

Date: June 1, 2009
To: Centenary Faculty and Staff Eligible for Medical Benefits
From: Gena Deroche, Director, Human Resources
Subject: **Open Enrollment Period for Medical/Prescription Drug, Dental & Vision Benefits**

This is to announce Open Enrollment for a period of 10 business days for medical/prescription drug, dental and vision benefit plans. **The Open Enrollment period starts Thursday, June 4, 2009 and ends Wednesday, June 17, 2009.** This is a time when you may request changes to your medical/ prescription drug, dental and vision benefits which will become effective July 1, 2009. As a reminder, employees must be authorized to regularly work a minimum of 1,000 hours per year to be eligible for medical benefits.

1. If you currently participate in the Centenary College medical benefit plans, "Open Enrollment" means that you may:
 - a) add a spouse/civil partner/same sex domestic partner, and dependent(s) to the Centenary medical/prescription drug, dental and vision plan(s) that you select. Note: Pre-existing conditions clause* may apply unless you or your spouse/ civil partner/same sex domestic partner, and dependent(s) have had continuous medical coverage for 12 months immediately preceding July 1, 2009.
 - b) Switch coverage from one Centenary health and/or dental plan to the other.
2. If you are eligible for medical benefits and currently waive that option, "Open Enrollment" means that you are eligible to enroll yourself, your spouse/ civil partner/same sex domestic partner and dependent(s) in the medical/prescription drug, dental and vision plan(s). Note: Pre-existing conditions clause* may apply unless you or your spouse/ civil partner/ same sex domestic partner and dependents(s) have had continuous medical coverage for 12 months immediately preceding July 1, 2009.
3. **Reminder: During Open Enrollment, up-to-age-31-dependents may be enrolled in the parent's medical and prescription drug plan if they meet all of the eligibility requirements. See attached flier for more information.**

* Please see attached flier that explains pre-existing conditions clause.

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Changes such as waiving coverage (dropping out of the plans) or deleting any family member from coverage may be done at any time during the year. Adding new baby, new spouse/civil partner/same sex domestic partner and eligible up-to-age-31 dependent(s) may be done during the year providing it is within 30 days of the qualifying event. Also, if you are not covered by Centenary's medical benefit plans and your coverage elsewhere ceases, i.e., due to your spouse's/civil partner's/ same sex domestic partner's loss of employment and medical benefit coverage, you may enroll in Centenary's medical benefit plans within 30 days of that qualifying event.

- **Benefit Enrollment Forms and Dependents to Age 31 Enrollment Forms are available in the Human Resources Department.**
- **All completed enrollment forms must be submitted to the Human Resources Department by no later than Wednesday, June 17, 2009.**

Participants in the HMO Plan will automatically be converted to the Point of Service (POS) Plan, and participants in the PPO Plan will automatically be converted to the Direct Access Plan. If you would like to change plans other than from the HMO to POS or from the PPO to Direct Access, you must complete a new enrollment form.

Attached for your general information, are several notices which we are required to provide:

- Dependents to Age 31 Benefits Enrollment
- Women's Health and Cancer Rights Act of 1998
- Centenary College Notice of HIPAA Privacy Practices Policy which addresses how protected health information is handled, in accordance with the Health Insurance Portability and Accountability Act (HIPAA) of 1996, as Amended.
- Important Notice from Centenary college About Your Prescription Drug Coverage and Medicare
- Do I Have a Pre-Existing Condition?

If you have questions or need additional information, please feel free to call me at x 2268 or Lori Long, Human Resources Generalist at x 2334.