## South Jersey Area Health Fair

The South Jersey Area Health Fair, is being held on Thursday November 7th. It is being held in the 501 building in the main conference room. I urge all of our Members to carefully review their current Health coverage's and make a decision that is most beneficial to you and your family.

Open Season, this year is November 11 – December 9. Please do not wait until the last minute because the system will be inundated with Members making changes and you may not be able to get enrolled in time. There is no grace period either, this is the only window of opportunity provided. I would ask you to carefully review your current coverage or Health Plan, as the rates have definitely increased under the Affordable Care Act.

There are changes that are significant this time around. Review your Health Plans, most include increases in co pay, out of network providers and increased deductibles. These can impact your out of pocket cost. No one can tell you which plan is best for your situation; therefore, the work and research must be done with the individual because everyone's situation is different. It is too important an issue not to be active in finding which plan fits your needs.

Submitted By,

Byron M. Cowley Director of Member's Benefits