

Annual Open Enrollment Is:
October 31 – November 17

Enrollment Matters

Living Well Matters is produced by McLeod Health for the benefit of McLeod Health employees.



Don't Forget... Enrollment Is Mandatory This Year!



Annual Enrollment is a very important time of year. It's essential that you enroll in your benefits in order to receive the coverage you need and want. **This year's enrollment is mandatory.** This means you must go online and enroll for benefits for the plan year, which begins January 1, 2009. Please read this issue of *Matters* carefully to learn more about your benefit choices for the coming year.



IMPORTANT NOTICE: This document serves as a summary material modification to your 2009 benefit plans. Please review carefully.

YOUR OPINION MATTERS

2008 Employee Opinion Survey Provides **Positive Feedback**



Results for the 2008 Employee Survey are in, and employee satisfaction has improved in almost every aspect since 2007. The survey, which was conducted by The Jackson Group, was completed online by 3,379 employees from throughout the health system in late May and early June of 2008.

Exciting Results

The survey's findings further demonstrate that McLeod employees are committed to McLeod, finding meaning and purpose in the part they have in the organization. *"Understanding our mission to serve the health care needs of the people living in this region is an important component of service to others,"* says Rob Colones, President. *"When we understand just how important each and every one of us is in achieving that mission, we can work together with a sense of pride as we each do our part."* *("Survey" continued on page 2)*

("Survey" continued from page 1)

Communication Is Key

The most important priority following the 2007 survey was, and still is, communication. We all need information to understand why we do what



we do, how our jobs fit in, and how we as individuals can make a difference. McLeod implemented numerous initiatives to help improve communication such as "Team Huddles," Employee Forum at Annual Training, and Executive Rounds, to name a few.

"...our employees want to be active participants in their work place, to make a difference, and to contribute to the mission of McLeod."

These efforts paid off as 74% of all employees agree that "keeping employees informed seems to be important at my facility" — a positive increase of over 70% from 2007. Some other promising findings from the survey indicated employees want to grow in their jobs and know that they are appreciated for what they do. These statements tell us something exciting about McLeod employees: They demonstrate that our employees want to be active participants in their work place, to make a difference, and to contribute to the mission of McLeod. "I believe that our people are passionate about their work and are committed to improving the quality of life for our communities," commented Rob Colones. "We have a strong team of folks who want to be active participants in making McLeod a better place. And, we all become better — and more satisfied — in the process."

Your Department's Scores

Your director will be sharing your department's Employee Satisfaction scores with your team in the near future. Become an active participant by celebrating together those areas where your team's satisfaction has improved and by helping your director identify what areas you would like to make even better.

COST MATTERS

Managing Medical

McLeod Health, along with other employers and employees, has seen health care costs continue to rise dramatically over the last decade. In an effort to control these increases, McLeod has adopted a cost-sharing philosophy designed to emphasize the need for employees to partner with the organization to help control health care costs and protect plan benefits. In the current cost-sharing philosophy, on average McLeod pays about 82% while employees pay the other 18% of the annual plan expenses. We have implemented various strategies and have made significant strides in the last couple years to control our health care expenses, but even with all of these efforts we are above national averages.

Our medical plan is above the national averages due to several reasons, including high utilization of our medical services and a large amount of spousal coverage. Last year McLeod employees were above the national averages in:



- Medical cost per employee: \$9,700 annually, which is 8.7% higher than the national average
- Physician office visits per employee: 6.2, nearly double the national trend
- McLeod employee inpatient admissions: 18% higher than national trends
- McLeod's medical plan is one of the best in the Pee Dee Region, attracting a high degree of dependent and spousal coverage that significantly increases plan cost

McLeod's Medical Plan costs are up 8.6% overall. Nearly 90% of our workforce elects Enhanced Plan coverage, and that portion of our plan is responsible for a majority of the claims costs. Because of this, there will be no increase in the Core plan pricing (except in the election of Employee + Spouse due to high utilization) for 2009. Based on our cost-sharing philosophy, there will be an increase of 12.5% to the Enhanced Plans pricing for 2009. Even with the increase, our premiums are rising at lower rates than many other large health care

Costs Requires Our Joint Efforts

organizations within the state, which are planning premium increases as much as 16%. Each year, McLeod's Benefits Department conducts extensive studies comparing our benefit plans against local and national markets to ensure we continue to offer comprehensive, fairly priced benefit packages. These studies have shown McLeod offers a highly flexible, competitively priced benefits package to the employees of McLeod Health.

This table illustrates how McLeod's 2009 rates stack up to the competition at our own facilities and with network providers.

Plan Provision	McLeod Enhanced Plan	McLeod Core Plan	Large SC Hospital Average	National Averages ¹
Individual Deductible	\$100	\$500	\$500	\$560
Family Deductible	\$150	\$1,200	\$1,200	\$1,344
Inpatient & Outpatient at McLeod	90%	80%	90%	83%
Inpatient Admission Copay	\$200 per admission Max of \$800	\$200 per admission Max of \$800	\$200 per admission	\$216 per admission
MD Office Visits	\$25 copay	\$25 copay	\$25-\$35 copay	\$19 Primary Care/ \$26 Specialist
Out-of-Pocket Maximums	Individual \$1,500 Family \$3,000	Individual \$2,000 Family \$4,000	\$1,500-\$2,000 per person	\$1,500-\$3,000 per person

1) Source: Kaiser 2008 Survey of Employer Benefits

A Word about Our Medical Plan Premiums

On average, McLeod Health pays about 82% of the premium costs for our medical plans. Our plan costs are based solely on the expenses employees and their families incur for medical treatments (claims we incur) plus an administrative fee for BCBS to coordinate the payment of claims to our providers.

With our cost-sharing philosophy, the more we use our health care, the more our plan costs will rise. By leading healthier lives and being smart consumers of health care services, we hope we all can do our part to keep our costs low. In doing so, we all win by maintaining affordable and comprehensive medical benefits.



Core vs. Enhanced: Do You Really Need the Higher Level of Coverage?

Employees often over-insure and overpay for benefits including life, disability and health coverage. One of the goals of *Living Well* is to help you make informed decisions and be a good consumer of your health care and benefits dollars. Our plans are offered in a way that you can customize the design and levels of coverage to meet YOUR needs.

Almost 90% of employees are currently in the Enhanced Option. Even though the Enhanced option provides the highest level of benefits, it may not be the most cost-effective option when you compare the benefits (payments) you expect versus the annual premium costs.

Comparison of Medical Plan Out-of-Pocket Costs

The chart below compares the amount **employees will pay** out-of-pocket through the “Core Plan” and through the “Core Plan + Enhanced Coverage” for 2009. The 2009 out-of-pocket cost changes are indicated in teal.

Plan Feature	Core Plan		Core Plan + Enhanced Coverage	
	Services received in the McLeod Network	Services received in the BCBS Network	Services received in the McLeod Network	Services received in the BCBS Network
Deductible	Individual \$500 Family \$1,200	Individual \$750 Family \$1,500	Individual \$100 Family \$150	Individual \$300 Family \$900
Coinsurance Maximum	Individual \$2,500 Family \$4,500	Individual \$5,000 Family \$7,500	Individual \$1,500 Family \$3,000	Individual \$4,000 Family \$6,000
MD Office Visits	\$25 copay	30% after deductible	\$25 copay	20% after deductible
Inpatient Facility**	20% after deductible and \$200 per admission copay	35% after deductible and \$1,500 per admission copay	10% after deductible and \$200 per admission copay	35% after deductible and \$1,500 per admission copay
Inpatient MD	20% after deductible	30% after deductible	10% after deductible	20% after deductible
Outpatient	20% after deductible	30% after deductible and \$40 copay	10% after deductible	30% after deductible and \$40 copay
ER*	20% after deductible and \$100 per visit copay	30% after deductible and \$250 per visit copay	10% after deductible and \$100 per visit copay	30% after deductible and \$250 per visit copay
Urgent Care	\$45 copay	\$100 copay	\$45 copay	\$100 copay

Services provided out-of-network will not be covered.

*ER copay waived if admitted from ER

**\$800 max on Inpatient admission copay (4 admissions) at a McLeod Network Facility

BALANCE POINT

Good News: There are no changes to the Prescription Drug and Preventive Services options. The coverage levels and prices for these options will remain the same!

Choosing the Right Medical Plan Option

Many of us give great consideration to selecting coverage levels and rates for our home owner's or auto insurance. We should also give this kind of consideration to the decision-making process we go through when it comes to choosing our medical plan coverage and costs.

The tables to the right show the total difference in premiums between the "Core Plan plus Prescription and Preventive Coverage" options and the "Core Plan plus Prescription and Preventive *plus* Enhanced Coverage" options. As you see, there is a substantial difference in how much you pay for Enhanced Coverage levels. When you are making this important decision, you should ask yourself the following questions to help you determine the coverage levels—and costs—that are right for you:

- **How much do I anticipate using the plan next year (include family members if applicable)?** Am I relatively healthy and only use the plan for routine items such as checkups and minor injuries or illnesses? Does the plan cover services that are important to me? If I have a chronic condition such as asthma, cancer, or diabetes, what are the differences in the coverage levels between the Core Plan and the Enhanced Coverage levels?
- **How much will I have to pay out-of-pocket for services under each coverage option?** Premiums for the Core Plan are lower, but this plan has higher deductibles and coinsurance. Am I comfortable paying more each pay period for the Enhanced Coverage option so that I pay lower deductibles and coinsurance?
- **Do I have other options available?** Do I have other options for medical coverage available to me, such as private insurance or my spouse's plan? How do those options compare in premium costs and coverage amounts to McLeod's options?
- **Can I use the premium savings of McLeod's Core Plan to offset some or all of the additional expenses I might incur with lower coverage levels?** Should I consider participating in the Health Care Flexible Spending Account (FSA)?

2009 Core Plan + Prescription + Preventive Premiums		
Level	Per-Pay-Period Cost	Annual Cost
Employee	\$35.21	\$845.04
Employee + Child(ren)	\$64.43	\$1,546.32
Employee + Spouse	\$99.96	\$2,399.14
Family	\$107.64	\$2,583.36

2009 Core Plan + Enhanced Coverage + Prescription + Preventive Premiums		
Level	Per-Pay-Period Cost	Annual Cost
Employee	\$44.81	\$1,075.32
Employee + Child(ren)	\$83.89	\$2,013.24
Employee + Spouse	\$130.10	\$3,122.49
Family	\$141.13	\$3,387.09

Annual Difference in Premiums Between the Core Plan and the Core Plan + Enhanced Coverage	
Level	Difference in Cost Annually
Employee	\$230.40
Employee + Child(ren)	\$467.04
Employee + Spouse	\$723.36
Family	\$803.76

BALANCE POINT!

If you need assistance in determining which level of medical coverage is right for you, see your Enrollment Assistant, or visit one of the Enrollment Support Cafés to learn more.

Your 2009 Benefit Programs and Changes at a Glance

As you consider changes you'd like to make to your benefit elections for the coming year, we'd like to take this opportunity to remind you of the benefit programs and features available to you in 2009. The chart below lists the benefit plans and the coverage options you can elect during open enrollment. The chart also gives brief information about changes to the plans for 2009. **Please keep this information as a reference during the open enrollment period, which runs from October 31 – November 17, 2008.**

Group Benefit Options: Enroll through the Employee Self-Service System		
Plan	Coverage Options	Changes
Medical	Core Medical Plan	Refer to page 4 for details on changes to the Core and Enhanced Plan options. No changes to the Preventive and Prescription Drug Coverage options.
	Optional additions to the Core Medical Plan: <ul style="list-style-type: none"> • Enhanced Coverage • Preventative Coverage • Prescription Drug Coverage 	
	Waive Coverage	
Dental	High Tier: covers preventive, restorative, and orthodontia care	New! Two levels of coverage to choose from
	Low Tier: covers preventative and basic restorative care	
	Waive Coverage	
Vision	Comprehensive Vision Coverage	New! Plan
	Waive Coverage	
Short Term Disability (STD)	50% (default and paid for by McLeod)*	No changes
	60% (Employee elects and pays for additional cost)	
	Waive Coverage	
Long Term Disability (LTD)	50%: up to \$6,000/month (default and paid for by McLeod)*	No changes
	60%: up to \$10,000/month (Employee pays for additional cost)	
	Waive Coverage	
Group Term Life Insurance	Basic Coverage: \$10,000 or 1X base pay (Paid for by McLeod)	Lower prices** New! Carrier change to: Liberty Mutual
	Options: 2-4X base pay (Employee elects and pays for additional cost)	
	Waive Coverage	

Group Benefit Options: Enroll through the Employee Self-Service System		
Plan	Coverage Options	Changes
Dependent Life Insurance	\$5,000 spouse and each covered child	Lower Prices New! Carrier change to: Liberty Mutual
	\$10,000 spouse and each covered child	
	Waive Coverage	
Accidental Death & Dismemberment	\$10,000-\$300,000 (Limit \$300,000 or 10X pay)	Lower Prices New! Carrier change to: Liberty Mutual
	Waive Coverage	
Health Care Flexible Spending Account	Amount elected by employee (max \$6,000 per year; minimum \$4 per pay period; max \$250/pay period)	No changes
	Waive Coverage	
Dependent Care Flexible Spending Account	Amount elected by employee (max \$5,000 per year; minimum \$4 per pay period; max \$208.33 per pay period)	No changes
	Waive Coverage	

* For full-time employees budgeted and regular scheduled 72 or greater hours per pay period

** Lower prices for all age brackets except > age 60

*** Same price for all levels except Employee Plus Spouse option

Enrolling in Voluntary Benefits

You can enroll in the McLeod voluntary benefits during the upcoming annual enrollment from October 31 through November 17, 2008. Since these benefit plans require a licensed insurance professional to enroll these benefits, you must meet with a benefit counselor from Innotech to enroll in the voluntary benefits.

Voluntary Benefit Options: Available ONLY During Annual Enrollment See a Benefits Enroller for more information (see page 13 for a schedule).	
Plan	Coverage Options
Critical Illness	This plan pays a benefit for the initial diagnosis of certain diseases to help you meet expenses when you are seriously ill.
Universal Life	This benefit is an individually owned voluntary option that provides a death benefit up to \$150,000.
Term Life with a Long Term Care Rider	This benefit option combines a death benefit with Quality of Life benefits. You can apply for \$100,000 without Evidence of Insurability (EOI).
Accident Plan	This plan pays a benefit for the treatment of injuries suffered as a result of a covered accident. Benefits are paid regardless of any other health insurance payments the insured may receive.

Medical Plan Options: Helping Build a Plan That Is Right for You

Our Core medical plan is designed to allow you the flexibility to create a plan that is right for you and your family, balancing coverage choices with appropriate costs. You have four levels of coverage to choose from: Employee, Employee+ Child(ren), Employee + Spouse, and Family. Further, you can add on additional options to meet your needs:

Enhanced Coverage

This option allows for higher levels of protection and lower deductibles. Remember, paying for higher levels of protection does increase your per-pay-period costs. Please refer to the Core and Enhanced coverage table on page 4. You will see your specific prices for these options on the next page, or when you complete the "Medical Coverage Wizard" in our *Living Well On-line* Enrollment System.

Prescription Drug Coverage

You can add Prescription Drug coverage to your plan for medications your doctor may prescribe. Remember, **you must select** this option if you want prescription coverage! See the table below for details.

Prescription Drug Coverage*		
Coverage	McLeod Employee Pharmacy	BCBS Network Provider
Annual Deductible	\$75 individual	\$75 individual
	\$150 family	\$150 family
Generic	95% no deductible	90% no deductible
Preferred Brand	85% after deductible	80% after deductible
Non-Preferred	65% after deductible	50% after deductible
Per-Script Max	\$150 maximum coinsurance per prescription	\$150 maximum coinsurance per prescription

*No changes in cost or coverage for 2009.

BALANCE POINT!

You can receive higher Prescription Drug benefits by using the McLeod Employee Pharmacy.



Early detection of serious illness can save lives.

Preventive and Routine Coverage

As the saying goes, "an ounce of prevention is worth a pound of cure." That is why we have a preventive and routine coverage option available for you and your family. This affordable option provides coverage for routine checkups and tests such as mammograms, colonoscopies and PSA's and well-baby check-ups.

Preventive and Routine Coverage*		
Coverage	McLeod Network	BCBS Network
\$300 Individual Annual Maximum	90%	70%
Unlimited Well Child	90%	70%
Special Preventive & Routine Benefit at McLeod Facilities		
Mammogram	No Cost at McLeod	
Colonoscopy	No Cost at McLeod	
PSA	No Cost at McLeod	

*No changes in cost or coverage for 2009.

Note: The coverage for preventive mammograms, colonoscopies, or PSA screening applies to the McLeod facility charge only. Physician charges will apply toward your preventive coverage benefits and maximums.

2009 Medical Plan Per-Pay-Period Premiums*

Coverage Level	Core Plan Only	Core Plan						
		Plus	Plus	Plus	Plus	Plus	Plus	Plus
		Rx	Wellness	Rx + Wellness	Enhanced Coverage	Enhanced Coverage + Rx	Enhanced Coverage + Wellness	Enhanced Coverage + Rx + Wellness
Employee Only	\$25.82	\$30.37	\$30.66	\$35.21	\$35.42	\$39.97	\$40.26	\$44.81
Employee + Child(ren)	\$46.20	\$57.72	\$52.91	\$64.43	\$65.66	\$77.18	\$72.37	\$83.89
Employee + Spouse	\$71.42	\$92.50	\$78.88	\$99.96	\$101.56	\$122.64	\$109.02	\$130.10
Family	\$79.36	\$98.42	\$ 88.58	\$107.64	\$112.85	\$131.91	\$122.07	\$141.13

*Full-Time Non-Smoking Rates (for full-time employees budgeted for 72 hours or greater per pay period). See a Benefits Enroller or log into your Employee Self-Service Enrollment Module for part-time pricing.

What Happens if You Don't Enroll?

If you do not enroll for benefits by the November 17 enrollment deadline, the only benefits you will receive for the 2009 plan year will be:

- **Core Medical Plan with the Prescription Drug option at current level of coverage:*** Premium shared between McLeod and employee
- **Dental Plan:** High Option at current level of coverage*
- **Vision Plan:** No coverage
- **Basic Life Insurance:** \$10,000 option, paid in full by McLeod
- **Short-Term Disability (STD):** 50% of pay option**, paid in full by McLeod for full-time employees only
- **Long-Term Disability (LTD):** 50% of pay option**, paid in full by McLeod for full-time employees only
- **Accidental Death & Dismemberment Insurance and Dependent Life Insurance:** current coverage

Be sure to review all the enrollment information contained in this issue of *Living Well Matters* and talk with your personal Benefits Enroller before making your benefit elections for 2009.



*Current level of coverage is the level you elected in 2008 — either Employee Only, Employee + Child(ren), Employee + Spouse, or Family.

**Part-time employees who do not enroll will not receive coverage for STD or LTD.

Dental Plan: Two Levels of Coverage

There will be two levels of dental coverage offered to employees this year. One option gives you expanded covered services for a higher premium and the other option gives you basic covered services at a lower premium. Both options cover routine cleanings and basic restorative care. Look over the coverage options and premiums below and decide which program will best fit your and your family's needs.

To get more information about your dental benefits, visit the MetLife website at www.mybenefits.metlife.com.



Dental Coverage with NEW OPTIONS		
	High Option	Low Option
Individual Deductible	\$50	\$50
Family Deductible	\$100	\$100
Type A: Preventative and Diagnostic	100%	100%
Type B: Basic Restorative	80%	80%
Type C: Major Restorative	50%	Not Covered
Type D: Orthodontia	50%	Not Covered
Calendar Year Maximum	\$1,500 (\$750 major)	\$1,000
Orthodontia Maximum	\$1,500	Not Covered

2009 Dental Plan Per-Pay-Period Premiums		
Level	High Option	Low Option
Employee Only	\$13.90	\$7.22
Employee + Child(ren)	\$26.96	\$14.00
Employee + Spouse	\$29.48	\$15.31
Family	\$42.43	\$22.04

BALANCE POINT

You spoke, we listened. The changes in our dental plan and the addition of the vision plan are in response to requests and suggestions from our employees.

New! Benefit Option: Vision Plan

In last year's benefit survey, we received numerous requests to add vision coverage to the benefits offered by McLeod. We heard your request and are excited to offer a comprehensive vision plan to our employees. Review the coverage and premiums below and decide if this coverage will fit your and your family's needs.



New! Physicians Eyecare Plan
Large provider network, with over 165 doctors in SC, both Ophthalmologist & Optometrists, including Stokes Eye Center
\$200 allowance on all eyewear and contact lenses every 24 months
Eye examination, with contact fitting*, once every 12 months
\$0 copay for eye exam (in other words, no charge)

2009 Vision Plan Per-Pay-Period Premiums	
Employee Only	\$5.95
Employee + Child(ren)	\$11.50
Employee + Spouse	\$11.50
Family	\$16.35

*\$49.00 standard contact lens fitting fee or 15% discount off retail for non-standard contact lens fitting to be paid by the member at time of service

To find a network provider or to get more information about your vision benefits, visit the Physicians Eye Care Plan website at www.physicianseyecareplan.com.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) are a great way to save money on health care or dependent care expenses! Using these accounts, you can save 25-30% on average by using pretax dollars, all in accordance with IRS rules. They are easy to use and only require a little bit of planning.

All you need to do is:

- 1** Decide how much you want to set aside each year for expenses you know you will spend from January to December 2009 for health care or dependent care.
- 2** Elect that amount in the appropriate FSA account. Payroll deductions will start automatically at the beginning of our plan year, and the money will be placed in your FSA account.
- 3** When you use your FSA dollars for approved expenses, you have two options:
 - You can pay the expense and submit the receipts to WageWorks, our FSA vendor that processes our reimbursements weekly.
 - Use your WageWorks Debit Card at retail stores and doctors' offices to pay for approved health care expenses. These payments come out of an account, and you do not have to file for reimbursement. Note: in accordance with IRS regulations, certain expenses may require a receipt.



You must re-enroll in FSA plans each year due to IRS regulations.

BALANCE POINT

Be sure to estimate your expenses carefully for both FSAs. The IRS requires that you forfeit any money left over in an FSA for which you do not have eligible expenses during the plan year. Money can't be transferred from one FSA account to the other or given back to you.

Health Care FSA

The Health Care FSA lets you use pretax dollars to pay eligible out-of-pocket medical expenses not covered by the medical and dental plans. Eligible expenses include copays, deductibles, birth control, and coinsurance amounts. Also, many over-the-counter medications, like Tylenol and cold medications, and medical supplies, like bandages and medical equipment, are eligible for reimbursement.

The annual contribution limits to the Health Care FSA are as follows:

- Minimum contribution: \$4 per pay period
- Maximum annual contribution: \$6,000 or \$250 per pay period

Dependent Care FSA

The Dependent Care FSA lets you use pretax dollars to pay eligible expenses for dependent day care that enables you (and your spouse, if married) to work. Eligible expenses include day care or after school care expenses for a child under age 13 or care for a spouse or a qualified dependent adult incapable of self care.

The annual contribution limits to the Dependent Care FSA are as follows:

- Minimum contribution: \$4 per pay period
- Maximum annual contribution: \$5,000 or \$208.33 per pay period

TIME OFF MATTERS

PTO Cash Out Opportunity Reminder!

Don't forget, now is the time to submit your PTO Sell Request Form if you are interested in cashing in some of your PTO this fall. A copy of the form is accessible on [Living Well On-line](#). To sell PTO, just complete the PTO Cash-Out Request Form in accordance with the rules outlined and return it the Human Resource Service Center **no later than 5:00 p.m. on Monday, November 17, 2008.**



Your request to sell up to 48 hours of PTO will be processed and included as income on the November 27, 2008, paycheck. Remember, this is a voluntary cash-out program.

You can choose to keep your time in your PTO Bank and continue to use it to meet your time-off needs.

SUPPORT MATTERS

Calendar of Events

Here is a preview of important dates, resources and things to expect for this year's benefits enrollment.

Event	Dates	What you Need to Know
Living Well Total Compensation Statement	Delivered on Oct. 30 by your Dept.	Your Total Compensations Statement provides an overview of your salary and benefits package and is a valuable tool for helping you plan 2009 benefits elections.
Innotech Enrollers Help Sessions	Nov. 4 – Nov. 17	One-on-one help is available from Benefits Enrollers at convenient times to unit/department. They will help you enroll in our voluntary benefits, review benefits choices, including helping you choose the right medical plan.
Open Enrollment	Oct. 31 – Nov. 17	You can enroll either online or with help from a Benefits Enroller. You MUST re-enroll this year!
Enrollment PC Cafés	Nov. 4 – Nov. 17	Access to our Enrollment System with help from Innotech Enrollers and our HR Service Representatives. See schedule (on the next page).
Financial Wellness Assessment	Deadline: Nov. 17	Participate in this research project with the Personal Finance Employee Education Foundation and be eligible for great prizes!
PTO Cash Out	Deadline: Nov. 17	You have an opportunity to sell up to 48 hours of PTO.
Effective Date of New Benefit Elections	Jan. 1, 2009	New deductions and prices will be reflected on your January 8, 2009, paycheck.

Enrollment Support Cafés and Internet Access

Make sure you meet with a Benefits Enroller if you have questions about your benefits.

Date	Location	Time
Tuesday, 11/4	Small Private Dining Room	7 a.m. - 4 p.m.
	Plaza Classroom	7 a.m. - 4 p.m.
Wednesday, 11/5	Café Du Jour	7:30 a.m. - 4 p.m.
Thursday, 11/6	Small Private Dining Room	7 a.m. - 12 p.m.
	Health & Fitness	1:30 - 5 p.m.
	Dillon Classroom	12 - 5 p.m.
Friday, 11/7	Small Private Dining Room	7 a.m. - 12 p.m.
	Pavillion Aud. 5th Floor	1 - 5 p.m.
Monday, 11/10	Café Du Jour	7:30 a.m. - 4 p.m.
	Dillon Family Room	1 - 5 p.m.
Tuesday, 11/11	Small Private Dining Room	1 - 5 p.m.
	Plaza Auditorium	7 a.m. - 12 p.m.
Wednesday, 11/12	Café Du Jour	7:30 a.m. - 4 p.m.
	Darlington Conference Room	7 a.m. - 4 p.m.
Thursday, 11/13	Dillon Private Dining Room	7 a.m. - 4 p.m.
	Darlington Conference Room	7 a.m. - 4 p.m.
Friday, 11/14	Small Private Dining Room	7 a.m. - 3 p.m.
Saturday, 11/15	Café Du Jour	8 a.m. - 12 p.m.
Monday, 11/17	Small Private Dining room	8:30 a.m. - 5 p.m.
	Café Du Jour	2 - 5 p.m.
	Plaza Classroom	11 a.m. - 1:30 p.m.
Weekdays, 11/3-11/17	Human Resources Service Center	7:30 a.m. - 4:30 p.m.

You Must Enroll!

This year's enrollment is mandatory. This means you must go online and enroll for benefits for the plan year beginning January 1, 2009.

Open Enrollment is October 31 – November 17, 2008.

BALANCE POINT

Please use the Employee Self-Service Enrollment Reference Guide (that accompanies this edition of *Living Well*) to help with navigating through the enrollment wizard. Click on the



icon found on the McLeod Intranet to login.

Need Help Enrolling or Accessing Employee Self Service?

Your new benefit elections can be done from your work computer or from one of the Intranet Access and Enrollment Support Cafés (see schedule above for locations and times). Or, you can have one-on-one access with a specialist from Innotech Benefit Solutions, our enrollment partner. Your Innotech counselor can help you with your questions and provide you with guidance in making the best choices for you and your family.

Innotech will work with your Director to schedule time for one-on-one appointments. Benefits counselors will be on-site to help you during enrollment from November 4 through November 17.

FINANCIAL MATTERS

Your financial well-being is important to McLeod. We offer many tools to help you better manage your finances and budget your expenses. One of those tools is the new Personal Financial Wellness (PFW) Assessment. We encourage you to read about the PFW below and participate in the assessment.

Personal Financial Wellness Check-up

To help McLeod determine how we can further support our employees in enhancing their financial well-being, we are working with the Personal Finance Employee Education Foundation (PFEEF) to offer you an opportunity to receive an overall Personal Financial Wellness Score. By completing a simple eight-question Personal Financial Wellness Assessment questionnaire on-line you will receive an overall personal financial wellness score. This score will be explained to you and will provide you with other financial links for further resources and information. Participation in this assessment will help you to understand your overall financial position and enter you into a drawing for some great prizes.

The data collected from this survey will be kept **strictly confidential** and no personally identifiable information will be shared with anyone outside this research project. Dr. Aimmee D. Prawitz, PFEEF Director of Research and Professor at Northern Illinois University, will be conducting this study. Summary data will be shared with McLeod to help determine how we can better support our employees' financial well-being.

Two Convenient Ways to Participate!

You can participate in the Personal Financial Wellness Checkup in one of two simple and convenient ways:

- By going online to <http://educatedinvestor.com/fss/checkup/McLeodHealth>, or by clicking the link on the employee self-service enrollment page.
- Via paper and submitting it to the HR Service Center or your Enroller. Paper forms are available from your Benefits Enroller or on the McLeod Intranet.

It only takes a couple of minutes to complete.

BALANCE POINT!

The Financial Well-Being score is derived from dozens of questions asked in many research studies conducted over almost 20 years. This scale is accurate and reliable in providing an assessment of your overall Financial Wellness.

Complete Your Personal Financial Wellness Assessment for a Chance to WIN SOME GREAT PRIZES!

If you participate and provide your employee ID number or last 4 digits of your Social Security number in the survey, you will be entered into a prize drawing. Your personal data will be kept strictly confidential. Prizes Include:

- 42" Flat Screen HDTV donated by Innotech Enrollment Services
- Laptop Computer donated by Innotech Enrollment Services
- A Free Personal Financial Plan worth about \$500 provided by Eddie Love with Lincoln Financial (2 will be awarded)
- A \$250 pre-paid Visa Card donated by Liberty Mutual
- A Gift Basket donated by BCBS of South Carolina
- And several other prizes!

Note: Prizes are subject to taxes in accordance with IRS regulations.

Prescription for Uncertain Financial Times: Focus on Long-Term Investment Planning

During times of financial uncertainty and an erratic stock market, such as the period we're in right now, many of us become fearful that our retirement savings are going to disappear. Some of us react by transferring money to "safer" investment options or pulling money out of investment plans altogether.

Why is stuffing our savings into a mattress during economic downturns not necessarily a good investment strategy? Because continued investing during difficult times may offer investors with a longer-term view new opportunities for potential gain when the market finally recovers.

From 1926 (the Great Depression) – 2002, the stock market experienced 14 declines of 10% or greater. Following each decline, the market eventually recovered, often in less than a year, producing expanded market returns.

Despite the downturns, the stock market has grown consistently over time. While there are no guarantees the market will continue to behave in this way, it's comforting to know that periods of market downturns and recoveries are a normal part of the market cycle. Historically, stocks have provided the best long-term returns, defined as five to 10 years or greater, compared to other options such as bonds or cash accounts.

McLeod can't guarantee the money you have invested in our retirement plans won't fluctuate over time, nor can we tell you what you should do with your retirement savings during the current market fluctuations. We do encourage you to use this time to focus on your investment goals and to revisit your long-term investment strategy with a Lincoln Financial counselor. And remember, McLeod Health will match 50% of the first 6% of your salary deferrals into the plan.

Becoming actively involved in managing your personal investment plan can provide you with the reassurance and peace of mind you need while monitoring your retirement investments during turbulent times.

For more information, or to make sure your investment strategy is right for you, contact our Lincoln Retirement

Consultant: Jessica Carney, MBA, CRPC
Retirement Consultant
843-777-5767 McLeod
843-496-4562 Mobile



BALANCE POINT

Most financial experts recommend a disciplined investment approach as the best strategy for handling erratic stock markets. A well-balanced portfolio and staying focused on your long-term investment goals may enable you to participate in market recoveries when they occur.

Coming Soon: Mother-Friendly Workplace!

Since three-fourths of our employees are female, McLeod Health recognizes the critical role women play in our workforce. We also recognize the challenges a new or expecting mother faces with her new baby. That is why we are creating a "Mother Friendly" workplace for both expecting and new mothers.

This program will offer assistance to new mothers returning to work who want to continue to breastfeed. For the breastfeeding new mother, returning to work creates challenges and she may question, "What is best for me and my baby?" For a successful breastfeeding experience, maintaining a good milk supply depends on your ability to continue a regular breast feeding/pumping schedule.

The good news is that you do not need to stop breastfeeding your baby because you are returning to work. Rooms and equipment will soon be available to you to pump your breast milk in a clean, private, and quiet environment. It will be available days, evenings, nights, and weekends, until you and your baby are ready to wean. McLeod will provide a pump, and an opportunity to join a working mother's support group.



More good news!

If you are expecting a visit from the Stork soon, during your last trimester, you will be eligible to receive a designated parking space near your work entrance until you deliver.



BALANCE POINT

You can get additional information about your baby, breastfeeding issues and an opportunity to join a working mother's support group by contacting Barbara Pritchard at 777-8465.

This brochure is only a summary of the McLeod benefit plans and is provided to help you better understand your benefits. If the terms of these plan summaries differ from plan documents, the plan documents will govern.