



Date: September 15, 2006

To: All Eligible Employees
From: Kay Van Vreede

RE: Annual Enrollment
Medical and Dental Group Insurance

It is annual enrollment time, the time of year when you have an opportunity to review and make changes to your medical and dental benefits.

You may enroll starting on Monday, September 25, 2006 through Friday, October 6, 2006. If you will not be present at the Laboratory during the enrollment period (entire period of September 25 through October 6), and you want to change your coverage, please contact the Benefits Office to make arrangements to complete the enrollment process.

We are not making any changes to the plan design or plan offerings for this enrollment period. We are changing the coverage period. **Your elections for medical and dental coverage will be in effect from October 1, 2006 through December 31, 2007.** The 15-month enrollment period will be for this year only. Future enrollment periods will be for the calendar year, which aligns the enrollment period with the plan year.

Your annual enrollment packet contains the following materials:

Announcement Letter

- Enrollment Form
- Enrollment Tips and Reminders
- Medical and Dental Plan Summary Comparison
- Cost Sheet
- Carrier Contact Information

Annual Enrollment Period

This year's annual enrollment period will be from September 25, 2006 through October 6, 2006. If you want to make changes to your medical or dental coverage, you will need to complete an enrollment form and return it to the Benefits Office no later than 5:00 p.m. on October 6, 2006.

If you do not want to change your medical or dental coverage, you do not need to complete an enrollment form.

Rates

New rates will be effective on October 1, 2006. Weekly paid employees will see the new rates in their paychecks received for the work period of October 1 through October 7, paid on Friday, October 13, 2006. Monthly paid employees will see the rate reflected in their paycheck received October 31, 2006. A cost sheet will be included in your enrollment materials.

Medical Plans

Your medical plan choices include:

- Blue Cross/Blue Shield Blue Advantage HMO
- Blue Cross/Blue Shield HMO Illinois
- Cigna Open Access Plus
- Cigna Point of Service Plan

You may obtain provider directories from the Benefits Office or you can call the carriers or use the carrier web sites for medical provider information. The phone numbers and web site addresses can be found on the chart enclosed in your enrollment packet.

Dental Plans

Your dental plan choices include:

- Cigna Dental PPO
- Cigna Dental Care HMO

Dental plan directories can be obtained from the Benefits Office or you can contact the carrier directly by telephone or use their web site for updated provider information.

Employees are automatically enrolled in the premium conversion option. This means that we will calculate employee's payroll deductions for medical and dental insurance on a before tax basis. If you want to waive this option, please call the Benefits Office at extension 3395 for a waiver form or go to the Benefits Office web page to download a form. Completed waiver forms must be returned to the Benefits Office by 5:00 P.M. on October 6, 2006 for the waiver to be effective for this enrollment period.

We will have representatives from Blue Cross/Blue Shield and Cigna on site to answer questions and provide enrollment materials. The representatives will be available on Tuesday, September 26, from 8:00 am to noon and Tuesday, October 3, 2006 from 1:00 pm to 5:00 pm in the One West Conference Room at Wilson Hall.

Be sure to review the enclosed enrollment materials. Please contact the Benefits Office if you have any questions regarding annual enrollment or your benefits package. You may reach the benefits staff at:

Kay Campbell	Extension 3395
Scott Lindsey	Extension 4361
Mary Todd	Extension 4362