April 13, 2010

Howard University is excited to announce the 2010 Employee Benefits Open Enrollment Program. This year’s open enrollment program represents an important period of decision making for all retirees due to key changes and additions to the employee sponsored health, wealth, and lifestyle benefits platforms.

This letter contains critical information about this year’s programs and should be read in its entirety.

This year’s open enrollment process is mandatory for all benefits programs in which you wish to participate. Your enrollment selections must be made by June 30, 2010. If you do not complete this year’s enrollment process or miss the June 30, 2010 deadline, you will not have benefits during the upcoming year and will not have an opportunity to enroll in the benefits programs until the next open enrollment period or qualifying event. All retirees will be required to affirm their benefits selections during this year’s open enrollment program.

Highlights of this year’s exciting changes to the health, wealth, and lifestyle benefits platforms include:

- The addition of CIGNA and its large network of service providers as a new partner in our employer sponsored health benefits programs.
  - CIGNA will eventually become our exclusive provider for medical plan coverage.
  - During this year, a transition period, retirees will have a choice between CareFirst and CIGNA for medical plan coverage.
  - Effective July 1, 2010, CIGNA will be our exclusive provider for dental, prescription, and vision services.

Additional information you will find in this packet includes detailed information related to this year’s open enrollment events scheduled to take place between now and June 30th. In order to make this year’s open enrollment program a success, review all of the materials in the open enrollment packet and take advantage of the following:

1. The open enrollment information sessions; and
2. The toll-free numbers, call centers, and FAQs for questions that you may have concerning this year’s open enrollment program.

The University believes that through its mix of employee health, wealth, and lifestyle benefits, it has achieved a strong balance between the needs of its retirees, their families and the University. In addition, the 2010 health, wealth, and lifestyle benefits platforms provide choices, control, and value that will continue to grow as the legacy continues.

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