



October 2011

Dear Employee:

We are pleased to provide the enclosed online open enrollment instructional brochure and other materials for our 2012 benefits open enrollment period. You can learn details about your options and enroll online through the *Jefferson eBenefits Employee Self Service system (PeopleSoft) from October 24, 2011 through November 11, 2011. Elections must be made online by November 11, 2011 to become effective on January 1, 2012.*

Your benefits represent a significant component of your total compensation. As you review this package, we encourage you to learn as much as possible about your options and take advantage of the opportunities we will make available to you in the days ahead to answer your questions.

Jefferson, like all employers locally and nationally, is not immune to the increasing costs of health insurance. To remain financially sound, we must balance our rising benefit costs with our desire to provide excellent coverage for our employees. Financial strength and stability will enable us to serve our patients, continue our academic mission, and maintain jobs to do both in the future. We expect that ongoing changes to the healthcare landscape will have an impact on the academic funding and reimbursement rates we receive. As a result, we must do our best to control all costs and to be good stewards of the funds we receive to carry on our missions.

When we began preparing for the 2012 enrollment, we learned that continuing our medical benefits program from 2011 – without any changes or enhancements – would cost us more than an additional \$2 million next year. Because of this staggering reality, you will see some changes in the benefits packages we are offering in 2012. What hasn't changed is that Jefferson continues to pay 80 percent of medical plan costs.

Fortunately, we have been able to design benefits packages that are competitive, compare favorably to plans offered by other healthcare providers in the Delaware Valley, and enable us to continue to offer you choices in terms of covered benefits and costs.

As our country considers fundamental changes to our health insurance and healthcare delivery systems, it is important for all of us to become more educated healthcare consumers. Jefferson is committed to providing you with information to help you make selections that best meet your needs and those of your family. Ultimately, as with every personal or family decision, your individual review and evaluation will enable you to make the best choices.

To learn more and make the best decisions for you and your family, I encourage you to attend the **Center City Campus Benefits Fair on October 25** and/or one of the upcoming OPT Employee Briefings referenced below; review the OPT Booklet and other information at [www.jeffersonhr.org](http://www.jeffersonhr.org); or contact the HR Service Center directly by email at [hrquestions@jefferson.edu](mailto:hrquestions@jefferson.edu) or by phone at **215-503-8100**.

OPT Employee Briefing Schedule, HR Learning and Development Center, 833 Chestnut Street, Suite 900	
<b>Monday, October 31</b> , 7 a.m. – 8 a.m.	<b>Tuesday, November 8</b> , 11 a.m. – 12 noon
<b>Wednesday, November 2</b> , 12 noon – 1 p.m.	<b>Thursday, November 10</b> , 1 p.m. – 2 p.m.
<b>Friday, November 4</b> , 4 p.m. – 5 p.m.	<b>Saturday, November 5</b> , 3 p.m. – 4 p.m. <b>1840 GIBBON</b>

Sincerely,

Irene P. Connelly  
Director, Human Resources