



Open Enrollment for 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. **It all begins November 1st at 8:00 a.m., and will end at midnight November 27th, 2007.** Submit your Open Enrollment actions early—available online only: <http://atyourservice.ucsf.edu/>

✓✓✓ Highlights—Open Enrollment for 2008—Make Informed Choices ✓✓✓

- ✓ **Medical insurance plans:** Overall, the UC contribution expands to cover higher costs. Some employee medical plan costs will decrease from 2007, and others will increase modestly. Salary bands have been adjusted upwards. See the notice for Employees in the Registered Nurse and Patient Care Technical Bargaining Units—go to [AtYourService](#)
 - **HMO Plans:** Consolidation of HMO options: **PacifiCare Plan** is being discontinued and current PacifiCare members will need to take action during Open Enrollment to enroll in a new plan and designate a PCP if necessary.
 - **Blue Cross Plans:** No changes to deductibles or co-insurance amounts.
 - **CIGNA Choice Fund** will be replacing the Definity Health Plan.
 - Definity Health members who do not take action during OE will default to the new CIGNA plan and any remaining HRA dollars will roll over into the new CIGNA plan.
- ✓ **United Behavioral Health (UBH)** will administer the behavioral health component for all plans except CORE. Kaiser members may choose to use UBH or their current plan options.
 - Out-of-Network behavioral health benefits will only be available through Blue Cross PPO plan
 - Behavioral health benefits available through the CORE plan (only) effective January 1, 2008.
- ✓ **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: Delta Dental or DeltaCare USA HMO (formerly PMI).
- ✓ **Vision Service Plan:** Some benefit enhancements regarding non-prescription sunglasses. The UC contribution continues to cover the full monthly premium cost for you and your eligible family members' vision insurance coverage.
- ✓ **Flexible Spending Accounts (Health Care (HCRA) & Dependent Care (DCRA) Reimbursement Accounts):** No benefit changes. Eligible expenses incurred through March 15, 2008 can be applied to your 2007 account—submit claims by June 15, 2008. **REMINDER:** Continued participation in the flexible spending accounts requires re-enrollment during Open Enrollment for each plan year.
- ✓ **Stay Well** wellness benefits program added effective January 1, 2008
 - Employees (and their family members age 18 and older) enrolled in any UC-sponsored medical plan (with the exception of Kaiser), will be eligible for this program at no additional cost
- ✓ **Legal Expense insurance plan:** The ARAG Legal plan is available at this year's Open Enrollment.

Get Smart. Get online early-on. Do the right thing for you and your eligible family members. Visit the OE websites! Attend the local OE presentations (see reverse)! 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, 2008. Always take a moment to review your earnings statements to ensure that your enrollments and deductions are reflected accurately. Check out our local [UCSF HR/Benefits website](http://www.ucsfhr.ucsf.edu/benefits): <http://www.ucsfhr.ucsf.edu/benefits>.

Open Enrollment for 2008 — Presentations

November 1 st , 2007	12:00 - 1:30 PM	Parnassus, N - 721
November 6 th	12:00 - 1:30 PM	Mount Zion, Herbst Hall
November 7 th	12:00 - 1:30 PM	China Basin Landing, Rm. 6702
November 8 th	12:00 - 1:30 PM	Mission Bay, Rock Hall, GD-102
November 9 th	12:00 - 1:30 PM	Laurel Heights, Presidents Room, Sub-level 1
November 13 th	12:00 - 1:30 PM	Parnassus, C - 701
November 14 th	12:00 - 1:30 PM	SFGH, Carr Auditorium
November 19 th	12:00 - 1:30 PM	Mission Center, MCB - 126

Open Enrollment Carrier Fair

Carrier Representatives will be available to provide information and answer your questions

November 16, 2007—10:00 a.m. - 3:30 p.m.

Millberry Union Conference Center

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 ✓ Genentech Hall/Student Lounge,
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

✓ ✓ ✓ Announcements & Non-Open Enrollment Reminders for 2008 ✓ ✓ ✓

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

- ◆ **Accidental Death & Dismemberment (AD&D):** No changes in premium costs or plan design. This plan remains open year-round.
- ◆ **Supplemental Life/Dependent Life Insurance Plans:** These plans are never included at Open Enrollment. Premium rates remain unchanged. Plan enhancements: Accelerated Benefit Option added to Dependent Life—50% to \$50K. Learn more online. 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](#).
- ◆ **Supplemental Disability Plan:** This plan is not available at Open Enrollment. Premium rates will increase 15% for 2008. 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](#).
- ◆ **REMINDER! UC Retirement Savings Programs—2008 Maximum Annual Contribution amounts remain unchanged:**
 - **457(b) Deferred Compensation Plan:** \$15,500 (or \$20,500 if age 50 (or older) during plan year 2008)
 - **403(b) Tax-deferred Savings Plan:** \$15,500 (or \$20,500 if age 50 (or older) during plan year 2008)
 - 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, 2008 (monthly) or January 23, 2008 (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 FITSCO (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.