



Health Research Association, Inc.
an affiliate of University of Southern California

Open Enrollment Period:
June 1st to June 19th

2009 Open Enrollment



HRA's Annual Open Enrollment period is upon us! This is your annual opportunity to make changes to all your benefit plans coverage effective **July 1, 2009**. During this period, you may:

- Enroll, change or waive coverage
- Add or drop dependents from coverage
- Choose to enroll in one of the Medical and / or Dental plans offered or change your election

Don't miss your once-a-year opportunity to make new benefit elections for you and your family.

Dear Valued Employees:

This year, HRA received an increase to the healthcare premiums. However, in keeping with management's decision to make benefits an attractive part of your overall compensation package, HRA has elected to maintain the medical carrier in an effort to provide the best coverage possible at the most affordable rate.

Effective July 1, 2009, the group health coverage will continue to be provided by PacifiCare and Kaiser Permanente.

We are pleased to announce that there will be no plan changes to the Guardian dental and vision and the Lincoln Financial life and long term disability plans.

Contribution Change: HRA has increased contribution from \$380 to \$400 per month.

All open enrollment benefit checklists must be completed and returned to the Human Resources Department by Wednesday, June 19th. All changes will be effective July 1, 2009.

Once your elections take effect, you are not able to make changes until the next Open Enrollment period. Certain exceptions may be allowed during the year for Qualifying Events, such as, marriage, birth, adoption, loss of existing group coverage, etc.