

**DATE:** October 8, 2012

**TO:** All Benefits Eligible Employees

**FROM:** Kimberly Morgan, Benefits Manager

**RE:** University System of Georgia (USG) Plan Year 2013 Annual Enrollment Period

The University System of Georgia Annual Enrollment Period is scheduled for **OCTOBER 15, 2012 through NOVEMBER 9, 2012**. Benefit changes made during the Open Enrollment Period will become effective January 1, 2013. During this period, you may make changes to your benefits coverage that are not allowed at any other time during the year with the exception of a qualifying family status change event\*.

**IMPORTANT NOTICE:**

*All Open Enrollment changes and enrollments must be submitted by November 9, 2012. No open enrollment changes will be made after November 9, 2012. If you have issues making your open enrollment changes, feel free to contact our Shared Services Center at (855) 214-2644 or email [helpdesk@ssc.usg.edu](mailto:helpdesk@ssc.usg.edu).*

Any changes to your benefits this year will be made using the ADP Self-Service Portal located at <http://portal.adp.com>. Once you log on to the portal, select the Benefits tab and click on the My Benefits link. We strongly encourage you to review your current benefit even if you are not making changes to your benefits.

## **THINGS TO DO DURING THE OPEN ENROLLMENT PERIOD**

### **1. Review Beneficiaries**

Use this open enrollment period to update your life insurance beneficiary(ies)' information in the ADP Self-Service Portal and your retirement beneficiary(ies)' information with your retirement plan vendor. To ensure we have the most accurate life insurance beneficiary information, please update your beneficiary information using the ADP Self-Service Portal. Your retirement beneficiary information is on file with your retirement vendor.

*\*Examples of qualifying family status change events include but are not limited to a change in employment status for you or your spouse; a change in marital status; and the birth or adoption of a child (including stepchildren and legally placed foster children). Change forms must be completed and submitted to the Office of Human Resources within 30 days of a qualifying event. Failure to comply with this time requirement will prohibit you from changing your coverage until the next University System of Georgia open enrollment period.*

# 401k Open Enrollment Memo

**Loma**



## **401k Open Enrollment Memo:**

Managing Your Firm's 401(k) Plan Matthew X. Smith, 2010-07-16 An objective resource for managing your firm's 401 k plan With the recent uncertainty in the economy and financial markets 401 k plans are now under more scrutiny than ever Written for finance and benefit professionals who are responsible for the management operations or oversight of their company's 401 k plan *Managing Your Firm's 401 k Plan* offers a guide to designing and managing a 401 k with a focus on financial fiduciary and regulatory standards While there are plenty of books on 401 k plans written for the individual investor there are very few resources for professionals involved in 401 k management This book effectively fills that void It was specifically written for professionals involved in 401 k management It includes regulatory and fiduciary information needed for compliance purposes It was created by experienced experts in the defined contribution plan arena Topics covered throughout this insightful guide include measuring retirement readiness establishing plan governance managing the plan's investment menu monitoring record keeper performance communicating effectively with employees helping participants manage their retirement income and much more *Complete Guide to Human Resources and the Law, 2021 Edition* Dana Shilling, 2020-08-05 The *Complete Guide to Human Resources and the Law* will help you navigate complex and potentially costly Human Resources issues You'll know what to do and what not to do to avoid costly mistakes or oversights confront HR problems legally and effectively and understand the rules The *Complete Guide to Human Resources and the Law* offers fast dependable plain English legal guidance for HR related situations from ADA accommodation diversity training and privacy issues to hiring and termination employee benefit plans compensation and recordkeeping It brings you the most up to date information as well as practical tips and checklists in a well organized easy to use resource *Forms Used In Human Resources* Loma, 1997-05-12 A lot has changed since 1985 when this landmark collection of human resource forms was last published New legislation the ongoing modernization of company practices and drastic changes in the workplace have led to a slew of new challenges for HR professionals *Forms Used in Human Resources* tackles these challenges head on It is fully revised with up to date forms for areas such as domestic partnership the ethical use of computer software and requests for translation services *Forms Used in Human Resources* is for anyone faced with the difficult task of creating or redesigning human resources forms It features contributions from over 55 U S and Canadian companies and includes 350 commonly used HR forms It can be used as a source to create new forms or as a standard for evaluating your company's current forms with those used by others Forms in this book have been designed to meet the needs of the companies using them They have already been put to use by companies such as the Principal Financial Group the Southwestern Life Corporation and Mutual of New York so you know they work well in the workplace And with so comprehensive a source there is no longer any need to spend hours doing research or struggling to create a new form Practical examples are right there at your fingertips examples that will save you valuable time and money *The Employee Benefits Answer Book* Rebecca Mazin, 2010-11-02 THE

EMPLOYEE BENEFITS ANSWER BOOK This go to resource contains the most reliable information needed to answer questions about employee benefits that arise in day to day business Complex and ambiguous topics are illustrated with concrete examples that can help make informed sound decisions and ultimately the ability to ask better questions Written by Rebecca Mazin an expert in human resource policies and procedures the book addresses the most commonly asked benefits questions including How many vacation days do employees get What s the difference between a POS and an HSA Is offering check ups and eye exams enough What s involved in flexible spending accounts What do I need to know about 401 k and Non Qualified Plans Do employees expect life insurance and disability From EAP to concierge services what else do employees want How does COBRA work and what else do I need to do What can employers do to rein in benefits costs The book also highlights specific practice examples that are worth repeating or better forgotten and includes a wide variety of checklists and charts The Employee Benefits Answer Book is organized by topic and arranged in a question and answer format making it easy to zero in on a particular subject Using this important book employers can create coherent policies based on a clear understanding of all benefits Michigan Civil Service News Michigan. Department of Civil Service,1993

**Financial Planning Competency Handbook** CFP Board,2015-07-09 The official guide for exam success and career excellence Financial Planning Competency Handbook Second Edition is the essential reference for those at any stage of certification and a one stop resource for practitioners looking to better serve their clients This fully updated second edition includes brand new content on connections diagrams new case studies and new instructional videos and a completely new section devoted to the interdisciplinary nature of financial planning You ll gain insights from diverse fields like psychology behavioral finance communication and marriage and family therapy to help you better connect with and guide your clients alongside the detailed financial knowledge you need to perform to the highest expectations as a financial planner This book contains over ninety chapters that are essential for practitioners students and faculty Whether a practitioner student or faculty member this guide is the invaluable reference you need at your fingertips Comprehensive clear and detailed this handbook forms the foundation of the smart financial planner s library Each jurisdiction has its own laws and regulations surrounding financial planning but the information in this book represents the core body of knowledge the profession demands no matter where you practice Financial Planning Competency Handbook Second Edition guides you from student to practitioner and far beyond with the information you need when you need it *Complete Guide to Human Resources and the Law, 2019 Edition* Shilling,2018-09-14 The Complete Guide to Human Resources and the Law will help you navigate complex and potentially costly Human Resources issues You ll know what to do and what not to do to avoid costly mistakes or oversights confront HR problems legally and effectively and understand the rules The Complete Guide to Human Resources and the Law offers fast dependable plain English legal guidance for HR related situations from ADA accommodation diversity training and privacy issues to hiring and termination employee benefit plans compensation and recordkeeping It brings you the most up to date

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*New Era of Benefits Communication* Ann Black,1997

**Congressional Record** United States. Congress,2009

*Behavioral Science & Policy: Volume 3, Issue 1* Craig R. Fox,Sim B. Sitkin,2017-12-26 The success of nearly all public and private sector policies hinges on the behavior of individuals groups and organizations Today such behaviors are better understood than ever thanks to a growing body of practical behavioral science research However policymakers often are unaware of behavioral science findings that may help them craft and execute more effective and efficient policies The pages of this new journal will become a meeting ground a place where scientists and non scientists can encounter clearly described behavioral research that can be put into action By design the scope of Behavioral Science Policy is broad with topics spanning health care financial decisionmaking energy and the environment education and culture justice and ethics and work place practices Contributions will be made by researchers with expertise in psychology sociology law behavioral economics organization science decision science and marketing The journal is a key offering of the Behavioral Science Policy Association in partnership with the Brookings Institution The mission of BSPA is to foster dialog between social scientists policymakers and other practitioners in order to promote the application of rigorous empirical behavioral science in ways that serve the public interest BSPA does not advance a particular agenda or political perspective **CFP Board Financial Planning Competency Handbook** CFP Board,2015-08-03 The official CFP guide for career excellence CFP Board Financial Planning Competency Handbook is the essential reference for those at any stage of CFP certification and a one stop resource

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solvency In *Hot Broke Messes* Trejos takes readers along with her on her journey She meets with a financial planner and a therapist to deal with all the issues young people face today from credit card debt and student loans to impulse buying and emotional spending to the cost of having a social life to buying a house with someone during a potentially impermanent relationship and more Trejos learns what causes these problems in herself how she can fix them and how she can pass that advice on to other young people going through the same experiences Even better she shows readers how they can address these problems without completely giving up their lives no give up your latte a day type advice here Trejos personal and unique voice along with her experiences that everyone can relate to will lead readers to relatively painless financial security

**Securing Retirement Coverage for Future Generations** United States. Congress. House. Committee on Education and Labor. Subcommittee on Health, Employment, Labor, and Pensions, 2008

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