into the Durant office no later than close of business on Wednesday December 16th. **Any forms arriving after the deadline date will not be accepted.** The forms can be **mailed** to Choctaw Enterprises 2101 W Arkansas St. Durant OK 74701, **faxed** to 580-924-5764, or scanned images can be sent by **email** rfrench@cmse.net. Please do not mail the original forms if you have faxed or sent by email. In order to be directed to the correct department please put to the attention of Robin French Insurance Department.

Additional information is posted on www.cmse.net, www.choctawarchiving.net, www.cprent.net, and www.choctawcontracting.com.

If you have any questions please contact your program manager and they will be in contact with our insurance department to answer your questions.

Thank you,

Robin French
CMSE/CAE/CPRE
Hr Benefits Supervisor