TO: All Insurance Benefits-Eligible Employees  
FROM: Andrea L. Turner, AVP Human Resources  
        Kelly Crawford, Senior Human Resources Generalist  
DATE: October 26, 2012  

The annual benefit enrollment period is upon us. We strongly encourage all benefits-eligible employees to attend a benefit information session covering the following information:

2013 Benefit Renewal Information

- Universal Enrollment Form and Deadlines
- Wellness Incentives
- 2013 Medical Premiums (No Increase)
- Health Care Reform – Impact on Health Plan for 2013
- Helpful HealthPartners Information
- Delta Dental Renewal Information (No Increase)
- Health Saving Account (HSA) and Flexible Spending Account (FSA)
- Short Term Disability Administration Change

2013 Health/Dental Benefit Renewal Information

In the past, we have mailed an updated benefit booklet with this letter. However, in keeping with the College’s cost saving and green initiatives, we will be sending you an email by November 2nd that will contain an attachment with the 2013 benefit booklet.

Employee benefits represent a significant portion of total compensation. It is very important to Augsburg that we offer benefits that will provide you and your family access to high quality providers, offer comprehensive coverage and are cost competitive.

The College is pleased to continue the wellness incentive program for 2013. Please come to an enrollment meeting to learn how you can improve your health and be rewarded for doing so!

Due to the healthcare reform mandate the medical Flexible Spending Accounts (FSA) contributions will be capped at $2,500.

Finally, the College will be switching to SunLife as its short term disability provider. This change will have minimal impact on you. This change will only impact staff. Please plan to attend the enrollment meeting to learn more.
What You Need To Do
During the annual enrollment period you will have the opportunity to add or drop health and/or dental coverage for yourself and/or your dependents (effective January 1, 2013).

If you are not currently enrolled and wish to enroll in health and/or dental insurance, you must complete the universal enrollment form and submit by the deadline.

If you are currently enrolled and wish to make changes to your election(s), you must complete the universal enrollment form and submit by the deadline.

If you are currently enrolled in health and/or dental insurance and DO NOT wish to make any changes to your election(s), you WILL NOT need to complete the universal enrollment form.

Please remember that you must make your flexible spending account and health savings account elections every year. Your election from last year WILL NOT carry over into 2013. You must complete the universal enrollment form to make your election for 2013.

November 7, 2012 – November 21, 2012 is our annual re-enrollment period and changes in your benefits may only be made during this time. Please plan to attend one of the following meetings:

<table>
<thead>
<tr>
<th>Benefit Information Sessions</th>
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<tr>
<td>November 7 at 2:00 pm, Oren Gateway Center, Room 100</td>
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<tr>
<td>November 9 at 12:10 pm, Christensen Center, Marshall Room</td>
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<td>November 12 at 8:30 am, Christensen Center, Marshall Room</td>
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<tr>
<td>November 13 at 4:45 pm, Oren Gateway Center, Room 100</td>
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<tr>
<td>November 14 at 8:30 am, Christensen Center, Marshall Room</td>
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IMPORTANT: Forms and Deadlines
Universal Enrollment forms are due on or before WEDNESDAY, NOVEMBER 21, 2012 at 4:00 pm via fax (612-330-1443) or may be dropped off in the Human Resources office (Memorial Hall, Room 19).

Universal Enrollment forms will not be accepted after November 21, 2012 at 4:00 pm.

Contact Tammy McBroom at 612-330-1216 with any questions.