REMINDER: Open Enrollment Ends Tuesday, November 23rd at 5:00 p.m.

The Open Enrollment website is:  http://atyourservice.ucop.edu. Select the Open Enrollment link.

This website is where you can learn more about the UC health & welfare plans, consider if you have changes for 2011, and make those changes online. To avoid any possible delays in accessing the website, we encourage you not to wait until the last minute.

If you are currently enrolled in a plan that will have a significant premium increase, you may want to consider enrolling in a different plan with lower premiums. UC offers a wide choice of medical plans including HMOs, PPOs, point-of service and PPO with health reimbursement account.

For example, 60 percent of current UC Health Net HMO members can avoid a significant premium increase and keep their current providers simply by enrolling in the Health Net Blue & Gold HMO. You’ll have the same great benefits. But you must enroll before November 23rd at 5:00 p.m. to take advantage of the Health Net Blue & Gold HMO. Another option is Western Health Advantage, which has even lower premiums and you can select a provider with UC Davis Medical Group, Mercy or Woodland Clinic.

Actions you may take during Open Enrollment:

• Enroll in or opt-out of UC-sponsored medical, dental or vision plans

• Transfer to a different medical or dental plan

• Enroll in the Legal Plan (this plan is not open every year)

• Add eligible family members to your medical, dental, vision or legal plans – including eligible children up to age 26

• Add eligible children to age 26 in Dependent Life or Accidental Death & Dismemberment plans – requires use of form (UPAY 850) – available online on the At Your Service website

• Enroll in or opt-out of Tax Savings on Insurance Premiums (TIP) – enrollment is automatic unless you previously opted-out. With TIP your medical plan premiums are paid on a pre-tax (tax free) basis
Enroll or **re-enroll** in the Health FSA and DepCare FSA plans. Are you currently enrolled in these plans? If so, you must re-enroll to participate in 2011.

Once you have reviewed your 2011 premiums and options, and do not wish to make changes for next year, there is nothing you need to do – your current plans will continue automatically.

The two exceptions are the Flexible Spending Accounts: Health FSA and DepCare FSA. These plans require positive enrollment each year to participate. Even if you are in an FSA plan for 2010, you must **re-enroll during Open Enrollment** to participate in 2011.

You should have received a direct email last Friday, November 5th regarding enrollment in the Health Net HMO medical plan. Please refer to that email for additional information.

**PLEASE NOTE:** IF YOU HAVE HEALTH NET NOW AND WANT HEALTH NET "BLUE AND GOLD", AND **DO NOT ENROLL SPECIFICALLY IN THIS PLAN**, YOU WILL CONTINUE IN THE TRADITIONAL HEALTH NET PLAN AT A SUBSTANTIALLY HIGHER COST.

All Open Enrollment actions will be effective January 1, 2011.