

2013 Benefits Open Enrollment

Benefits Open Enrollment is Monday, November 5 – Friday, November 30, 2012

Highlights

- There will be No Premium Increases for Medical and Dental Plans in 2013
- Preventive Services such as Adult and Child Routine Physicals will have No Co-pay
- New Online Enrollment Process

<u>Take Stock – Take Full Advantage of the Benefits Programs</u>

Benefits Open Enrollment is a great opportunity to make sure you take full advantage of all the benefits programs. Take stock of all the Benefits Programs in which you are enrolled and identify additional opportunities to participate.

- Visit the Benefits Section of HRM's Website to identify additional Benefits Programs that meet your needs
- Meet with a member of the HRM Benefits Team to review all your options; to make an appointment call ext. 2230
- Remember, you can enroll in the Retirement Plan or make changes to your contributions at anytime
 - To learn more about participating in the Retirement Plan, call Stacy Saravo, Senior Benefits Administrator, ext.
 5378.
 - o To review and/or update your retirement plan, including your beneficiaries, contact Fidelity and/or TIAA-CREF

Annual Opportunity to Make Changes

Annual Benefits Open Enrollment is the only time each year faculty and staff can:

- Enroll in or make changes to medical, dental and/or supplemental life insurance plans
- Enroll or re-enroll in health care and/or dependent care flexible spending accounts for the coming year.

New Online Enrollment Tool

The new **online open enrollment process** allows faculty and staff to:

- View your current medical, dental and life insurance benefits and your flexible spending accounts
- Enroll or change your 2013 medical, dental and supplemental life insurance benefits
- Enroll or re-enroll in your health care and/or dependent care flexible spending accounts for 2013
- Review and update dependents on your medical and/or dental plans
- Review and update your life insurance beneficiaries

Learn More – Meet with a Member of the Benefits Team

Learn more about the **highly competitive and comprehensive** benefits programs

- Attend the Benefits Fair, Wednesday, November 14, 10:00 2:00, in the CSC Ballroom to learn more about the Benefits
 Programs; computers will be available to complete the online Benefits Open Enrollment process
- Stop in and meet members of the Benefits Team who can discuss all your benefit options; computers will be available to complete the online Benefits Open Enrollment process on:
 - o Monday, November 19 Friday, November 30, 8:30 4:30, HRM's Conference Room, CP 250,
 - o November 20, 11:30 1:30, Curry 442
- Visit the <u>HRM Website</u> for complete information about Benefits Programs and the Online Benefits Enrollment Process
- Contact the HRM Customer Service Center, ext. 2230, for additional information and/or support

Preventive Services and Open Enrollment Tool

- A complete list of preventive services that do not require a co-pay will be available on HRM's website prior to November 5, 2012
- The online enrollment tool will be available on November 5, 2012