

2008 Benefits Open Enrollment

February 11 – February 25, 2008

It's that time of year to review and evaluate your benefit election choices. Jefferson Lab's 2008 Benefits Open Enrollment will be offered from **February 11th - February 25th**, via Employee Self Service (ESS).

All **Regular and Term** employees are eligible for medical, dental, health and dependent care flexible spending accounts, short-term disability and supplemental life insurance.

ENROLLMENT INFORMATION YOU NEED TO KNOW

1. In response to positive feedback we will continue to offer a **Default System of Benefits Enrollment**. This means that if you are **NOT** changing benefits and do **NOT** enroll in a **Flexible Spending Account (FSA)**, you do not need to re-enroll. Your current benefit elections will remain on file and be effective for the 2008 benefit year.
2. **Flexible Spending Accounts do not carry over from year to year.** Therefore, if you are currently enrolled in the Medical or Dependent Care Flexible Spending Account, and **wish to continue your participation you must re-enroll.** You will need to go into the ESS online enrollment process and enroll if you wish to participate in the Flexible spending plans.
3. If you choose to make changes to your current benefit elections, you will be required to enroll via the online ESS system. The enhanced version of ESS is now integrated with the Lab's time collection system. Benefits enrollment can be accessed via the web-based menu located on the left of ESS.
4. **The ESS system can only be accessed on-site.** Restricted access is for your protection. If you would like to learn more about the upgraded ESS system, please attend one of the ESS training sessions that will be scheduled.
5. Make sure to review your beneficiary designations for life insurance during the open enrollment period.

You can access ESS via the link on the JLab Insight page or directly at <http://misportal.jlab.org/time>. Use your JLab username and password to login. There will be training sessions on the upgraded ESS system and benefit overviews in CEBAF F113 on the following dates:

Monday Feb 11 th	10-11 am	Tuesday Feb 19 th	10-11 am
Thursday Feb 14 th	2-3 pm	Wednesday Feb 20 th	2-3 pm

Highlights of Benefit Changes for 2008

Medical Plans

There have been some **significant changes to the Anthem prescription drug and co-pay medical plans**. Check the plans carefully to see which is most suitable for you. Please refer to the Benefits Overview Matrix and the Summary of Changes Table available on the Company Links page of the ESS system (2nd link on the web menu in ESS). These documents provide information on the plans and the premium rates. **If you are changing plans or level of coverage, you must complete the Enrollment Form (Anthem or Optima).**

Dental Plan

There have been **some slight changes to the Delta Dental premier plan**. Dental implants are now a covered service under the Delta Premier Plan. The new rates are listed on the Summary of Changes Table available on the Company Links page of the ESS (2nd link on the web menu in ESS). Effective 4/1/2008, dependent children are allowed coverage until December 31st of the year they turn 23 years old. **If you are enrolling in the plan for the first time or are changing your coverage you must complete the Enrollment/Change form.**

Same-Sex Domestic Partner Coverage

Jefferson Lab will continue to allow same-sex domestic partners to be covered under its medical and dental plans. The dependents of the same-sex domestic partner may also be covered. See the Domestic Partner Coverage Summary on the Company Links page of the ESS. **A notarized affidavit is required (available on the medical and dental ESS pages). Contact Human Resources, if you are enrolling in this coverage.**

Short-Term Disability

If you are already enrolled in Short-Term Disability (STD) and wish to continue the coverage, you are not required to do anything. **If you do not have STD and wish to apply, you must indicate this on the STD enrollment page. You will also be required to fill out an application form.** This will be reviewed by MetLife to determine if coverage will be offered. The form is available in the ESS Company Links page (2nd link on the web menu in ESS). *Note: Coverage is not guaranteed.*

Supplemental (Optional) Life

Under MetLife, supplemental Life is called Optional Life. If you are already enrolled in supplemental life and do not want to change your coverage you do not have to re-enroll; your coverage will be continued automatically. **If you do not have supplemental life and want to enroll in the Optional Life plan, you must submit a MetLife application.** MetLife reviews all applications to determine coverage availability and offers. The form is available in the ESS Company Links page (2nd link on the web menu in ESS). *Note: Coverage is not guaranteed*

Beneficiaries

It is important that you review your beneficiaries. This applies to both the Basic Life and Optional Life plans. While you are going through the enrollment process check your beneficiaries to be sure that the information is correct. The named beneficiaries in the ESS system will be those that are forwarded to MetLife and receive the benefits of your policies.

Annual Enrollment Instructions:

- From a JLab computer, go to the JLab Insight page and Click on the Open Enrollment Link or type <http://misportal.jlab.org/time> in your browser address window and click on enter.
- This brings you to the Deltek Time & Expense with Employee Self Service.
- Enter your current JLab user ID and password to access your ESS account.
- Click “Benefits” (link on the left side of the online menu).
- Click “Benefits Enrollment”.
- Read Carefully and Follow Instructions. (Continue, Done and Save, allows you to move forward).
- Review your changes carefully.
- Click the “Confirm” button (bottom of Benefit Summary screen).
- **Important – Print the Confirmation page and keep it for your records.**

Quick Summary

Remember, if you make any changes to your current plan options, you will be required to complete the corresponding application.

If you do not want to make any changes and do not want to enroll in the Health Care or Dependent Care Flexible Spending Account you do not have to re-enroll.

If you want to make any changes and/or sign up for one of the Flexible Spending Accounts you must go through the enrollment process through ESS.

If you want to make any changes in your beneficiaries' designation you must go through the enrollment process using ESS.

The deadline to turn in application/enrollment forms and other documents to Human Resources, VARC room 41, is February 25, 2008.

2008 Open Enrollment benefits coverage will be effective April 1, 2008 through March 31, 2009.

Your 2008 premium deductions will be reflected on your April 1, 2008 paycheck.