**WHAT’S CHANGED AND WHAT TO DO**

**DENTAL**
- 2009: Two plans: CareFirst, DentaQuest
  - AU does not contribute
- Changes for 2010: 2009 plans are ending
  - One new plan: Delta Dental
  - AU contributes 25% to individual
  - AU contributes 20% to two individuals & family

**MEDICAL**
- 2009: Two plans: CareFirst, Kaiser Permanente
- Changes for 2010: CareFirst rates will go up 7.1%—less than the national average
  - No increase for Kaiser rates
  - Mental health benefits enhanced, both plans

**LONG TERM DISABILITY INSURANCE**
- 2009: Participation is mandatory for all eligible faculty and staff; coverage begins after one year or service
- Changes for 2010: Rates will go down 11%
  - No action required.

**LIFE INSURANCE**
- 2009: Maximum benefit for basic insurance is $50,000
  - Optional insurance for up to three times salary or $350,000
- Changes for 2010: Rates will go down 5%
  - Basic insurance is one times salary, with no cap
  - Optional insurance for up to four times salary or $600,000 (whichever is lower) without medical review

**NEW BENEFITS**

**FLEX TIME**
Choose from flex time, compressed work week, and reduced work schedules

**AUTO**
Take advantage of MetLife group rates on auto, RV, and boat insurance

**HOME**
Special group discounts on home and renters insurance through MetLife

**VISION**
Free vision discount plan with VisionSavings Eyecare Program

**PET**
Protect your dog, cat, or other pets with plans through Veterinary Pet Insurance