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FASTFACT

HUMAN RESOURCES



Edition 41

November 7, 1997

Annual Open Enrollment for Insurance Programs

The Institute's annual Open Enrollment period will be held from **November 17th through December 5th**. During Open Enrollment, employees have the opportunity to change their group insurance coverage with an effective date of change of January 1, 1998.

Employees may change their medical coverage from US Healthcare to Oxford (to PruCare in the Washington DC office) or vice versa. Also, you can apply for insurance coverage or add a qualified dependent to your insurance plan, including dental coverage through CIGNA.

You may also want to consider enrolling in a Flexible Spending Account, whether for unreimbursed health care expenses or for dependent care expenses. If you are enrolled in a Flexible Spending Account for calendar year 1997, and *wish to have the same amount contributed to the account for 1998, you do not need to do anything. Your 1997 Flexible Spending Account dollar amount will be designated as your election for 1998.* If you wish to change the amount in your account, you must complete and submit a new enrollment form. If you wish to cancel your account, send a memo to Kim Hines of the Human Resources Team. You may also change your Pre-Tax Premium Plan election with an effective date of January 1, 1998.

Representatives from our various insurance programs will be hosting informational presentations on their respective coverages and will be available to answer questions. The program schedule is as follows:

	Monday, Nov. 17 NY (Conf. Rm D)	Tues. & Wed., Nov. 18 & 19 Harborside (Conf. Rm 1)	Thursday, Nov. 20 Washington (Conf. Rm A)
10:00	CIGNA Dental	Oxford Health Plans	CIGNA Dental
11:00	Oxford Health Plans	CIGNA Dental	US Healthcare
12:00	US Healthcare	US Healthcare	PruCare Plus
1:00	Flexible Spending	Flexible Spending	Flexible Spending
1:30	Pre-Tax Premium	Pre-Tax Premium	Pre-Tax Premium
2:00	Benefits staff available to discuss the plans and answer questions.		

Enrollment packages, including provider directories and pertinent information, are available in Human Resources. If you wish to change your insurance or add coverage, you must complete and return the enrollment form to Human Resources by **FRIDAY, DECEMBER 5TH AT 5:00 P.M.** Additional information will be sent to you via inter-office mail. In the meanwhile, if you have any questions, please contact Kimberley Hines X3350, Chris Miller X3354, or Penny Donius X3353.

