2013 Annual Enrollment

Faculty Benefits Committee Meeting
October 11, 2012

Ann Kraus
Senior Director, Global Compensation and Benefits

Trish Halley
Director, Health and Welfare Benefits
2013 Annual Enrollment
Today’s Agenda

- Wellness Update
- Overview of What’s New for 2013
- Highlights of High Deductible Health Plan (HDHP) with Health Savings Account (HSA)
- Annual Enrollment Communications
- Q&A
Wellness Update

- Global Walking Contest between NYU New York and NYU Abu Dhabi
- Partnered with NYU Nursing Faculty Practice to present diabetes and nutrition seminars – Spring 2012
- JPM Corporate Challenge Race – Summer 2012
- Flu shots in 2012 – October 22, 23 and November 7, 8, 13, 14
- Cholesterol and glucose screenings/PSA testing – February and September 2012
- Facial Skin Cancer and Bone Density Screenings – April/May 2012
- NYU Walk Smart program – October 10-31 and November 7-28
- Benefits fairs – October 23 and November 8
Global Walking Program

NYU Global Walking Contest Concludes with Nearly 65 Million Steps

January 2012:

At the launch of the inaugural NYU Global Walking Contest, President John Sexton stated in his salutation last fall that New York University is “a community of communities, and with the growth of our global network we are discovering new and exciting ways to connect.” The first NYU Global Walking Contest, the latest health initiative offered by the NYU Benefits Office LiveSmart program, provides another meaningful and collegial connection.

By the end of the four-week contest, NYU faculty, administration, and staff at New York and Abu Dhabi collectively recorded nearly 65 million steps. In a close contest with much participation and enthusiasm, the New York team won by a mere 6,492 steps on average:

New York team:
-- 279 participants had a total step count of 50,366,114, with an average of 226,074

Abu Dhabi team:
-- 72 participants had a total step count of 44,545,226, with an average of 220,392

The New York team received a torch trophy in recognition of the accomplishment. The top walker for New York logged 816,936 steps, and the top walker for Abu Dhabi logged 691,400; these winners received American Express gift cards for their achievements.

With 64,911,339 cumulative steps by both teams, NYU colleagues walked the circumference of the globe plus an additional 7,000 miles, the approximate distance from New York City to NYU’s newest global campus in Shanghai. See chart at right for the average daily steps and below for comments from NYU Global Walking Contest participants.

Look for additional health and wellness activities by LiveSmart in the future.

Average Daily Steps:
NYU New York vs. NYU Abu Dhabi

Message from President Sexton

Fall 2011:

One of NYU’s greatest strengths is you, its extraordinarily dedicated staff, administrators, and faculty. Every day I am filled with pride at the quality and breadth of what we accomplish together—from counseling students on roommate problems or dissertation topics to creating new curricula or new global sites.

The risk of such great accomplishment, of course, is that we push ourselves too hard. That’s why terrific programs like the Global Walking Contest are so important—and uniquely NYU.

At NYU, we have never gathered at a football stadium or in a single campus center. Rather, we are a community of communities, and with the growth of our global network we are discovering new and exciting ways to connect. This new community that you have joined is one that unites us across continents in achieving balance, wellness, and vitality.
2013 Annual Enrollment
Annual Enrollment Period

... is through [October 22, 2012] through [November 11, 2012]
2013 Annual Enrollment
What’s New in 2013

- PPACA mandates
- Flexible Spending Account plan changes
- Supplemental Life Insurance special offer
- New medical plan option – HDHP w/HAS
- Monthly contributions for health care coverage
What’s New in 2013
Health Care Reform PPACA Mandates

New in 2013:
• Mandatory preventive services for women, including:
  - Gestational diabetes screening
  - Breastfeeding support, supplies, and counseling
  - Domestic violence screening and counseling
  - FDA approved contraception

Since 2011:
• Coverage for adult children up to age 26
  - Regardless of marital, student, or tax-dependent status
  - Coverage ends at the end of the month the dependent turns 26

• Over-the-counter (OTC) medications are not eligible for reimbursement from the Health Care Flexible Spending Account (FSA)
  - Exceptions: written doctor’s prescription and insulin
  - Other medical products will still be covered (e.g., bandages, saline solution, etc.)
What’s New in 2013
Flexible Spending Account (FSA) Plan Changes

- Maximum health care FSA annual contribution: $2,500
- Elimination of 2 ½ month grace period
- Claims must be incurred between January 1, 2013 and December 31, 2013
- Claims must be submitted to WageWorks by June 30, 2014
What’s New in 2013
Supplemental Life Insurance Plan Enhancement and Special Annual Enrollment Offer

- Amount of supplemental life insurance available to purchase increases from 5x annual base salary to 8x annual base salary

- For AE 2013, faculty and employees can elect and/or increase supplemental life amount of 1x base salary w/o Evidence of Insurability (EOI)

- Same rates as 2012
What’s New in 2013
Employee Health Plan Monthly Contributions

<table>
<thead>
<tr>
<th>Plan</th>
<th>Coverage Category</th>
<th>Tier 1 Base Salary Under $50,000</th>
<th>Tier 2 Base Salary $50,000-$74,999</th>
<th>Tier 3 Base Salary $75,000-$124,999</th>
<th>Tier 4 Base Salary $125,000+</th>
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</thead>
<tbody>
<tr>
<td>UnitedHealthcare HDHP with HSA Plan</td>
<td>Employee</td>
<td>$22</td>
<td>$43</td>
<td>$65</td>
<td>$81</td>
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<td>Employee + Spouse/Domestic Partner</td>
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<td>$116</td>
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<td>$122</td>
<td>$164</td>
<td>$213</td>
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<tr>
<td></td>
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<td>$142</td>
<td>$194</td>
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<td>$335</td>
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<tr>
<td>UnitedHealthcare Choice Plus Value Plan</td>
<td>Employee</td>
<td>$13</td>
<td>$48</td>
<td>$84</td>
<td>$113</td>
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<td>$103</td>
<td>$159</td>
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<tr>
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<td>$204</td>
<td>$274</td>
<td>$355</td>
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<tr>
<td></td>
<td>Employee + Spouse/Domestic Partner + Child(ren)</td>
<td>$236</td>
<td>$323</td>
<td>$430</td>
<td>$559</td>
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<tr>
<td>Aetna HMO</td>
<td>Employee</td>
<td>$67</td>
<td>$102</td>
<td>$140</td>
<td>$167</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse/Domestic Partner</td>
<td>$230</td>
<td>$290</td>
<td>$365</td>
<td>$457</td>
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<tr>
<td></td>
<td>Employee + Child(ren)</td>
<td>$210</td>
<td>$263</td>
<td>$352</td>
<td>$414</td>
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<tr>
<td></td>
<td>Employee + Spouse/Domestic Partner + Child(ren)</td>
<td>$329</td>
<td>$415</td>
<td>$522</td>
<td>$652</td>
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<tr>
<td>Oxford Freedom HMO</td>
<td>Employee</td>
<td>$92</td>
<td>$128</td>
<td>$164</td>
<td>$192</td>
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<td>Employee + Spouse/Domestic Partner</td>
<td>$283</td>
<td>$344</td>
<td>$419</td>
<td>$509</td>
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<tr>
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<td>Employee + Child(ren)</td>
<td>$257</td>
<td>$312</td>
<td>$279</td>
<td>$462</td>
</tr>
<tr>
<td></td>
<td>Employee + Spouse/Domestic Partner + Child(ren)</td>
<td>$405</td>
<td>$401</td>
<td>$500</td>
<td>$728</td>
</tr>
</tbody>
</table>

There is no increase in your monthly contribution for 2013 for both the dental and vision plans.

2013 DENTAL PLAN CONTRIBUTIONS
If you elect to participate in the NYU MetLife Dental Plan, your monthly contributions will depend on the level of coverage you select, as follows:
- Employee Only: $10 per month
- Employee + Spouse/Domestic Partner: $38 per month
- Employee + Child(ren): $36 per month
- Employee + Spouse/Domestic Partner + Child(ren): $50 per month

2013 VISION COVERAGE CONTRIBUTIONS
If you elect to participate in vision coverage, your monthly contributions will depend on the level of coverage you select, as follows:
- Employee Only: $6.84 per month
- Employee + One: $14.37 per month
- Employee + Family: $22.32 per month
High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

HDHP

- Level 4: Out-of-Pocket Maximum
- Level 3: Coinsurance
- Level 2: Annual Deductible
- Level 1: Preventive Care 100%

HSA

- Tax-free contributions
- Tax-free earnings
- Tax-free withdrawals for eligible expenses
- Once the money is in the account it is yours to keep (no “use-it-or-lose-it” rule)
- HSA MasterCard to pay for expenses
- Easy online account management
# HDHP – Annual Deductible

<table>
<thead>
<tr>
<th>HDHP with HSA Plan</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td><strong>$1,600</strong></td>
<td><strong>$1,600</strong></td>
</tr>
<tr>
<td>Family coverage includes:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee + Spouse/DP</td>
<td><strong>$3,200</strong></td>
<td><strong>$3,200</strong></td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee + Spouse/DP + Child(ren)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Remember - Preventive care and preventive medications are covered without having to meet the deductible.
## HDHP with HSA Benefits

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$1,600</td>
<td>$1,600</td>
</tr>
<tr>
<td>Family Coverage</td>
<td>$3,200</td>
<td>$3,200</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Your portion after annual deductible is met)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary Care Physician Visit</td>
<td>10%</td>
<td>30%</td>
</tr>
<tr>
<td>Specialty Care Physician Visit</td>
<td>10%</td>
<td>30%</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>10%</td>
<td>30%</td>
</tr>
<tr>
<td>Outpatient Hospital</td>
<td>10%</td>
<td>30%</td>
</tr>
<tr>
<td>Lab Test (outpatient facility)</td>
<td>10%</td>
<td>30%</td>
</tr>
<tr>
<td>Rx Retail (30 Days)</td>
<td>10%</td>
<td>30%</td>
</tr>
<tr>
<td>Rx Mail (90 Days)</td>
<td>10%</td>
<td>30%</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$3,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Family Coverage</td>
<td>$6,000</td>
<td>$10,000</td>
</tr>
</tbody>
</table>
HDHP with HSA
Out-of-Pocket Maximums

<table>
<thead>
<tr>
<th>HDHP with HSA Plan</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Family coverage includes:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee + Spouse/DP</td>
<td>$6,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee + Spouse/DP + Child(ren)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Employee Contributions to HSA

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Contribution Limit for 2013</strong></td>
<td>$3,250</td>
<td>$6,450</td>
</tr>
<tr>
<td><strong>If age 55 or older</strong></td>
<td>$4,250</td>
<td>$7,450</td>
</tr>
</tbody>
</table>

Remember funds roll over from year to year so the use-it-or-lose-it rule that applies to FSAs **DOES NOT** apply to HSAs.
## HSA
### University Contribution

<table>
<thead>
<tr>
<th>Annual Salary</th>
<th>NYU Contribution for 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $50,000</td>
<td>$500</td>
</tr>
<tr>
<td>$50,000 - $74,999</td>
<td>$250</td>
</tr>
<tr>
<td>$75,000 or above</td>
<td>$0</td>
</tr>
</tbody>
</table>
Employee cost summary – 
by salary and utilization

- Check marks (✓) indicate where the HDHP is the low cost option for the employee, based on:
  - Comparison of Advantage POS, Aetna HMO, and HDHP costs
  - “Low”, “Medium”, and “High” utilization assumptions (as described)
  - 2012 payroll contributions for POS Advantage and Aetna HMO; HDHP set 40% below 2012 POS Advantage rates

<table>
<thead>
<tr>
<th>Employee Only Coverage</th>
<th>Family Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assumed Utilization</strong></td>
<td><strong>Assumed Utilization</strong></td>
</tr>
<tr>
<td>Annual Salary</td>
<td>Low</td>
</tr>
<tr>
<td>&lt; $50,000</td>
<td>✓</td>
</tr>
<tr>
<td>$50,000 - $74,999</td>
<td>✓</td>
</tr>
<tr>
<td>$75,000 - $124,999</td>
<td>✓</td>
</tr>
<tr>
<td>&gt; $125,000</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Annual Salary</strong></td>
<td>&lt; $50,000</td>
</tr>
<tr>
<td>&lt; $50,000</td>
<td>✓</td>
</tr>
<tr>
<td>$50,000 - $74,999</td>
<td>✓</td>
</tr>
<tr>
<td>$75,000 - $124,999</td>
<td>✓</td>
</tr>
<tr>
<td>&gt; $125,000</td>
<td>✓</td>
</tr>
</tbody>
</table>

- Observations
  - The HDHP is the lowest cost option for employees/families with low use of health care and for employees/families with high utilization
  - The HDHP is also a lower cost option for out-of-network because the POS Advantage plan has higher out-of-pocket maximums
Employee only coverage – cost comparison

**Annual Salary**

- **< $50,000**
- **$50,000-$74,999**
- **$75,000-$124,999**
- **> $125,000**

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Note: Employee payroll contributions based on 2012 rates for POS Advantage and Aetna HMO, and set at 60% of 2012 POS Advantage for CDHP. Includes value of NYU contribution to employee HSA ($800 for employees earning less than $50,000 and $250 for employees earning $50,000 - $74,999). See background for details on plan design cost sharing assumptions.
Family coverage – cost comparison

<table>
<thead>
<tr>
<th>Annual Salary</th>
<th>Low Utilizer</th>
<th>Medium Utilizer</th>
<th>High Utilizer</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,021</td>
<td>$2,706</td>
<td>$2,700</td>
<td>$4,600</td>
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<tr>
<td>$3,858</td>
<td>$5,648</td>
<td>$5,648</td>
<td>$6,664</td>
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<tr>
<td>$1,758</td>
<td>$1,596</td>
<td>$1,596</td>
<td>$1,596</td>
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<tr>
<td>$2,566</td>
<td>$3,706</td>
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<td>$3,706</td>
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<tr>
<td>$3,706</td>
<td>$1,596</td>
<td>$1,596</td>
<td>$1,596</td>
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</tbody>
</table>

Note: Employee payroll contributions based on 2012 rates for POS Advantage and Aetna HMO, and set at 60% of 2012 POS Advantage for CDHP. Includes value of NYU contribution to employee HSA ($500 for employees earning less than $50,000 and $250 for employees earning $50,000 - $74,999). See background for details on plan design cost sharing assumptions.
2013 Annual Enrollment
Communications

- Weekly emails and HDHP w/HSA webpage – began week of 9/10
- HDHP w/HSA mailer to employees’ homes – mailed 10/4
- HDHP w/HSA video posted on website – week of 10/15
- AE postcard mailed to employees’ homes – week of 10/15
- Email with Annual Enrollment guides – week of 10/15
- Emails with single topic reminders – throughout Annual Enrollment
- Emails with confirmation statement – as enrollments are submitted
Mark your calendar for this fall’s Annual Enrollment and Benefits Fairs

Annual Enrollment
This year’s Annual Enrollment will be held for the three-week period, beginning Monday, October 22 through Sunday, November 11, 2012.

Benefits Fairs
Attend one of the fall Benefits Fairs to meet representatives from NYU’s health care vendors and to learn more about the benefits available to you:

— Tuesday, October 23, 10:00 a.m. – 2:00 p.m., Kimmel, 16th Floor
— Thursday, November 8, 3:00 p.m. – 7:00 p.m., Kimmel, 16th Floor

What’s New in 2013?
Watch your NYU email for the coming weeks for:
— Details on a special offer to select supplemental life insurance without providing proof of good health
— Changes made to the Flexible Spending Account (FSA) plans’ rules
— Annual Enrollment Guides
Stay tuned for more details.
A New Health Plan Option Being Offered

During this fall’s Annual Enrollment period – October 22 through November 11 – the NYU Benefits Office will offer an additional health plan option for 2013.

In addition to the current medical plans, NYU faculty, administrators, and professional research staff will have a new consumer-driven health plan option: a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) that is administered by UnitedHealthcare. HDHPs are designed to give you more control over how you spend your health care dollars. You will also have the opportunity to enroll in a Health Savings Account, a bank account that you may contribute to through pre-tax payroll deductions and withdraw from to pay for eligible out-of-pocket health care expenses.

NYU is committed to providing you choice, value, and quality in health care coverage, with benefit plans that are competitive, affordable, and compliant. During Annual Enrollment, you will have access to robust Decision Support Tools that will be available through the Benefits Resource Center. These tools will help you decide which health care coverage is right for you and your family.

In the coming weeks, you will receive much more information about the new HDHP with HSA option. The information will be provided well in advance of Annual Enrollment so you may be informed and prepared to make your benefit decisions for 2013.

Coming next week – More on the new HDHP with HSA!
Deductibles and Levels of Coverage

During Annual Enrollment (October 22 through November 11), a new High Deductible Health Plan (HDHP) with Health Savings Account (HSA) will be offered for your 2013 benefits coverage. The HDHP option provides four levels of coverage: Preventive Care, Annual Deductible, Coinsurance, and Out-of-Pocket Maximum.

Level 1: Preventive Care – 100%

Level 1 includes 100% coverage for preventive care, such as annual physicals and screenings based on age and gender. These services are provided at no cost to you when you use an in-network provider. Preventive care costs are not counted for all of your health care, and is the first step to staying healthy. Preventive care generally does not include services that are intended to treat an existing illness, injury, or condition.

Key HDHP Features

- Lower payroll deductions than other medical plan options (e.g. savings approximately 40%)
- 100% preventive care coverage
- Access to in-network and out-of-network providers
- Lower coinsurance

A New Health Plan Option Being Offered in 2013

During the fall 2012 Annual Enrollment period - details through November 11 - the NYU Benefits Office will offer an additional health plan option for 2013:

In addition to the current medical plans, NYU faculty, administrators, and professional/research staff will have a new consumer-driven health plan option: a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) that is administered by United Healthcare.

HDHPs are designed to give employees the flexibility to control their health care dollars.
A New Health Plan Option for 2013

The rising cost of health care is a challenge we all face. Over the years, providing affordable health care has become more collaborative and requires shared responsibility between employees and employers. NYU is committed to providing you smart benefits and tools to enable you to make wise choices when selecting your family’s health care for the coming year.

During Annual Enrollment—October 22 through November 18—you will have the option to enroll in a new medical plan that also allows you the opportunity to build savings for future health care expenses. The High Deductible Health Plan (HDHP) with Health Savings Account (HSA) is designed to give you more control and responsibility over how you spend—or save—your health care dollars.

KEY PLAN FEATURES

- Lower payroll deductions than the other medical plans
- 100% preventative care coverage (once you have met your deductible)
- Tax-advantaged Health Savings Account (HSA) to help you build savings for medical expenses
- NYU contribution to the HSA if you earn less than $75,000 per year
- Access to in-network and out-of-network providers

How the HDHP Works

The HDHP option will be administered through United Healthcare like NYU’s UHC Choice Plus Advantage and Choice Plus Value Point-Of-Service Plans. Although the HDHP option has a higher deductible than the other medical options, if you choose to participate, your payroll deductions will be significantly lower.

You have the freedom to see any health care provider (including specialists, without a referral). You’ll save money if you use in-network providers, since their services are available at negotiated rates. This is especially important since instead of a co-pay, you will be paying the full cost of a doctor’s visit or service until you satisfy your deductible. Once you reach the in-network deductible, you will pay a lower co-insurance percentage when you use an in-network provider.

To encourage a healthy lifestyle and active management of your health, eligible preventive care services such as routine physicals, well-woman and well-child exams, and routine screenings are covered at 100%. All other services (including non-preventive prescription drugs) are subject to the deductible. Before the Plan pays a portion of the cost, you must meet the deductible, and you and the Plan share the costs of care through co-insurance.

Generally, once the annual deductible is met, the Plan pays 100% of the costs for in-network care and prescription drugs and you pay the remaining 10%. You will continue to pay your portion of the cost until you meet the out-of-pocket maximum.

In order for your HSA to be established on January 1, 2013, your Health Care FSA balance for 2012 must be exhausted by December 31, 2012. Health Care FSA claims must be submitted with all required documentation by December 31, 2012 to ensure your payments are processed before the end of the year. If you have a balance remaining in January, you can enroll in the HDHP with HSA option; however, your HSA account will open on April 1, 2013. In that case, only expenses incurred after March 31, 2013 can be reimbursed from the HSA.

DECIDING ON BENEFITS FOR THE COMING YEAR IS A BIG DECISION.

Studies show that many Americans spend more time researching their next car than they do choosing their health insurance plan. The fact is, the choices you make for your 2013 benefits impact you on many levels, physically and financially. We encourage you to take advantage of the many opportunities NYU has made available to you to learn more about how to make the best benefit selections for you and your family.

If you have any questions, please contact the Benefits Office by sending an email to benefits@nyu.edu or by calling 212-998-1270 Monday through Friday from 9:00 a.m. to 5:00 p.m.

6723 NEW YORK UNIVERSITY

New York University Benefits Office
726 Broadway, 8th Floor
New York, NY 10003
2013 Annual Enrollment
Communications

2013 Annual Enrollment Coming Soon!

Three-Week Period from October 22 through November 11.

- This is your opportunity to review your current benefit elections and make changes to your coverage for 2013.
Questions? Comments?

Thank You!

Trish Halley
Director, Health and Welfare Benefits
trish.halley@nyu.edu