What is Open Enrollment?

Open Enrollment is a time period that allows employees to review their comprehensive benefits package and make changes to fit their needs and the needs of their family.

What are the Open Enrollment dates this year?

Open Enrollment will be held April 1, 2011 – April 30, 2011.

Who is eligible to participate?

Active, full-time members of Howard University and Howard University Hospital faculty and staff are eligible for these benefits.

Will all employees for the University and Hospital have to re-enroll into their benefits this year?

Yes, everyone must enroll during the Open Enrollment period to ensure that the coverage is what you want for the 2011-2012 plan year. If you do not enroll, your coverage may be cancelled as of July 1, 2011. The 2011-2012 plan year runs from July 1, 2011 until June 30, 2012.

What benefits are available to enroll in?

The available benefits are medical, dental, prescription, and vision coverage. Additionally, Life Insurance, Accidental Death & Dismemberment coverage, Disability coverage (including optional short-term disability), Retirement benefits, flexible spending accounts, the Employee Assistance Program (EAP), SmarTrip Commuter benefits, Tuition Remission, Long-term Care benefits, the Group Legal Program, Pet Insurance coverage, the AFLAC Program, and Universal Whole Life Insurance are available options.

Will I receive an Open Enrollment packet in the mail this year?

Yes, Open Enrollment packets were mailed the week of March 14, 2011.

What is happening with CareFirst benefits?

CareFirst BlueCross BlueShield benefits will be cancelled as of June 30, 2011.

How do I find out if my doctor participates with CIGNA?

Employees can go to www.cigna.com or call CIGNA at 1-800-233-4076.
What are other changes to current benefits?

For medical and dental benefits, we are offering three tier levels: Employee Only, Family, and a new Employee + Child(ren) option.

Also for dental benefits, we are combining the former two plans into one composite dental plan including orthodontia.

For the prescription benefits, we will have one co-payment scheme across all medical plans.

Accidental Death and Dismemberment will offer additional coverage through CIGNA.

For retirement plans, employees will have an opportunity to save more than the current 403(b) provisions by contributing to either a Roth 403(b) or a 457 Plan (limited to those earning $150,000 or more) through VALIC, TIAA CREF, or a new vendor, ING.

Will there be any enhancements to the benefits package?

Additional benefits include Auto and Home Insurance, Long-term Care, Pet Insurance, Group Legal Service Plan, “Howard Place” Employee Discounts, and AFLAC short-term disability.

How do I enroll/re-enroll?

To enroll, eligible active employees must go online during the Open Enrollment period:
University employees will need to access the PeopleSoft Employee Self Service (ESS) system. Details are available in the PeopleSoft Enrollment guide.
Hospital employees should access the EmployEase enrollment site. The EmployEase enrollment guide contains additional details.

If someone doesn’t have a computer, how will they enroll into their benefits?

There will be a computer operation conference room set up in the Office of Talent Management, 2244 10th Street, NW, Ste #422, Washington DC 20059.

When will the Benefits Fairs be held on campus?

<table>
<thead>
<tr>
<th>Date</th>
<th>Location</th>
<th>Time</th>
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</thead>
<tbody>
<tr>
<td>Monday, March 28, 2011</td>
<td>Law School</td>
<td>10:00am - 4:00pm</td>
</tr>
<tr>
<td>Wednesday, March 30, 2011</td>
<td>College of Engineering and College of Arts &amp; Sciences</td>
<td>10:00am - 4:00pm</td>
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Is Open Enrollment the only time to sign up for or change benefits options?

After the Open Enrollment period ends (or after your first 30 days of employment), you cannot change your benefits during the year unless you meet certain IRS requirements. These requirements are known as “Family Status Changes” or “Qualified Events.” Examples of IRS-allowed qualified events include:
- Marriage, divorce, or legal separation;
- Birth of a child or adoption;
- Loss of dependent due to death;
- A child's eligibility changes;
- Employment changes that affect your coverage (such as moving from part-time to full-time employment); and
- Medicare entitlement changes.

What is a flexible spending account?

Flexible spending accounts (FSA’s) allow you to set aside money—tax-free—then use that tax-free money when you have certain everyday expenses, such as childcare and healthcare-related costs. Howard offers two types of FSA’s: Healthcare FSA and Dependent Care FSA.

What is the effective date of my new benefits choices?

The new benefits choices are effective July 1, 2011.

Who do I contact with additional questions?

Howard University employees may contact the Office of Talent Management (OTM) at 202-806-1280. Howard University Hospital employees may contact the Human Resource Services Office at 202-865-6897 or 202-865-3631.