

Citizen's Options Unlimited, Inc.

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FROM THE EXECUTIVE OFFICE

DATE March 29, 2017

TO: Eligible Employees in the Citizen's Options Unlimited, Inc. Health Plan

FROM: Stanford Perry
 Executive Director

RE: **Health Insurance Plan Highlights – Effective May 1, 2017**

As many of you may be aware, throughout the years Citizen's Options Unlimited, Inc. has offered our employees excellent health insurance benefits and the agency has worked hard to keep benefits costs affordable for employees. As medical insurance premiums continue to rise each and every year, we strive to continue to provide you with a comprehensive benefit plan while not putting the brunt of the financial responsibility on our valuable employees.

This year, in order to maintain our rich medical benefits plan at a low cost to employees, it will be necessary for us to change carriers from AETNA to CIGNA. Please realize a change in carrier is never our first choice but makes the most sense of the options presented to executive leadership.

There is a 97% match in Doctors and Hospitals with the CIGNA plan. The 97% match will ensure there is little impact on our workforce as a whole.

I am also pleased to inform you there will be no increase in your contributions and no plan design changes once again.

Although the price of health care continues to escalate, our team has worked hard to control costs. As government funding continues to decline, employees may be asked to pay nominal cost increases in the future. Our goal remains high quality health care at the best price for all employees.

Please attend one of the Open House meetings to learn more about the upcoming policy year. There will be no changes to your Dental and Vision plans.

Thank you for your continued dedication to our mission and to the people we support.

If you have any questions about the benefits plans, please contact a member of the Human Resources Department at (516) 626-1000.