



January 14, 2008

Dear Colleague:

Welcome to the 2008 Retiree Benefits Open Enrollment. This is your opportunity to change your medical coverage for yourself and/or your eligible dependents. You may also decide to keep your current medical plan. If you do not change your medical coverage, you will remain with the same or equivalent medical coverage you currently have.

This year, Open Enrollment is from January 15 – January 29, 2008. ***The effective date of your benefits is March 1, 2008.***

Your current retiree medical benefits and current monthly premiums will remain in place through February 29, 2007.

For 2008, there are ***new*** medical plan options, new monthly rates and additional changes described below and in the ***Retiree Medical Decision Guide***. The Guide explains the benefits available to you and your eligible dependents that are under age 65 as well as age 65 and older. ***Please be sure to review the enclosed information carefully and to make any changes by January 29, 2008, in order to receive your medical and prescription drug plan ID cards before March 1, 2008.***

New Medical Plan Options for 2008 for You and/or Your Eligible Dependents

- **UHC Choice Plus Plan** (for retirees/dependents under and over age 65)
- **Oxford becomes UnitedHealthcare (UHC)** as a result of Oxford's acquisition by UnitedHealthcare. If you are a current Oxford member, you will automatically be covered under the UHC Choice Plus Plan unless you elect otherwise.
- **Aetna Choice POS II** (for retirees/dependents under age 65)
- Columbia University is introducing two ***new Medicare Advantage plans*** for retirees age 65 or older. Please know that your dependents are not eligible for the Medicare Advantage plans but will be able to select medical coverage with the University.

For more information, please refer to the ***Retiree Medical Decision Guide***.

New Rates for 2008 Medical Coverage

The cost of providing healthcare insurance has increased significantly over the past two years. However, the University has not increased your cost during this time. To continue to offer you comprehensive medical coverage, we are increasing the premium rates beginning March 1, 2008. We hope that by introducing new options, you have flexibility to manage the cost of your coverage and your care.

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Inside the enrollment kit, you will find:

- **2008 Retiree Medical Decision Guide** – The Guide includes details about the available medical plan options, a medical plan comparison chart and instructions for enrolling.
- **2008 Retiree Medical Rate Sheet** – This sheet shows the 2008 rates for all the medical plan options.
- **Retiree Medical Plan Election forms for Retirees Under Age 65 and Age 65 or Older, as well as additional enrollment forms for the new Medicare Advantage plans.**
- **UnitedHealthcare Application for Transition of Care** – If you move from the Oxford POS Plan to the UnitedHealthcare Choice Plus Plan, you may need to complete this form to ensure continuity of care.

PLEASE KEEP IN MIND

- No action is needed if you decide to keep the same coverage you have now.
- You do need to complete a 2008 medical election form only if you are changing your existing medical coverage.
- Please return all election forms to EBPA, P. O. Box 1150, Exeter, NH 03833-1140 or fax them to EBPA at (603) 773-4410 by January 29, 2008.

If you have any questions about your retiree medical coverage, please call the Columbia University HR Benefits Service Center at (212) 851-7000 and select the “Retirement” option on the menu.

We wish you well in your retirement.

Best regards,



Assistant Vice President
Columbia University HR Benefits