



Memorandum

To: All Eligible Employees

From: Raquel D. Nurse
Human Resources Director

Date: September 20, 2012

Subject: Open Enrollment for Medical & Vision Benefits/2012-2013

The annual Open Enrollment period for Health Insurance Benefits begins September 20, 2012, and ends **October 5, 2012**. This is the time to enroll in the program, review your current benefit elections; covered dependents under your health plan, and make changes for the upcoming benefit year, which begins October 1, 2012. We have been fortunate to renew our current coverage with Aetna Health Insurance with no changes being made to the employees' contribution to the plan. If you haven't already, you will be receiving a packet in the mail describing the Health Insurance coverage.

During Open Enrollment you should:

- Review the benefits you are enrolled in. We offer two Aetna plans and now is the only time you can switch your plan
- Decide if your choices are appropriate for you and your family in 2012-2013
- Review the dependents you have covered under the health plan and make any necessary changes, including adding children who are full time students up to age 26

This is the only Open Enrollment period that will be made available to you for 2012-2013 plan year. During the plan year you may only make changes to your Medical Benefits if you experience a qualified change in family status (e.g. birth/adopt a child, marriage, divorce, etc.).

If you have no changes to your Health Insurance coverage, **you do not need to respond** as your current coverage **will remain** the same for the 2012-2013 plan year. If you wish to switch plans and/or add dependents you must notify us by October 5, 2012.

As a reminder, University Physicians of Brooklyn, Inc. offers the following other employee benefits. If you would like additional information, please contact the Human Resources office.

- ❖ University Physicians of Brooklyn, Inc. Incentive Savings Trust - 401K Plan
- ❖ Flexible Spending Accounts (open enrollment in December - you will be notified)
- ❖ Dental (open enrollment in December - you will be notified)
- ❖ Life Insurance
- ❖ Employee Discount Programs
 - Working Advantage
 - Municipal Credit Union
 - Transit Check
 - Corporate Learning Partnership – Berkeley College

Although this can be done at any time, please remember it's a good idea to annually update your beneficiary information on your Life Insurance and 401K policies.

Please contact me with any questions at 718-804-7808. Thank you.