



Army & Air Force Exchange Service
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October 2010

Dear AAFES Retiree:

We regret to inform you that the Scott & White Health Maintenance Organization (HMO) will no longer be offered as a medical plan option effective January 1, 2011.

Scott and White HMO premiums have been steadily increasing. To continue to offer the Scott & White HMO, AAFES would have experienced significant premium increases for 2011.

The decision to terminate the Scott and White HMO was a difficult one, but was made in the best interest of the associates. AAFES has a fiduciary responsibility to review and evaluate the HMO plans offered to its associates. The evaluation process determines if the HMO plans are competitive, cost effective, and comparable to the Department of Defense Nonappropriated Fund medical plan.

You will be **automatically** enrolled in the Aetna Open Choice PPO Medical Plan for 2011, if you do not make an election to cancel your coverage. Watch for your open enrollment packet with more details on this plan. Representatives from the Benefits branch and Aetna will be visiting Ft. Hood and Waco Distribution Center in early November to answer any questions you may have concerning the change in medical plans. Check with the local Human Resources office for dates and times.

If you have any questions, please contact AAFES HQ Benefits office from 0900-1500 hours (CST) Monday through Friday at 1-800-519-3381 or at benefits@aafes.com.

Brian R. Poss

Director, Benefits