



## 2012 New Hire Enrollment Welcome

Rouse Properties, Inc. is excited that you have joined our organization! As we expect, you may have many questions as it relates to your employment here, including details of the benefit program offered to benefit eligible employees.

Full-time (FT) employees working 35+ hours per week and part-time (PT) employees who work 20 or more hours per week, their legal spouse, domestic partner and dependent children to age 26 are eligible to enroll in the Rouse Properties benefits. Benefits are effective the **1<sup>st</sup> of the month following date of hire for FT employees and 1<sup>st</sup> of the month following 3 full months of employment for PT employees.**

**Many of the benefits will require you to complete new forms in order to enroll while others will be automatic.** It is important that you review this New Hire Enrollment Welcome for instruction on how to access the Rouse Property benefit information and how to enroll in benefits.

Benefit decisions you make during your New Hire Enrollment event will be effect from your benefit effective date until December 31, 2012 unless you have an IRS qualifying change in your family or employment status. An IRS qualifying event can be defined as a marriage, birth, adoption, divorce, legal separation, a change in dependent eligibility, spouse gain/loss employment or court action.

### 2012 Benefits Provided by Rouse Properties

- Basic Life/AD&D
- Short Term Disability
- Business Travel Accident
- Employee Assistance Program
- Combined Time Off/Holidays/Sick Time

### 2012 Benefit Options Requiring Employee Contributions

- Two (2) medical PPO plan options (includes prescription drug benefits)
- Dental PPO plan
- Voluntary Vision
- Flexible Spending Accounts
- Supplemental and Dependent Life
- Voluntary AD&D
- Voluntary Long Term Disability
- 401(k) Savings Plan

**Forms must be returned to Human Resources within 30 days of your date of hire**

## 2012 Enrollment Process – New Hires

- Access** the Rouse Properties benefit website at [www.RouseProperties.benergy.com](http://www.RouseProperties.benergy.com)  
User ID: **rouseemployee** Password: **benefits**
  
- Go to 2011 New Hire Enrollment** under the **Human Resources** tab
  - Open and review the **Benefits At A Glance** (*more detailed benefit summaries can be found under the applicable **Benefits** tab; to compare the medical plans, use the **Compare Plans** feature*)
  
  - Open and print all forms under **Required Forms**
  
  - Open and print all applicable **Optional Forms** (*see page 3 regarding optional forms*)
  
- Access** the Aetna and VSP websites to look for network providers
  - [www.aetna.com](http://www.aetna.com) - Aetna medical Network: **Aetna Open Choice® (PPO)**
  - [www.aetna.com](http://www.aetna.com) - Aetna dental Network: **Dental PPO/PDN**
  - [www.vsp.com](http://www.vsp.com) - VSP vision network: **VSP Choice**
  
- Complete and sign** the following 2012 **REQUIRED** forms
  - 2012 Rouse Properties Employee Benefit Enrollment/Change Form\***
  
  - Aetna Medical Enrollment/Change Request** form
    - ✓ If you are ***waiving medical*** coverage
      - Complete Section A
      - Indicate “WAIVE” at the top
  
    - ✓ If you are ***electing medical*** coverage
      - Complete the entire form and **sign the front (required)**
      - Circle PPO1 or PPO2 under Special Remarks to indicate the plan in which you wish to enroll
      - *You do not need to complete the Primary Medical Office ID number in Section D*
  
  - Aetna Dental Enrollment/Change Request** form
    - ✓ If you are ***waiving dental*** coverage
      - Complete Section A
      - Indicate “WAIVE” at the top
  
    - ✓ If you are ***electing dental*** coverage
      - Complete the entire form and **sign the front (required)**
      - *You do not need to complete the Primary Dentist ID number in Section*
  
  - Allied FSA Enrollment Form**
    - ✓ You must complete this form if you wish to participate in FSA in 2012

**\* Vision, Supplemental/Dependent Life and Voluntary LTD elections and Life Beneficiary Designations are done on the 2012 Rouse Properties Employee Benefit Enrollment/Change Form. You do not need to complete additional forms to enroll or waive these benefits or to name a Life insurance beneficiary.**

**Forms must be returned to Human Resources within 30 days of your date of hire**

## 2012 Enrollment Process – New Hires (continued)

- Complete and sign** the following 2012 **OPTIONAL** forms (if applicable)
  - Domestic Partner Affidavit**– *if you are covering your domestic partner*
  - FSA Direct Deposit Enrollment Form** – *if enrolling in FSA and wish to elect direct deposit for claim reimbursement*
  - Hartford Personal Health Application** - *if electing Supplemental Life, AD&D and Dependent Life amounts requiring medical evidence of insurability (over Guaranteed Issue)*

*All New Hires have an opportunity to elect Supplemental Life, AD&D and Dependent Life up to the applicable Guaranteed Issue amount without requiring the completion of a medical questionnaire. All amounts elected above the Guaranteed Issue amount to the maximum amount allowed will require you to complete a Hartford Personal Health Application for approval.*

*In the event the amount elected requires you to complete the medical questions on the Hartford Personal Health Application, you will receive the maximum guarantee issue benefit until first of the month following approval by The Hartford.*

### **Supplemental Employee Life**

- Can elect 1 to 3 times your annual earnings to a maximum benefit of \$500,000
- Hartford Personal Health Application must be completed and returned with your 2012 Rouse Employee Benefit Enrollment/Change form for any amounts over the lesser of 3 times your annual earnings or \$50,000

### **Supplemental Dependent Life**

- Can elect 50% of the Employee amount elected and approved to a maximum of \$50,000
- Hartford Personal Health Application must be completed and returned with your 2012 Rouse Employee Benefit Enrollment/Change form for any amounts over \$30,000

*In the event the amount elected requires you to complete the medical questions on the Hartford Personal Health Application, you will receive the maximum guarantee issue benefit until first of the month following approval by The Hartford.*

- Submit** all completed, dated and signed forms to the following address within 30 days of your benefit effective date to:

#### **Rouse Properties, Inc.**

Attn: Human Resources Department  
1114 Avenue of the Americas, Suite 2800  
New York, NY 10036