It all begins October 30th at 8:00 a.m., and ends at midnight November 25th, 2008. Open Enrollment (OE) provides an opportunity for eligible faculty and staff to make certain changes in their health (and other) insurance plans. Refer to the Open Enrollment Announcement sent to your home address. Submit your Open Enrollment actions early—available online only: http://atyourservice.ucop.edu/

UCSF Carrier Fair -- Open Enrollment for 2009
October 30, 2008 -- 10:00 a.m. – 2:00 p.m.
UCSF Faculty/Alumni House
745 Parnassus Avenue
Meet Health Plan Carriers
Learn more about UCSF Wellness Initiatives
Relax and Receive a Free Chair Massage
Focus on Walking—Get a Free Gait Analysis
Enter a Raffle for a free bag of Fresh Fruits and Vegetables

✓✓✓ Highlights—Open Enrollment for 2009—Make Informed Choices ✓✓✓

✓ GOOD NEWS! UC has worked very hard to develop a strategy that helps shield employees from escalating health care costs, while not cutting benefits. In fact, some employees will see a decrease in their monthly premium costs.

✓ Medical Insurance plans: No changes to any of the plans except as noted:
  o Health Net: CVS/Caremark will be new prescription/mail order vendor (effective 12/01/08)
  o Kaiser: 50% coinsurance payment for infertility services excluded from annual out-of-pocket maximum
  o Western Health Advantage: Sutter-Solano Regional Medical Foundation (SRMF) no longer available after 12/31/2009. WHA members who wish to remain with SRMF, might consider selecting another plan during OE. (WHA is only available to UC employees living in the Sacramento service area)

✓ Flexible Spending Accounts (FSA):
  o New FSA Vendor: CONEXIS becomes new FSA Administrator effective January 1, 2009
  o New FSA Names: Health Care Reimbursement Account becomes Health FSA & Dependent Care Reimbursement Account becomes DepCare FSA
  o No plan changes: New Health FSA card will be issued by CONEXIS
  o Grace Period: Eligible expenses incurred through March 15, 2009 can be applied to your 2008 SHPS account—submit claims by June 15, 2009
  o REMINDER: Continued participation in the flexible spending accounts requires re-enrollment during Open Enrollment for each plan year
- United Behavioral Health (UBH) continues to be the behavioral health carve-out component. No plan changes. The first 3 in-network visits remain free. Use of out-of-Network providers only available if enrolled in the Anthem Blue Cross PPO plan.

- StayWell for 2009: As part of UC's Wellness Initiative, Health Assessment (HA) Incentive will be available to those eligible employees enrolled as of January 1, 2009 ($100) and their spouse/domestic partner ($50) if HA is completed by deadline—April 15, 2009.

- Dental insurance plans: The UC contribution continues to cover the full monthly premium cost for you and your eligible family members' dental insurance coverage. Two plan options available.

- Vision Service Plan: No plan changes: The UC contribution continues to cover the full monthly premium cost for you and your eligible family members' vision insurance coverage.

- Legal Expense insurance plan: Not available during this Open Enrollment.

Get Smart. Get online early-on. Do the right thing for you and your eligible family members. Visit the OE website! It's extremely important that you read all instructions, carefully enter/review your actions, and follow the online prompts until you obtain your confirmation—if your action has not been confirmed—your action has not been submitted. Your online OE actions will become effective January 1, 2009. Always take a moment to routinely review your earnings statements to ensure that your enrollments and deductions are accurate. Check out our local UCSC HR/Benefits website: http://www.ucsfhr.ucsf.edu/benefits.

Need access to a computer? Computer Kiosks are located at the following UCSF sites:
- Moffitt Cafeteria
- School of Nursing/Mezzanine
- UCSF Library
- Medical Sciences Information Desk
- Mount Zion/Lobby
- Laurel Heights/UCSF Human Resources
- Mission Center Building/Carmelina's
- Laurel Heights/The View
- Millberry Union Food Court/J level
- Millberry Union Fitness Center/I level
- SFGH Barnett-Briggs Medical Library

Non-Open Enrollment Announcements & Reminders for 2009

For Non-Open Enrollment actions, check online or with your Department Benefits Representative for information, forms, or procedures. [System-wide: http://atyourservice.ucop.edu] or [Local: http://www.ucsfhr.ucsf.edu/benefits]

- Accidental Death & Dismemberment (AD&D): Premium costs decreasing. No changes in plan design. This plan remains open year-round.

- Supplemental Life/Dependent Life Insurance Plans: These plans are never included during Open Enrollment. Premium rates remain unchanged. Enrollment in these plans is only available when initially eligible for this plan or upon an eligible change in family status, or any time if you submit a statement of health (SOH) application that is approved by the carrier—Prudential. For SOH application instructions click here. Disability/Life Premium Calculator click here.

- Supplemental Disability Plan: This plan is not available during Open Enrollment. Premium rates will increase 15% for 2009. You may enroll at any time if you submit a "statement of health" (SOH) application that is approved by the carrier—Liberty Mutual. For SOH application instructions click here. Disability/Life Premium Calculator click here.

- UC Retirement Savings Programs: 2009 Maximum Annual Contribution limits increase for 2009:
  - 457(b) Deferred Compensation Plan: $16,500 (or $22,000 if age 50 (or older) during plan year 2009)
  - 403(b) Tax-deferred Savings Plan: $16,500 (or $22,000 if age 50 (or older) during plan year 2009)
  - These limits are separate from and in addition to each other
  - Review your 457(b) and/or 403(b) monthly contribution amounts and, if you like, submit appropriate changes (if any) to become effective with the new tax year beginning with December earnings paid on January 1, 2009 (monthly) or January 7, 2009 (bi-weekly)—plan rules and Payroll deadlines apply. You are able to enroll/submit changes to these plans at any time—UC Retirement Savings Programs are never included as an Open Enrollment option. Login online (24/7) at Fidelity (netbenefits.fidelity.com) or call them at 1.866.682.7787 to enroll or submit your changes. To attend a Retirement Readiness Workshop refer to these schedules at the UCSF HR/Benefits website—Workshops & Presentations menu.