



## September 2008 Tip of the Month

### **A Tip from *The Benefits Expert***

#### **Did you know...**

Open Enrollment is the **only** time of year\* when you can make changes to your benefits?

Once a year employees may make changes to benefits such as medical, dental and life insurance plans and coverage for the upcoming calendar year. Open Enrollment for 2009 is September 22 through October 17, 2008. If you miss it, you'll have to wait an entire year to make changes.

Do you have the right medical insurance for your needs? Could a flexible spending account save you money? Be sure that you know what coverage levels are best for you and your family, and learn more about how to maximize your dollar when making benefit decisions. Review your options with your [Benefits Representative](#), or attend one of USF's Benefits Fairs: Tampa campus September 30<sup>th</sup>, USF St. Petersburg and USF Polytechnic October 1<sup>st</sup>, USF Sarasota-Manatee October 2<sup>nd</sup>.

\*Unless you experience a [qualifying event](#).