

October 22, 2010

2011 BENELECT OPEN ENROLLMENT

Dear Benelect Participant:

Benelect Open Enrollment for your 2011 benefits will take place from **November 8 to November 30, 2010**. This is a very important time for every Case Western Reserve University employee who receives benefits through this program because the choices you make during open enrollment will be in effect for the entire 2011 calendar year.

Several modifications are being made to the health insurance programs in 2011 to address long-term cost sustainability as well as to incorporate requirements of the Patient Protection and Affordable Care Act that was enacted earlier this year. The *Summary of 2011 Benelect Changes* insert in your open enrollment packet provides highlights.

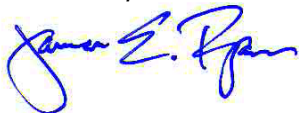
On average, 2011 medical insurance premiums are increasing 9% over the 2010 rates, which is less than expected health care cost inflation of 12%. Dental insurance and vision insurance premiums are unchanged in 2011 because we are in the middle of the two-year election periods for these benefits; your current dental and vision elections are locked through December 31, 2011.

Accompanying this letter are important materials to assist in making your Benelect Open Enrollment elections for next year:

- Benelect 2011 enrollment guide
- Summary of 2011 Benelect Changes
- Benelect 2011 price sheets
- Key considerations to help in your decision making, and
- Instructions for making your elections in the online enrollment system.

Benefits Administration is looking forward to a successful Benelect Open Enrollment campaign. Please contact us if you have any questions or need assistance with the enrollment process.

Sincerely,



James E. Ryan
Senior Director of Benefits