



Memorandum

To: All Eligible Employees

From: Raquel D. Morian
Chief Human Resources Officer

Date: September 15, 2015

Subject: Open Enrollment for Medical, Dental & Vision Benefits/2015-2016

The UPB's annual Open Enrollment period for Health Insurance Benefits begins September 15, 2015, and ends **October 16, 2015**. If you are not already enrolled - this is the time to enroll in the program, or review your current benefit elections for you and your dependents who are currently covered under the plan. You can also make changes for the upcoming benefit year, which begins October 1, 2015.

During Open Enrollment you should:

- Review the benefits in which you are enrolled. We offer two Aetna medical plans, and now is the only time you can switch your plan
- Decide if your choices are appropriate for you and your family in 2015-2016
- Review the dependents you have covered under the health plan and make any necessary changes

Our medical plans with Aetna will continue to be offered to all employees. The only change to the medical plans will only affect employees who utilize out-of-network providers. The out-of-network reimbursement will be subject to 150% of Medicare. Hospital reimbursement will remain at 300% of Medicare.

We are very pleased to announce that effective October 1, 2015; we will be changing our vision plan provider from Davis Vision to Vision Service Plan (VSP). VSP offers a more comprehensive network of providers and richer in- and out-of-network benefits.

This is the only Open Enrollment period that will be made available to you for the 2015-2016 plan year. During the plan year you may only make changes to your Medical, Dental or Vision 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 2015-2016 plan year. If you wish to switch plans and/or add dependents you must notify us by October 10, 2015.

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
 - LifeMart

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.