The Colorado Higher Education Insurance Benefits Alliance Trust (CHEIBA Trust) and the CHEIBA Trust Members are pleased to announce your Employee benefit choices effective for 2011. The information in this manual is provided to answer your benefit questions so you may feel confident in selecting the benefit package that best meets your individual needs.

Please read the benefit summaries carefully before completing your Election Forms. There have been additions and changes to your benefits for the 2011 plan year. If you have questions or concerns, phone numbers and website addresses are included for your convenience.

**Disclaimer:**
These benefits are designed to meet your individual needs and preferences. While we expect to offer these benefits in future years, the CHEIBA Trust retains the right to discontinue or change the benefits at any time. Changes will be communicated, in writing, to all benefit-eligible Employees.

In preparing these written materials, every attempt has been made to convey accurate information. The materials provide a summary of your benefits to be used as reference throughout the plan year.

In the event of a discrepancy between the information contained herein and the Trust Agreement, a plan document or certificate of insurance under which a specific benefit or insurance is provided, the terms of the plan document or certificate of insurance shall take precedence over this booklet and shall prevail in settling any disputes or claims that may arise. If errors or discrepancies are found, contact your Human Resources/Benefits Office for the official plan document.