



2007 BENEFITS

GUIDE TO

OPEN

ENROLLMENT

NON-UNION SUPPORT STAFF,
LOCAL 2110, SSA & TWU

Open enrollment is your opportunity to choose your benefits for 2007. This Benefits Open Enrollment Guide contains highlights of the benefit plans that are changing this year and the steps to take for enrolling online. You will find more information about the benefit plans in the Benefits in Brief for 2007 included in this packet of information.

**Benefits Open Enrollment period:
October 18 – November 10 2006**

Benefits Open Enrollment

What's New in 2007

Several of your benefit plans and features will change in 2007. Please read below for details on these important changes and what they mean to you.

Changes to Benefit Plans

- **New Life Insurance Company with lower rates** – The Standard will replace The Hartford for life insurance benefits. This change allows Columbia to lower your rates for Optional Life insurance benefits.
- **New Name for University Spending Accounts** – The University Spending Accounts (USA) will now be called Flexible Spending Accounts (FSA). This name change will help facilitate consistency with IRS tax code references and many other employers' plans.

Important Changes to the Benefits Open Enrollment Process

- **Online Benefits Enrollment Only** – You will enroll for your 2007 benefits online, using Columbia University's Benefits Enrollment System.

If you do not have access to a computer, you can attend a Benefit Expo where computers will be available for open enrollment. You can also call 1-212-870-2286 Monday through Friday from 8 a.m. until 5 p.m. EST and a representative will enroll online for you.

- **A Single Benefits Open Enrollment Period** – You can enroll from October 18 through November 10, 2006. There will no longer be a formal correction period. During Benefits Open Enrollment you can change your election as often as you need to and immediately check your benefit choices by printing your Confirmation Statement. Streamlining enrollment increases efficiency and ensures that you receive your medical I.D. cards on time.
- **Benefit Expos** – This year, we have scheduled more Benefit Expos at additional times and locations for your convenience. Plan to attend a meeting and learn more about your 2007 benefits. Representatives from the benefit providers and Columbia University Human Resources will be available for confidential discussions and to answer your questions.

Enrolling For Your 2007 Benefits Coverage

What You Need to Do

Before you enroll, take time to learn about the benefits and your options for 2007.

- **Review your personal 2007 Benefits Open Enrollment Statement** – It lists your 2006 benefit choices and shows what that coverage will cost you in 2007.

Remember, if you want to participate in Flexible Spending Accounts or the Transit/Parking Program, you will need to elect a contribution amount during Benefits Open Enrollment.

- **Consider your benefit needs and compare your medical plan options.** Decide what's best for your personal situation by reviewing your Benefits Open Enrollment materials.
- **Attend a Benefit Expo** – Learn more about your benefits first hand.
- **Enroll online** – And confirm your elections online when you're finished.
- **For a calendar of important dates and other Open Enrollment events**, please visit www.hr.columbia.edu.

Eligibility Audits

Columbia University has a responsibility to ensure that only eligible expenses are paid from the benefits Plan. This requirement is consistent with IRS regulations that govern the operation of a qualified benefits plan.

You must be prepared to provide satisfactory proof that your enrolled dependents meet the eligibility requirements. Random audits will be conducted periodically each year to ensure that all dependents continue to meet the eligibility requirements of the benefit Plans. If you are selected for this audit, you will receive a separate letter detailing the timeframes and specifics of the audit process. If you are not able to provide proof that your dependent is eligible (for example, birth certificates for each covered child), coverage for your dependent will be terminated.

When a dependent is no longer eligible, it is your responsibility to notify the Columbia Benefits department within 31 days of the change (examples include, but are not limited to divorce decree, child no longer a student, etc.). Call 1-212-870-2286 to report any changes in the status of your dependents within 31 days.

Open Enrollment is an excellent time to review the dependents you have enrolled in the Columbia benefit plans, and make sure they remain eligible for the next calendar year.

How to Enroll

- Log on to: www.my-benefits.com/CU
- Enter your Social Security number
- Enter the Personal Identification Number (PIN) that is printed on your personal 2007 Benefits Open Enrollment Statement

Follow the instructions. The Benefits Open Enrollment System will include all the benefits you are eligible for and the contributions for them. You will also need to have Social Security numbers for any new dependents that you intend to cover.

When you've finished making your benefit choices, click on the Enroll Now button. This will complete your enrollment.

You can confirm your benefit elections immediately by printing a Confirmation Statement. You will receive a final confirmation of your benefit choices that will be mailed to your home at the end of November.

The Benefits Open Enrollment System will be available from October 18 through November 10, 2006, seven days a week at these times:

- Sunday through Friday – 22 hours a day (closed 5 AM to 7 AM for system maintenance)
- Saturday – 7:00 AM to midnight

You can change your enrollment as often as you need to during Benefits Open Enrollment. Call 1-212-870-2286 if you need additional assistance.

If You Do Not Enroll

- Your current Columbia medical, dental and life coverage will continue for 2007 at the same costs.
- If you do not make an election for the Transit/Parking Reimbursement Program, your contributions will not continue for 2007.
- If you do not make an election to contribute to the Flexible Spending Accounts, you will only receive the University contributions to the Healthcare FSA, if appropriate according to the details described in Benefits in Brief.

Life Insurance

Optional Life – *New Lower Premium*

You may also elect additional life insurance of one, two, three, four or five times your annual benefits salary up to \$1,000,000 of coverage. The University provides 1x your annual benefits salary up to \$50,000 in coverage at no cost to you.

As a result of the change to a new life insurance company, you have the opportunity for 2007 to elect or increase your Optional Life coverage 1x without providing medical evidence of insurability. If you previously chose not to purchase this coverage, you may now elect 1x without submitting medical evidence of insurability. If you have 1x coverage now, and want to increase it to 2x, you do not have to submit medical evidence of insurability.

However, if you were previously denied coverage by The Hartford, medical evidence of insurability will still be required. Also, if you are currently not actively at work as a result of a disability, you must submit medical evidence of insurability and receive approval from the The Standard before your coverage will be effective.

If your Optional Life insurance coverage equals 3x pay or exceeds \$500,000, you must submit medical evidence of insurability and receive approval from The Standard for coverage to be effective.

Your Optional Life insurance coverage will be determined using your pay as of July 1, 2006, rounded up to next \$1,000. Your monthly premium is based on your current age.

For Example:		
BENEFITS SALARY:	YOU ELECT:	YOUR COVERAGE AMOUNT:
42,300	2 times pay	\$85,000
\$42,300 x 2 = \$84,600 rounded up to \$85,000		

For a medical evidence of insurability form, go to www.thestandard.com.

Open Enrollment Resources

Benefit Expos

Locations	Dates/Times
Morningside Heights Alfred Lerner Hall 2920 Broadway (at 115th Street) New York, NY 10027	Roone Arledge Auditorium October 18, Wednesday: 9:30 – 4:30pm Room 555 October 31, Tuesday: 10:30 – 3:00 pm November 8, Wednesday: 10:30 – 3:00pm
Lamont-Doherty Monell Building Lobby 61 Route 9W Palisades, NY 10964	October 20, Friday: 9:30 – 12:30pm
Medical Center Armand Hammer Health Sciences Center Riverview Lounge 701 West 168th Street (at Ft. Washington Ave.) New York, NY 10032	October 25, Wednesday: 9:30 – 4:30pm November 3, Friday: 10:30 – 3:00pm November 10, Friday: 10:30 -3:00pm
Harlem Hospital Martin Luther King Pavilion 2nd Floor (Lunch Area) 506 Lenox Avenue New York, NY 10029	October 26, Thursday: 10:30 -2:30pm

- **2007 Benefits Open Enrollment Kit** – Including your enrollment guide, Benefits in Brief for 2007 and your personalized 2007 Open Enrollment Statement
- **Columbia University Benefits Open Enrollment System** – Convenient and easy-to-use, with immediate confirmation of your elections
- **Benefits Call Center** – 1-212-870-2286 Monday through Friday from 8 a.m. until 5 p.m. EST and a representative will assist you with your benefit selections
- **HR Website** – Updated and relevant information about your benefits
www.hr.columbia.edu
- **Benefits Open Enrollment Confirmation Statement** – Your record of your benefit elections for 2007

