



Memorandum

To: All Eligible Employees

From: Raquel D. Morian, MBA
Human Resources Director

Date: November 11, 2013

Subject: Open Enrollment for FSA & Dental Benefits - 2014

We are approaching the time of year when UPB allows you to make changes to your benefits package for the coming plan year. The Open Enrollment period for FSA & Dental benefits for the 2013 plan year begins on November 18, 2013 and ends on December 16, 2013. During this process, you are encouraged to review your current coverage options, how you use your benefits and what you and your family may need in terms of coverage during the coming year.

The enclosed packet includes an overview of the UPB Flexible Spending Account and Dental Benefits for the 2014 plan year. Please take the time to read all materials carefully prior to making your benefit elections. You must complete and return the enclosed enrollment form to Human Resources by December 16, 2013, the changes will be in effect from January 1, 2014 through December 31, 2014.

If you want to:	Here's what you must do by December 16, 2013:
Contribute to the Flexible Spending Account	Complete the enclosed FSA Health Care and Dependent Care Enrollment form and fax to Human Resources 718-613-8715
Sign up for FSA Direct Deposit	Complete the enclosed Employee Direct Deposit Authorization form and fax to Human Resources 718-613-8715
Verify your Dental Benefits Coverage and ask questions about the how the Delta Dental plan works	Dial 1-800-932-0783 and provide the UPB Group Number: NY 06097
Continue with your current dental coverage	Do nothing! You'll be enrolled with Delta Dental, effective January 1, 2014
Change, add to or cancel your current dental coverage	Complete the enclosed Benefit Enrollment/Change form and fax to Human Resources 718-613-8715

Please Note – You are required to re-enroll in the Dependent Care Assistance Plan or the Flexible Spending Account annually, even if you make no other changes.

This is the only Open Enrollment period that will be made available to you for 2013-2014 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.).

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