



HUMAN RESOURCES Illuminator



News you can use about your benefit programs.

October 2013 (Revised)

Ben Hammond's Healthy You Video Message – Year 4 Will Earn You More!



Ben invites you to:

"Learn more about Healthy You. It's important for our own sense of health and well-being and also for the cost the College and each of us individually share for health insurance. We're off to a good start, but we have a lot of work to do."

Ben Hammond

Vice President for Finance and Administration

View Ben Hammond's video message about Healthy You at <https://vimeo.com/76695623> (Password: WC)

1. Enter this link into your computer's browser, or
2. Download a free scanner app from your phone's app store, and
3. Scan this QR code on to your Smartphone to download the video.



4. **Be a winner!** All faculty and staff who download this video and view it by November 12, 2013, will be entered into a raffle to win a **Fusion Juicer!** Once the video has been seen, email healthyu@wellesley.edu. We will add your name to the raffle. Don't delay - experts say juicing is one way to a healthier you!

YEAR 4 WILL EARN YOU MORE!

Year 4 Healthy You Incentives

1. Fall Benefit Fairs - meeting with a coach (11/12 or 12/5)	\$75
2. Complete HQ with HPHC by 06/30 (spouses too!)	\$50 each
3. Spring Biometric Fairs - meet 3 goals set in the fall (4/28 or 5/6)	\$75
4. Spring Fairs - free FitBit pedometer/sleep monitor	\$100
5. Share your Healthy You story	\$25

Earn up to: \$375

A Note from Carolyn Slaboden, Interim Assistant Vice President of Human Resources & Administration

The College is committed to offering competitive and quality benefit programs to all faculty and staff. To accomplish this, we have taken a strategic view of our benefit programs and are pleased to announce we have been able to accomplish substantial savings for all the staff and the College, by negotiating with Delta Dental to provide a new broader provider network at a lower price that will not disrupt members, and by changing pension plan actuaries to reduce consulting fees. We will continue to review our programs and advocate for our faculty and staff to provide the best programs at a competitive price. We know we have challenges to face in the health plan arena. Our medical plan rates will increase 4% on January 1, 2014, which is below trend. Almost 2% of the increase is due to taxes we must pay under National Health Care Reform. We must continue to be pro-active in the management and design of our health plan as we face other components of National Healthcare Reform, in the future.

NEW On-line Benefits Portal – no more paper!



An initiative we are excited to introduce is the on-line open enrollment Benefits Portal. **We heard you – you asked us to go paperless – and we have!** The new portal is how faculty and staff will elect changes during open enrollment. Access the Portal by going to:

- My Wellesley,
- Select Employee Services and
- Select Benefits Portal

Plan to come to the Benefits Fair on November 12, if you want to view the Portal with the help of a Human Resources Representative. Those who prefer to use paper can find the forms on the HR benefits Forms page.

Sincerely,

Carolyn Slaboden
Interim Assistance Vice President of Human Resources & Administration

This edition of the HR Illuminator includes:

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Highlights

MEDICAL

The 2014 medical plan rates will increase 4%, which is below regional and national trends. The regional trend for medical plan increases for 2014 is between 6 -7%, and the national trend is between 7- 9%. The new rates are on page 10. Our hope is that we continue to experience lower rate increases, as each of us commits to healthier behaviors and leverages the opportunities through the College’s Healthy You –Year 4 Will Earn You More, program. The College will continue to explore procurement of services collaboratively through the Boston Consortium of Higher Education.

Page 10 shows details of the few plan design changes, some are a result of National Health Care Reform.

DENTAL

The Dental Premier rates for 2014 will decrease by 7.8%. We were able to secure this decrease through a successful, aggressive negotiation process, as we placed the plan out to bid. The new rates are on page 11.

NEW – We are pleased that on January 1st the College will automatically include *Delta Dental’s PPO Plus Premier* program which combines two of Delta Dental’s national networks - Delta Dental PPO and Delta Dental Premier - giving you access to dentists that participate in both. Plan members will save with participating dentists, (similar to today). If plan members visit a Delta Dental PPO participating dentist they receive services at a further reduced rate (so out-of-pocket expenses will be even lower)!

NEW – In 2014, white fillings are available as a basic plan service!

OPEN ENROLLMENT

Open Enrollment is from **November 12th through November 26th**. Use the new Portal to:

- Change your medical, dental or vision plan elections during this time.
- Make an FSA election to participate in the Health Care or Dependent Care Accounts for 2014.
- Update life insurance and retirement plan beneficiaries.
- Elect/change contributory life insurance coverage amounts, or elect/change spouse coverage.

IRS guidelines dictate that Open Enrollment is your once-a-year opportunity to make changes to your medical, dental, vision and FSA plans. Outside of Open Enrollment, you may only make changes to your benefit plans if you have a qualified change in family status as defined by the Internal Revenue Service. These changes include marriage, divorce, birth or adoption of a child, termination or commencement of a spouse’s employment, or change in employment of employee or spouse (including changes in part-time/full-time status and taking a leave of absence). **If you have a family status change during the year and wish to make a change to your benefit elections, notify Human Resources within 30 days of the qualifying event at Ext. 3202 or Ext. 2212.**

Change your voluntary contribution to the retirement plan at any time. The College matches voluntary contributions made by faculty and most staff. The more you set aside now on a tax-deferred basis, the more you will have for retirement. The funds you can invest in on the College platform are some of the best-in-class offered. Here is an illustration:

33% College Match up to 3% of Your Pay

Employee Voluntary Contribution	College Match	Lost College Match
3%	1%	0%
2%	2/3%	1/3 %
1%	1/3 %	2/3 %
0%	0%	1%



PROSPEROUS YOU
WORKING TOGETHER FOR YOUR FINANCIAL WELLNESS

Woman to Woman – 11/5/13 12:00-1:30 Alumnae Ballroom

JOIN US FOR THIS COMPELLING SESSION!

This is a continuation to the program TIAA presented last year. Lunch will be provided.

The issues women face regarding saving for retirement are unique. Women have more risk factors than men: the risk of outliving their retirement savings since they live longer than men, and the risk that results from their earnings being lower than men. As a result, women must be smarter about how they save for retirement. TIAA takes a deep dive into the critical points important for all women to understand as they plan for retirement (Ideal for those within 5 to 15 years of retirement).

Learn what you can do to help make your retirement dream come true on schedule. TIAA-CREF's strategies that work:

- Identify your “retirement vision” – how much you’ll need and when, so you can have the retirement you want
- Define the simple steps to getting your finances on track to reach your ideal retirement in 5 to 15 years
- Learn the unique characteristics of retirement plans from 403(b) to IRAs to annuities – and which work best for you

Share experiences, develop new investing skills and bring retirement into focus.

Bring a colleague! Call 800-732-8353 to register. Invitations will be coming soon.

NEW Retire Wise - 2/4/14 and 2/11/14. 4:00 -7:30pm at the College Club

JOIN US AND BRING A GUEST, LEARN FROM THE EXPERTS. DINNER WILL BE PROVIDED.

The series includes:

Envisioning your retirement; budgeting for retirement; creating and protecting wealth; your Wellesley College retirement plan and benefit programs; Social Security and Medicare; establishing your retirement income stream; and making the most of what you have. Space is limited - don't miss this valuable program!

- Are you prepared to make the most of your retirement? Planning ahead can make all the difference.
- This 2-part workshop series covers a range of important topics delivered by a specially trained financial professional who will help you clarify your goals and identify the steps you can take to achieve them. You’ll receive a helpful resource guide that is yours to keep.
- Regardless of your age, your level of financial knowledge, or amount of assets you have, this program will be beneficial.

To register and learn more, go to www.metlifeplansmart.com or call 866-801-3547. Enter the College name “Wellesley College”.

“Prosperous You” Retirement Resources



Your prosperity is important and the choices you make today and beyond should improve your future financial well-being. You have opportunities to be more mindful about your financial future.

Each opportunity listed below is distinctive. Take advantage of several. They all contain valuable nuggets of information that will escalate your financial skills.

Program/Resource/Benefit	Audience	How You Benefit
<p>NEW! One-on-one independent, certified financial planners (CFP) The College is providing this on campus investment education resource to help equip employees with as much information as possible about their own retirement planning. Retirement planning is complicated. This resource provides general financial and investment information based on your individual retirement needs and is intended to help you make better retirement-related decisions for you and your family. These CFPs are not tied to a fund house and their compensation is not based on the fund decision you make. They are paid an hourly rate by the College, through the 403(b) Retirement Plan. Learn more or make an appointment by calling the benefits office at x2212 or x2215.</p>	Active employees and spouse/partner	<p>Confidence and competence are key ingredients to a prosperous future. Be coached by experts. The College is picking up the tab. Choose a Prosperity Coach! You will learn when you can afford to retire. No more guess work related to retirement income and expenses. The CFPs will provide investment education, not investment advice.</p>
<p>A testimonial about the free Certified Financial Planner resource (above) <i>“My wife and I found the program very helpful. It gave us a way to think about our plans with someone who has no vested interest in how we invest our resources, to compare her advice with what we've gotten from TIAA-CREF, and to round out the picture of our financial life as we approach retirement.” – Alan Shuchat, Professor of Mathematics, Wellesley College</i></p>		
<p>Retiree Medical and Dental Coverage for Spouses is Extended to Age 65 Retiree medical & dental coverage is now available to retiree spouses until the earlier of 5 years from the retiree’s retirement or age 65. This eliminates the gap in coverage for younger spouses. Spouses are eligible if they do not have access to group coverage elsewhere. Find out more, email benefits@wellesley.edu or call x2212 or x2215.</p>	Active employees and spouses	<p>Retirees with younger spouses no longer need to worry about buying medical or dental coverage to fill the gap before Medicare eligibility at age 65.</p>
<p>Extend Health; a Retiree Medicare Exchange Employees planning to retire who are 65 or over, tell us the challenge of finding health care is over-whelming. Many health plans are competing for your business. We have heard you, and we have found a solution to the challenge of finding the right medical coverage in retirement. This resource is now available through the College. Are you relocating in retirement? Are you on maintenance medication? Do you want to keep your doctors? Do you want to use a specific hospital? Extend Health helps you find the right plan.</p>	Active employees and retirees	<p>Make sense out of the myriad of medical options for Medicare eligible retirees. Choose a Medicare coach! Employees planning to retire no longer have to navigate the health plan maze alone. Extend Health will help you find the right medical supplement plan for you and your spouse, to coordinate with Medicare.</p>
<p>TIAA-CREF Resources and Counseling To schedule an appointment with your TIAA-CREF Financial Consultant or Wealth Management Advisor, call (866)-904-7802. You will learn about: Retirement Advisor - an easy to use, flexible resource that helps participants with a wide range of assets and goals, making it simple to evaluate and take action with their investment strategy. Retirement Income Planner - helps participants who are nearing retirement get a sense of how much income they can expect upon retirement.</p>	Active employees and spouse/partner	<p>Financial Consultants provide retirement plan advice based on your individual needs and risk tolerance. Wealth Management Advisors provide highly customized solutions for participants with complex financial needs, or those who have accumulated significant assets. Online advice and planning tools: Visit https://www.tiaa-cref.org/public/advice-planning</p>
<p>Other Retirement Planning Resources AllOne Health EAP 1-800-451-1834 www.allonehealthheap.com Username: Wellesley Password: employee Health Advocate 1-866-695-8622 www.healthadvocate.com/members</p>	Active employees and retirees	<p>The EAP is a resource to help with issues large and small that can affect your health and happiness. You and your family can use this resource for a one-time consultation or on-going support. Health Advocate is here to help you and your family with medical claims issues, as a resource to research health care queries and much more.</p>

Go to the College benefit web page at <http://new.wellesley.edu/hr/benefits> for a summary of the benefits employees receive from the College when they retire.

Review of Healthy You – Year 3 **HEALTHY YOU** WORKING TOGETHER FOR YOUR WELLNESS

We had a good turnout for our **Healthy You programs** in the last academic year – the following statistics highlight participation and what we have learned:

- 417 employees and spouses took the HPHC on-line Health Questionnaire (HQ) and received a \$100 gift card;
- 142 employees and spouses learned their vital health statistics at the biometric screenings called “Know Your Numbers;”
- We learned that the three top health risks of our population at the College continue to be, weight, stress, and high blood pressure.

YEAR 4 WILL EARN YOU MORE – UP TO \$375

To make a real difference in the health of our employees, and the cost of our health premiums, we must increase employee participation in Healthy You from 32% in Year 3 to over 50% in Year 4.

This year you have the opportunity to earn more through Healthy You, up to \$375. In the past you earned incentives by completing your Health Questionnaire (HQ). This year you earn an incentive to do your HQ - but you can earn more by setting goals with a coach and meeting those goals.

How do you Earn More in Year 4?

Complete the following steps and earn up to \$375:

1. Attend the Benefit Fair on 11/12 or the Healthy You Biometrics Fair on 12/5 and set goals with a coach; earn \$75 (you do not need to be a health plan member)
2. Complete your HQ with HPHC by June 30, 2014 and earn \$50. Covered spouses who complete their HQ also earn \$50
3. Attend one of the spring Healthy You Biometrics Fairs on 4/28 or 5/6 to meet with your coach again. If 3 of your 5 goals are met, earn \$75
4. Everyone who attends a spring fair receives a free FitBit (worth \$100) - pedometers that also track your sleep time - including REM sleep!
5. Use your FitBit in the spring College-wide walking challenge
6. Share your Healthy You story; earn \$25

Total incentives \$375



Year 4 Healthy You Programs

Attend programs designed to address the 3 highest risk factors of the Wellesley College community -- weight, stress and high blood pressure. Register or RSVP for the programs by visiting <https://www.wellesley.edu/hr/empdev/signup> unless otherwise noted. All Healthy You programs are paid for by the College.

October 24: Fight the Flu with Foods 12:30-1:30 Founders 120
(Refreshments Served)

Learn what key foods may help boost your metabolism.

October 31: Hockey Stretches and Tips from the Pros 11:00-11:45
Keohane Sports Center 202 Dance Studio. RSVP to Cindy Cox at ccox@wellesley.edu

November 1: meQuilibrium - your on-line tool for stress reduction
You will receive an email invitation to go on to meQuilibrium. Stress is part of life and one of the top health risks for Wellesley College faculty and staff. It can make us cranky, tired, and even sick. Stress can be managed. We're excited to announce meQuilibrium - a new Healthy You initiative. It is paid for by the College for employees and spouses. Use it anywhere, anytime - in the privacy of your home or office - 24/7 - it is there for you! MeQuilibrium is a personalized on-line stress management system that targets individual causes and symptoms of stress and teaches specific skills to get a handle on all of the emotional, physical and lifestyle imbalances that keep us from feeling our best. The program is on-line; access it at www.mequilibrium.com/wellesley

November 12: Annual Benefits Fair 8:30-12:30
Alumnae Ballroom

The first 150 attendees receive a Healthy You string gym bag!

> **View a Demo of the NEW on-line Benefits Portal!**

Now open enrollment is paperless

- > View Ben Hammond's Healthy You leadership video message
- > Meet with a coach, set your goals for the Spring - earn \$75
- > Do your biometrics – Know Your Numbers
- > Get a flu shot (8:30-12:30) Non-HPHC members pay \$25
- > Get a chair massage (10:00-12:00)
- > Learn your oral health risk with Delta Dental
- > Visit the sneaker clinic (bring your sneakers to be sure they are right for your feet)
- > Determine your stress hardness, visit the AllOne Health table
- > Visit the Benefit Plan carriers

Healthy Refreshments!

November 13: meQuilibrium demo 12:30-1:30
Library Lecture Room (Refreshments)

Come hear and see how meQuilibrium works. Learn the science of resilience, which is the basis for the behavior change one experiences when you use the tool.

November 21: Fun Food Facts for Men 11:00-11:45
The Service Building Day Room

Come hear myth busting information designed especially for men. RSVP to Cindy Cox at ccox@wellesley.edu.

December 5: Healthy You Biometrics Fair - 8:30-11:30 Library Lecture Room (Refreshments Served)

This is your final opportunity to meet with a coach and set your goals - earn \$75

You'll meet your coach again at the spring fair to earn an additional \$75 if you meet 3 of your 5 goals. Drop-in – no registration!

December 5: Spices are the Spice of Life 12:30-1:30 Library Lecture Room (Refreshments)

Learn the health benefits of various herbs and spices.

December 16: Foam Roller 12:30- 1:30 Library Lecture Room (Refreshments)

Learn how to use the foam roller to relieve your aches and pains.

January 9: Smoking Cessation Hypnosis Series 4:30-6:00

Trade Shop Conference Room (Refreshments)

Virginia Slep, an expert in the field of hypnosis, has assisted hundreds of people to stop smoking. Give yourself the gift of a healthy body and smoke-free life. Regardless of how many times you have tried to quit, this class will change your life. The CD you will receive is an essential part of the program.

January 29: Wine, Chocolate and Warm Bread 12:30-1:30 Library Lecture Room (Refreshments)

Get ready for Valentine's Day. Learn why we crave foods and what easy steps we can take to offset these cravings.

January 30: Shoulder Care 11:00-11:45 Service Building Day Room

Learn quick tricks and exercises to strengthen your rotator cuff and important dos and don'ts for strong shoulders.

RSVP to Cindy Cox at ccox@wellesley.edu.

February 27: Improve Your Golf Stroke Stretches 11:00-11:45

Keohane Sports Center 202 Dance Studio – RSVP to Cindy Cox at ccox@wellesley.edu

April 28: Spring Healthy You Fair 8:30-11:30 Alumnae Ballroom, or

May 5: Spring Healthy You Fair 3:00-6:00 Alumnae Ballroom (Refreshments)

- Meet with your coach - earn \$75 if you met 3 of your 5 goals
- Receive your FitBit valued at \$100
- Sign up for a walking group - be part of the College-wide walking challenge

PERA - NEW this fall - Employee Wellness Classes are now free and drop-in. Link to the PERA web site to view class descriptions on the Wellness Website: <http://www.welleslelly.edu/wellness>

EMPLOYEE WELLNESS PROGRAM

We are excited to incorporate a free *Wellness Activity Pilot* to meet a variety of employee personal fitness needs for 2013-14. The activity pilot will provide additional opportunities for all employees to access physical activities that will improve the health and wellbeing of employees and their families. All instructor led wellness classes are *drop-in and free* for employees and their spouses/partners. A reduced schedule of daily offerings provided the ability to support free classes to all participants.

To view the Wellness Class Schedule and class descriptions please visit the Wellness Website <http://www.wellesley.edu/wellness>

On-line Fitness Program activities will continue to provide additional opportunities for getting and staying in shape.

Employees may also participate in a diverse program of Recreation and Fitness Activities led by trained student leaders at various times during the week: <http://www.wellesley.edu/athletics/recreation>

For Information on KSC Facilities and Hours:

<http://www.wellesley.edu/athletics/facilitieshours>

How Health Advocate Can Help

Your Personal Health Advocate can help you navigate the healthcare maze in the following ways:

- Find the right doctors, specialists, and other providers
- Clarify health coverage and doctor's instructions
- Prepare questions for your doctor visits
- Provide cost estimates for common medical problems
- Locate leading doctors for second opinions
- Help untangle medical bills...and more!

Learn More

More information about HA is available at 866.695.8622 (toll free), or on our HR/Benefits website at <http://new.wellesley.edu/hr/healthadvocate>. An on-line narrated presentation is on the site for you to view 24/7.



Healthy You Employee of the Month – testimonial from Robbin Chapman

At last year's Benefits Fair I completed my biometric evaluation, the numbers were both eye opening and discouraging. I wanted to improve those readings and my overall health, so I began engaging with a Harvard Pilgrim Health Care coach. The phone format worked great for me. Our talks were generally 15 to 20 minutes, which was great for my busy schedule. I had no excuses!

The biggest hurdle was completing the initial questionnaire. It was pretty extensive, but more than that it forced me to really think about my health, my lifestyle and my priorities. I could tell my coach really used all of my answers to help me in my thinking about how to be healthier.

My coach encouraged me to make small changes - I didn't even see how such small changes would make a dent. One of my first changes was to add fruit to whatever I had for breakfast. I didn't see how eating more fruit would help. I noticed over time that I ate less of my less healthy choices and opted for healthier meal options that tasted better with fruit. Another small change was to take a 20 minute walk after parking my car each day, before heading to my office. That eventually led me to taking walks on the weekends. I am definitely more active!

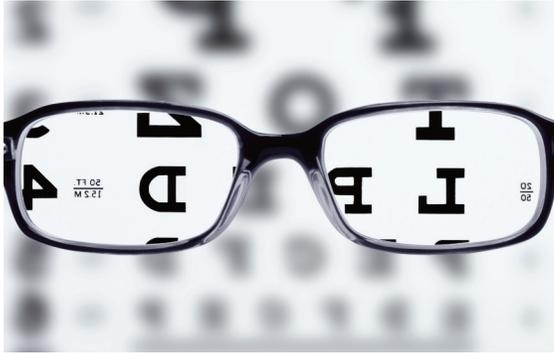
My coach and I would talk about my level of confidence in achieving each of my goals. My goals were things like walking 20 minutes 3 times a week, going to the gym once a week or just going to bed an hour earlier. If my confidence was low or if I didn't reach my goal, we would break it down into smaller pieces or we would try something else.

Since engaging with my coach, I have lost over 40 pounds, I sleep better, feel better and have more energy. My biometric numbers show a dramatic improvement in my overall health. I tell anyone who will listen to get their own health coach! It is the kind of self-care that really pays off. I love working with my coach and I know that this time next year I will be even healthier than I am today!

Robbin Chapman

Associate Provost/Academic Director Diversity & Inclusion

EyeMed Vision Plan



Wellesley College offers a vision plan for eligible employees. This plan provides benefits and allowances on exams, frames, lenses and contact lenses that extend beyond your medical plan.

Provider Locator: If you're interested to see whether your current provider is in EyeMed's network, go to www.eyemedvisioncare.com (Select "find a provider", then choose "select network" and enter your zip code).

Customer Care Center: If you have questions, please call the customer service department at **866-9-EYEMED**. Member services are available Monday- Saturday 8am-11pm EST & Sunday 11am-8 pm EST.

Vision rates will not change:

EyeMed Vision Tiers	2014 Employee Payroll Deduction		
	Weekly	Bi-weekly	Monthly
Employee	\$1.59	\$3.17	\$6.87
Employee + Spouse	\$3.01	\$6.02	\$13.05
Employee + Child (ren)	\$3.17	\$6.34	\$13.74
Family	\$4.66	\$9.32	\$20.20

Note: Premiums will be deducted from your pay on a pre-tax basis.

EyeMed Savings vs. Harvard Pilgrim

Compare the Value for a sample purchase - SPECTACLES

Service	EyeMed (You Pay)	Harvard Pilgrim (You Pay)	You Save
Comprehensive exam	\$15	\$0	-\$15
\$130 Allowance for Frames	\$0	\$130	\$130
Standard Lenses	\$0	\$119	\$119
Scratch Coating	\$15	\$35	\$20
Polycarb Plastic Upgrade	\$40	\$89	\$49
UV Upgrade	\$15	\$39	\$24
	\$85	\$412	\$327

Compare the Value for a sample purchase - CONTACTS

Service	EyeMed (You Pay)	Harvard Pilgrim (You Pay)	You Save
Comprehensive exam	\$15	\$0	-\$15
Standard Fit	\$40	\$89	\$49
Contacts Allowance	\$0	\$130	\$130
	\$55	\$219	\$164

2014 MEDICAL PLAN CHANGES & RATES FOR HARVARD PILGRIM

Changes to the 2014 health plans include the following. The addition of out of pocket maximums enhance your plan and are the result of National Healthcare Reform.

HMO		
Benefit	Current 2013 Plan Design	2014 Plan Design
Office Visit	\$15 co-pay all providers	\$20 co-pay all providers
Out of pocket max	No out-of-pocket limit	\$2,000 Individual/\$4,000 Family
Durable Medical Equipment	20% coinsurance	Coinsurance will apply to the OOP maximum
Retail RX	4-tier: \$5/15/25/40	4-tier: \$5/20/30/50
Mail Order RX (90 day supply)	4-tier: \$10/30/50/120	4-tier: \$10/40/60/150

PPO		
Benefit	Current 2013 Plan Design	2014 Plan Design
Out of pocket max	<u>In-Network:</u> None <u>Out-of-Network:</u> \$1,250 Individual/\$2,500 Family	<u>In-Network & Out-of-Network:</u> \$2,000 Individual/\$4,000 Family
Durable Medical Equipment	<u>In-Network:</u> 20% coinsurance <u>Out-of-Network:</u> Deductible, then 20% coinsurance	<u>In-Network & Out-of-Network:</u> Coinsurance will apply to the OOP maximum
Retail RX	4-tier: \$5/15/25/40	4-tier: \$5/20/30/50
Mail Order RX (90 day supply)	4-tier: \$10/30/50/120	4-tier: \$10/40/60/150

The College continues to pay 75% of the cost of the HMO and approximately the same dollar amount toward the cost of the PPO. A comparison of the two plans will soon be available on our website at www.wellesley.edu/HR/benefits/detailedbenefits. The 2014 rates reflect a 4% increase.

Harvard Pilgrim Health Care Plan Choices 2014	Total Monthly Premium	2014 College Monthly Contribution 75% HMO; 46.6% PPO	2014 Employee Payroll Deductions 25% HMO, 53.4% PPO					
			Weekly	\$ change	Bi-Weekly	\$ change	Monthly	\$ change
HMO – Individual	\$ 638.97	\$ 479.23	\$ 36.86	\$ 1.40	\$ 73.73	\$ 2.81	\$ 159.74	\$ 6.08
HMO – Family	\$1,731.61	\$1,298.70	\$ 99.90	\$ 3.80	\$199.80	\$ 7.61	\$ 432.90	\$16.50
PPO – Individual	\$1,022.72	\$ 476.56	\$126.04	\$ 4.80	\$252.07	\$ 9.60	\$ 546.13	\$20.79
PPO – Family	\$2,771.58	\$1,291.56	\$341.54	\$13.00	\$683.09	\$26.01	\$1,480.02	\$56.40

NEW ID CARDS

New cards will be sent via mail in late December. ID numbers will not change.

2014 DENTAL PLAN CHANGES & RATES FOR DELTA DENTAL

Changes to the Delta Premier Plan are the addition of white filings and the added PPO network of providers.

The 2014 Premier rates reflect a 7.8% reduction. The College continues to pay 80% of individual coverage and 50% of family coverage.

DELTA DENTAL Premier: 7.8% decrease DeltaCare: 1.8% increase	Total Monthly Premium	2014 College Monthly Contribution 80% Ind.; 50% Fam	2014 Employee Payroll Deductions 20% Individual, 50% Family					
			Weekly	\$ change	Bi-Weekly	\$ change	Monthly	\$ change
Delta Premier – Individual	\$46.61	\$37.29	\$ 2.15	-\$0.19	\$ 4.30	-\$0.37	\$ 9.32	-\$0.80
DeltaCare – Individual	\$37.65	\$30.12	\$ 1.74	\$0.03	\$ 3.48	\$0.07	\$ 7.53	\$0.13
Delta Premier – Family	\$121.65	\$60.83	\$14.04	-\$1.19	\$28.07	-\$2.39	\$60.83	-\$5.18
DeltaCare – Family	\$93.06	\$46.53	\$10.74	\$0.19	\$21.48	\$0.37	\$46.53	\$0.80

NEW ID CARDS will be sent via mail in late December to Delta Premier members only.

ROLLOVER MAX

The Rollover Max benefit allows you to roll \$600 to the next years annual maximum, (bringing the maximum from \$2,000 to \$2,600) for those who receive at least one cleaning, or oral exam and if claims do not exceed \$800 for that prior year.

To learn what the accumulated rollover amount is, call Delta at 1-800-872-0500, or access the website at www.deltadentalma.com.



Life and Disability Insurance:

There is no rate increase to the Life and Disability Insurance for 2014.

- **Term Life Insurance** helps protect the financial security of your family in the event of your death.
- **Disability Insurance** helps protect your College income if you ever suffer a disability that prevents you from working.
- You can purchase **Contributory Coverage** of 1, 2, 3, or 4 times your basic annual earnings up to \$900,000, in addition to the 1 times Basic Life Insurance provided at no cost by the College. During open enrollment, the amount available (with no evidence of insurability required) is the lesser of 2 times your basic annual earnings.
- **Spouse Coverage:** You can elect an amount equal to 50% of the employee’s Contributory coverage up to \$150,000. During this open enrollment, the amount available with no evidence of insurability required is \$15,000.

SERVICES & MORE BENEFITS

- **Customer Service Center:** You can call the Sun Life Customer Service Center toll-free at 1-800-247-6875, Monday through Friday from 8 a.m. to 8 p.m. and a representative will assist you with any questions about life and disability benefits.
- **Emergency Travel Assistance:** all those covered by the College Life Insurance program, also have access to emergency medical and personal travel assistance services when traveling 100 miles or more away from home.

Stop by the Sun Life table at the Benefits Fair and visit their website at www.sunlife.com/us.

Take Control of Your Health with HPHConnect

With your secure, password-protected account, you have around-the-clock access to your Harvard Pilgrim plan information, plus health-improvement and decision-making tools:

- Check your benefits and plan details
- Change your PCP and request an I.D. card
- Compare hospitals and prepare for procedures
- Access tools to help manage chronic conditions
- Review your Personal Health Record, including: medication and claims history, visit summary, illnesses/conditions and more.

Get started today! Access to HPHConnect is easier than ever:

1. Go to www.harvardpilgrim.org and select “Members”
2. Under Your Account, select “Create an account”
3. Enter your Harvard Pilgrim I.D. number (from your I.D. card), birth date, Zip Code and the last four digits of the subscriber’s Social Security number
4. Choose a username and password to activate your account.

Please visit HPHConnect for access to multiple health resources, coaching, on-line calorie/activity tracking, and other helpful tools.



Questions?

**Call Harvard Pilgrim Member Services at
1-888-333-4742 M-F from 8am to 5:30pm,
and until 7:30pm on Mondays and Wednesdays.
(1-800-637-8257).**

FLEXIBLE SPENDING ACCOUNTS (FSA)

To participate in 2014, you must make an active election during open enrollment.



You have the option to pay for eligible Healthcare FSA expenses with the **Flex Debit Card**. This allows you direct access to your FSA funds instead of paying out of pocket and waiting for reimbursement.

Your debit card will arrive at your home in January, though you do not have to use it. You can submit claims on paper or on-line.

- 1 Activate your card once you receive it, (instructions are on the front of the card).
- 2 When prompted at the register, you should select CREDIT. No PIN is necessary to use this card.
- 3 **Keep all of your receipts.** Other than co-pay amounts and reoccurring expenses, you will be required to submit receipts following your purchase. If you receive a request for substantiation of a Debit Card transaction, follow the instructions in the letter or email.

The Health Care FSA maximum contribution is \$2,500. Use this account to pay for related expenses not covered by insurance, such as deductibles, office visits, orthodontia, and vision care expenses.

The Dependent Care FSA maximum is \$5,000 per household. This account can be used for daycare as well as nursing care for a disabled dependent.

IRS rules state that if you have money left over in your FSA after you have submitted all your claims for the calendar year, you forfeit the amount that is left over. Consider this as you determine how much to contribute to your FSA in 2014.

For more information about using your card, review the Flex Debit Card brochure online at: <http://www.crosbybenefits.com>

GRACE PERIOD

The FSA plan includes a 2.5 month Grace Period; you have until March 15th to incur expenses and submit for reimbursement from any balance remaining from the prior calendar year's election. So, you have 14 ½ months to spend your FSA funds instead of 12.

Additional information on the grace period and other frequently asked questions can be found at:

<http://www.crosbybenefits.com/ParticipantArea/FAQs.aspx>

Holiday Time Off for Administrative Staff

CHRISTMAS

Wednesday, December 25, 2013

NEW YEAR'S DAY

Wednesday, January 1, 2014

Part-time employees who work at least 17.5 hours per week are entitled to pro-rated holiday pay based on the authorized hours for the position, divided by 5 days, to determine the holiday pay.

The President's Discretionary Time Off for benefits eligible administrative staff is:

- Full year and 11 months employees receive December 26, 27, 30, 31.
- Academic year employees (9 and 10 month schedules) are scheduled to be off December 26, 27, 30, and 31 for the winter vacation.
- 9 month employees receive a bonus discretionary day of December 24.
- 10 month employees receive 2 bonus discretionary days of December 23 and 24.

While many administrative staff offices may participate in the Presidents Discretionary Time Off, some offices may need to be open given the nature of their work. In these cases, office hours and staffing needs will be determined at the discretion of the department/division head.

Holidays for union employees are governed by their collective bargaining agreements.



Frequently Asked Questions About Vacation and Time Off (For Administrative Staff)

Questions call Human Resources at x3289.

Q: I know that the vacation accumulations are detailed in the Administrative Handbook on the HR Website, but could you provide a brief summary?

A: This information is available to administrative staff in the Administrative Handbook at www.wellesley.edu/HR. Here is a summary:

FULL YEAR STAFF:

Full year non-exempt staff:

Full year exempt staff:

If you work less than full-time, your vacation leave is accrued in direct proportion to the number of hours you are scheduled to work. For example, someone working 17.5 hours per week in a non-exempt full-year position earns 15 days at 3.5 hours per day, or 3 weeks at 17.5 hours.

ACADEMIC YEAR STAFF:

Academic year non-exempt staff:

Academic year non-exempt staff after ten years:

Academic year exempt staff:

Academic year exempt staff after ten years:

Vacation time for academic year employees working less than full-time is in direct proportion to the number of hours scheduled to work per week. (Note: Because all academic year employees earn and use vacation leave within the same academic year, vacation accruals do not appear on the pay stubs.)

ANNUAL (FISCAL YEAR) VACATION:

15 days (105 hours); then 20 days (140 hours) after 10 years

20 days (140 hours); no change regardless of years of service

ANNUAL (FISCAL YEAR) VACATION:

The week between Christmas and New Year's Day and the week of Spring Break

The week between Christmas and New Year's Day and the week of Spring Break plus one additional week

The week between Christmas and New Year's Day and the week of Spring Break plus one additional week

The week between Christmas and New Year's Day and the week of Spring Break plus two additional weeks

Q: The time that shows on my pay stub or in Web for Employees doesn't seem right. How can I verify my vacation balance?

A: Your supervisor/and or designated department member responsible for completing the time roster, should be able to explain your vacation and sick time accruals/reporting. The information on your pay stub is a reflection of the time that is reported by your office. Information is updated by Payroll during each payroll run. It is a good idea to keep track of your own time.

Q: I am a full year employee. What is the maximum vacation time that I may have as of July 1?

A: As of July 1, you may carry over your annual accrual plus one additional week. If you are a full-time, full year exempt employee, you can carry over up to four weeks plus one additional week.

Q: What happens to my vacation time if I leave employment?

A: You will be paid for unused, accrued vacation.

Q: As a part-time employee do I get paid for holidays?

A: Part-time benefits eligible employees who work at least 17.5 hours per week are entitled to pro-rated holiday pay based on authorized hours for the position divided by 5 days.

Q: How are religious holidays handled in the time off policy?

A: Employees may use vacation or personal days for religious holidays.

Contact Information

Plan Provider	Website	Telephone
AllOne Health EAP (User name: Wellesley / Password: employee)	www.allonehealthheap.com	1-800-451-1834
CNA (Long-Term Care Insurance) (CNA Note: ID number to gain access is "wellesleyltc")	www.ltcbenefits.com	1-877-777-9072
Crosby Benefit Systems (Medical and Dependent Care Reimbursement Accounts)	www.Crosbybenefits.com	1-800-462-2235 1-617-928-0700
Delta Dental Plan: Delta PPO Plus Premier DeltaCare	www.deltamass.com	1-800-872-0500 1-800-327-6277
EyeMed	www.eyemedvisioncare.com	1-866-9EYEMED (939-3633)
Harvard Pilgrim Health Care	www.harvardpilgrim.org	1-888-333-HPHC (4742)
HealthAdvocate	http://www.healthadvocate.com	1-866-695-8622
Keohane Sports Center	www.wellesley.edu/Athletics/Recreation/facilities.html	
Liberty Mutual Insurance Co. (Group automobile and homeowners' insurance)	www.libertymutual.com	1-800-789-2925
Metropolitan Credit Union	www.metrocu.org	1-508-620-8922
Parents in a Pinch	www.parentsinapinch.com	1-800-688-4697
Sun Life	http://www.sunlife.com/us	1-800-SUN-LIFE (786-5433)
TIAA-CREF	www.tiaa-cref.org	1-800-842-2776
Wellesley Community Children's Center	www.wccc.wellesley.edu	1-781-235-7667

Websites to Bookmark:

Wellesley Wellness Website	http://new.wellesley.edu/wellness
What's New in HR Website	http://new.wellesley.edu/hr/whatsnew
Benefits Information Website	http://new.wellesley.edu/hr/benefits

Healthy You Website:

<http://new.wellesley.edu/hr/benefits/healthyu>

Prosperous You Website:

<http://new.wellesley.edu/hr/benefits/tiaa-cref>

Benefit You Website:

<https://my.wellesley.edu/cp/home/displaylogin> (Employment Services tab, Benefits Portal tab)

Disclosure:

This document presents basic information about the benefits provided to you by the College. In the event the content conflicts with or is inconsistent with the Plan document, the provisions of the Plan and/or other related insurance contracts are controlling and will govern.