

Human Resources ILLUMINATOR



WELLESLEY
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Information important for your health and prosperity

OCTOBER 2015

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A Note from Carolyn Slaboden, Assistant Vice President for Human Resources

Dear Colleagues,

Happy fall! Our Open Enrollment is coming soon. In preparation for our annual Benefits Fair, Human Resources is excited to announce important updates to your enrollment options.

The Whole You Initiative

Wellesley College is committed to supporting the well-being of our workforce by providing a comprehensive range of resources and tools, in addition to the generous benefits Wellesley College offers. To that end, the Human Resources Office is pleased to introduce The *Whole You* initiative. The initiative was designed to look holistically at our faculty and staff needs, and provide resources in support of four key areas: Healthy You, Prosperous You, Develop & Reward You and Engage You.

We know one-size does not fit all and your needs change in these four areas during specific times in your life. We have developed a series of programs and resources that are open to all, but specifically targeted to audiences that will benefit most from the programs (See page 2 for more information).

Medical Plan Offerings

In 2016, we will continue to offer the HMO Plan and the PPO Plus Health Savings Account (HSA) Plan through Harvard Pilgrim Health Care.

- This year the College will again contribute a higher percent of 77.5% to the PPO Plus HSA Plan*
- The College will again put \$750 into your HSA for individual coverage and \$1,500 for family coverage. The College is committed to contributing the HSA amount for 2016 and 2017.

Opt-Out of Medical – Earn \$1,000

The College is introducing a new initiative in 2016 for benefits eligible faculty and staff who waive Wellesley College medical coverage this year. Those who do not take the College's medical plan will receive \$1,000. The \$1,000 is taxable as ordinary income and will be added to pay in two installments, \$500 in February and \$500 in September, 2016 if currently employed at that time. The Opt-Out is detailed on page 9. The Opt-Out will be evaluated annually to determine if it is beneficial to employees and the College.

Open Enrollment for 2016

Open Enrollment is your once-a-year opportunity to review and change your elections. You will continue to use the online Benefits Portal to enroll in your 2016 benefits from **November 9 through November 20**.

I wish all of you a productive and enjoyable semester. As always, I encourage you to be in touch with me regarding any questions, concerns or ideas to enhance our work together.


Carolyn Slaboden

Assistant Vice President for Human Resources

*Collective bargaining employees will receive the contracted 75% contribution to the PPO Plus HSA Plan.



THE WHOLE YOU

2015-2016 The Whole You Series (Programs/Events) | Sponsored by Human Resources

For more information go to wellesley.edu/hr/events or call ext. 3202.

	September	October	November	December	January	February	March	April	May	June	
Prosperous You	(P) The Starting Line: TIAA-CREF 9/28, 12:30-1:30 Library Lecture Rm <i>Lunch Provided</i>	(WT) Financial IQ Challenge Launch: TIAA-CREF All Month	(P) Legal Issues for Older Relatives (or disabled family members) 11/18, 12:30-1:30 Wang Center 413	(W) Foundations of Investing: TIAA-CREF 12/1, 12:00-1:00		(M) Savings & Investment Projections: TIAA-CREF	(WT) Halfway There A Retirement Check Up: TIAA-CREF 3/16, 12:00-1:00	(P/WT) It's My Budget and I'm Sticking to It! 4/26, 12:30-1:30 Wang Center 413	(P) Paying for College 101 5/10, 12:30-1:30 Library Lecture Rm		
	(W) Living Well in Retirement: TIAA-CREF 9/16, 3:00-4:00 9/24, 3:00-4:00	(P) Legal Documents: with David Carboni 10/13, 5:00-6:30 College Club, Dinner <i>Provided</i>	(W) Financial Planning for LGBT: TIAA-CREF 11/4, 1:00-2:00	(W) A Retirement Checkup: TIAA-CREF 12/2, 12:00-1:00				(WT) Square up Your Savings Challenge All Month			
	(W) Health Care in Retirement: TIAA-CREF 9/16, 3:00-4:00 9/22, 12:00-1:00	(P) Celebrating 65 HPHC 10/26, 5:00-6:30 College Club, Dinner <i>Provided</i>	(W) Financial Guide for Women: TIAA-CREF 11/10, 12:00-1:00	(W) Navigating Debt Consolidation: TIAA-CREF 12/3, 12:00-1:00							
	(W) Life Insurance: TIAA-CREF 9/17, 12:00-1:00	(W) Foundations of Investing: TIAA-CREF 10/13, 12:00-1:00 10/21, 3:00-4:00	(W) Income Options in Retirement: TIAA-CREF 11/11, 12:00-1:00	(E) meQuilibrium: Holiday Finance Solutions							
	(W) Financial Planning for LGBT: TIAA-CREF 9/17, 3:00-4:00	(W) The Starting Line: TIAA-CREF 10/13, 3:00-4:00 10/21, 12:00-1:00		(P) Mid-Career Retirement Planning 12/1, 5:00-7:00 College Club, Dinner <i>Provided</i>							
	(W) 529 Plans: TIAA-CREF 9/24, 12:00-1:00	(W) The Great Recession and You: TIAA-CREF 10/14, 12:00-1:00									
	(P) Social Security and Long Term Care with David Carboni 9/29, 5:00-7:30 College Club, Dinner <i>Provided</i>	(W) Managing Income and Debt: TIAA-CREF 10/14, 3:00-4:00 10/22, 3:00-4:00									
		(W) Tomorrow in Focus: TIAA-CREF 10/20, 3:00-4:00 12/15, 12:00-1:00									
	(W) All about IRAs: TIAA-CREF 10/20, 3:00-4:00										
Develop You						(P) Managing the Multigenerational Workforce 2/10, 12:30-1:30 Library Lecture Rm	(P) Caring for Yourself While Caring for Others 3/31, 12:30-1:30 Library Lecture Rm	HERS Application deadline 4/1			
								Leadership Development Application deadline 4/15			
								Vogt Application deadline 4/24			
Engage You	(P) From Exhausted to Energized: Energy Drainers 9/29, 12:30-1:30 Library Lecture Rm	(P) Igniting Employee Motivation 10/28, 12:30-1:30 Founders 120			(P) Strength-based Management 1/27, 12:30-1:30 Library Lecture Rm						
Healthy You		(P) Exploring the Practice of Meditation Level One Every Wednesday, 10/7-11-11 12:30pm-1:30pm Green Hall Room 141			(P) The Happiness Recipe 1/19, 12:30-1:30 Wang Center 413	(P) Nutrition Myths 2/17, 12:30-1:30 Library Lecture Rm	(E) meQuilibrium: Clutter Management	(E) meQuilibrium: Being a Family Caregiver	(E) meQuilibrium: Managing Body Image and Weight	(E) meQuilibrium: Improving Your Focus	
		(E) meQuilibrium: Peace of Mind	Benefits Fair: Flu Shots, Sports Drink Demo Table, Vendors, Prizes, Biometrics, Posture Clinic, Breakfast & more! 11/10, 8:30-12:00 Alumnae Ballroom		(E) meQuilibrium: Your Sense of Purpose	(E) meQuilibrium: Time Management	(P) Exploring the Practice of Meditation Level Two Every Thurs., 3/3 – 4/7 Sessions 1 & 6, 12:15-1:30 Sessions 2-5, 12:30-1:30 Houghton Multifaith Rm		(P) Get Motivated, Get Moving 5/3, 12:30-1:30 Wang Center 413	Active You Walking Challenge Wrap Up Party 6/7, 3:30-5:00 Alumnae Ballroom	
			(E) meQuilibrium: Holiday Stresses & Family			(P) 8 Week Weight & Nutrition Program Every Tues., 2/2 – 3/22 12:30-1:30 Wang Center, Cow Chair Rm		Active You Walking Challenge Launch Party TBD			
				(P) Come Learn About the PPO Plus HSA Plan 11/12 or 11/20 12:30-1:30 Library Lecture Rm							
Audience Key	Gen-Y/Millennials		Mid-Career		Pre-Retirement		All		Managers/Supervisors		
Information Format	E: E-mail		M: Mailing		P: Live Presentation		W: Webinar/Live Chat		WT: Web Tool		

The sessions identified above are targeted toward the specific audiences noted above. However, all employees are welcome to attend any session.

BENEFITS FAIR – NOVEMBER 10, DROP IN 8:30 to 12:00 IN THE ALUMNAE BALLROOM

Take advantage of our Benefits Fair:

- Visit our benefit carrier tables and win prizes
- Learn about the PPO Plus HSA Plan, make an appointment to compare this Plan with your current coverage
- Receive a posture analysis from ESI and get information on how to maintain your ideal posture
- Get your flu shot (in the Ballroom Foyer from 8:30 to 12:00); non-HPHC members pay \$25 for this service*
- Download the smartphone app at the AllOne & meQuilibrium tables
- Increase life insurance with no medical information
- Visit the hydration and sports drink table
- Get a chair massage

Healthy Refreshments for All!

* If you are unable to attend the Fair to get your flu shot, there are many places for Harvard Pilgrim members to get a flu vaccine. Adults older than 19 years of age can now go to retail pharmacies to get a vaccine at no cost. Other locations include: Doctor's offices; and public or school clinics run by your city/town. Wherever you get your vaccine, call ahead to make sure that they accept Harvard Pilgrim insurance, and remember to bring your insurance card with you.

OPEN ENROLLMENT – NOVEMBER 9 through NOVEMBER 20

Use the online Benefits Portal:

- Change your medical, dental or vision plan elections
- Enroll in the Flexible Spending Health Care Account (FSA) and/or Dependent Care Spending Accounts for 2016
- Elect/change your contributory life insurance coverage and/or coverage for your spouse
- Update your life insurance and retirement plan beneficiaries
- Change your voluntary contribution to the Retirement Plan
(The College provides a match when voluntary contributions are 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.)
- Enroll in the Roth Retirement Plan option*

*Collective bargaining employees have not contracted to be in this plan.



Access the Benefits Portal:

- Go to my.wellesley.edu
- Click on Employee Services
- Click on the Benefits Portal

Note that the open enrollment period is your annual opportunity to make changes to your medical, dental, vision and Flexible Spending Accounts elections. Otherwise, you may only make changes to these coverages 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 your spouse's employment or a change in employment for you or your spouse (such as changing from part-time to full-time status (or vice versa) or 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, you must notify Human Resources within 30 days of the qualifying event at Ext. 2211 or Ext. 2212.



MEDICAL RATES & PRESCRIPTION DRUG TREND

Each year the College continues to contend with the rising cost of health care. For 2016, regional and national medical costs are expected to increase approximately 9% to 10%. It's anticipated that prescription drug costs will increase 15% to 17%, fueled by the rapid increase in specialty drug costs and utilization. Specialty drugs are prescription medications that require special handling, administration or monitoring. These drugs are used to treat complex, chronic and often costly conditions, including multiple sclerosis, rheumatoid arthritis, hepatitis C, and hemophilia.

We're encouraged that our faculty and staff have embraced the Healthy You programs. These programs will continue to help mitigate our medical increases. By actively managing our medical plans, we've been able to consistently keep renewal increases below annual trends every year since 2009. For the 2016 plan year, the College has received a rate increase of 6.4%, considerably lower than trend.

We continue to leverage our collaborative purchasing power to achieve the best rates, and offer the most innovative health and welfare options to employees. Last year, we introduced the PPO Plus HSA Plan, a low cost alternative that also allows employees the opportunity to build tax-free savings for current and future health expenses. In addition to educating our employees to become better consumers of healthcare, the introduction of this Plan should help mitigate the potential impact of the excise tax expected to take effect under the Affordable Care Act (ACA) in 2018.

We strive to keep costs low for employees and institute programs that will help promote a healthy College community. We will continue to evaluate our plan options and incorporate more efficient and engaging health management programs.

2016 MEDICAL RATES

Harvard Pilgrim Health Care Choices	Total Monthly Premium	College Monthly Contribution	College Contribution Percentage	Employee Payroll Deduction			Employee Contribution Percentage
				Weekly	Bi-Weekly	Monthly	
HMO – Individual	\$680.15	\$510.11	75.0%	\$39.24	\$78.48	\$170.04	25.0%
HMO – Family	\$1,843.21	\$1,382.41	75.0%	\$106.34	\$212.68	\$460.80	25.0%
PPO – Individual (closed)	\$1,088.63	\$507.30	46.6%	\$134.15	\$268.31	\$581.33	53.4%
PPO – Family (closed)	\$2,950.20	\$1,374.79	46.6%	\$363.56	\$727.11	\$1,575.41	53.4%
PPO Plus HSA – Individual	\$578.12	\$448.04	77.5%	\$30.02	\$60.04	\$130.08	22.5%
PPO Plus HSA – Family	\$1,566.17	\$1,213.78	77.5%	\$81.32	\$162.64	\$352.39	22.5%
PPO Plus HSA – Individual <u>Union Only</u>	\$578.12	\$433.59	75.0%	\$33.35	\$66.71	\$144.53	25.0%
PPO Plus HSA – Family <u>Union Only</u>	\$1,566.17	\$1,174.63	75.0%	\$90.36	\$180.71	\$391.54	25.0%

OVERVIEW OF THE PPO PLUS HSA MEDICAL PLAN

This Plan has lower premium costs, and the opportunity to enroll in an HSA. The HSA allows you to set aside pre-tax dollars to help fund your deductible and other eligible health care expenses. The College gives you \$750 for an individual and \$1,500 for a family into your HSA, and will continue to do the same in 2016 and 2017.

There is a higher annual deductible; however preventive care services are covered in full and most services are covered in full after the deductible is met, when you visit an in-network provider.

The chart below provides a summary of in-network and out-of-network plan benefits.

	In-Network	Out-of-Network
Medical Deductible		
Individual		\$1,500
Family		\$3,000
Out-of-Pocket Maximum		
Individual		\$5,000
Family		\$10,000
Co-Insurance	You pay 0%	You pay 20%
Lifetime Maximum	Unlimited	
Emergency Room (waived if admitted)	Covered in full after deductible	
Preventive Services		
Routine physical exams, including related tests	Covered in full	You pay 20%; no deductible applies
Routine GYN exams, including lab-related tests (one per calendar year)	Covered in full	You pay 20%; no deductible applies
Routine vision exams (one every 12 months)	You pay \$25 copay	You pay 20%; after deductible
Family planning office visits	Covered in full	You pay 20%; no deductible applies
Sick visits	Covered in full after deductible	You pay 20%; after deductible
Chiropractor Services (up to 20 visits)	Covered in full after deductible	You pay 20%; after deductible
Diagnostic Testing (e.g., MRI, CT, PET)	Covered in full after deductible	You pay 20%; after deductible
Durable Medical Equipment	You pay 20% after deductible	You pay 20%; after deductible
Inpatient Hospital	Covered in full after deductible	You pay 20%; after deductible
Outpatient Surgery and Anesthesia		
Ambulatory surgical facility, hospital outpatient department, surgical day care unit	Covered in full after deductible	You pay 20%; after deductible
Mental Health/Substance Abuse		
Inpatient	Covered in full after deductible	You pay 20%; after deductible
Outpatient	Covered in full after deductible	You pay 20%; after deductible
Prescription Drugs		
30-day retail supply	After Deductible \$5/\$20/\$30/\$50 \$10/\$40/\$60/\$150	
90-day mail order supply		

What Current Plan Participants Say

We surveyed the 120 employees enrolled in the PPO Plus HSA Plan in 2015 to hear their experience of the Plan. We received lots of feedback.

25% of the employees enrolled in the Plan responded to the survey. We're encouraged that 12% of our employee population chose the PPO Plus HSA Plan in 2015. The survey results show that employees appreciate the lower premium rates, as well as the College contribution to their HSA. Continuing the College HSA funding at the same dollar amount for 2016 and 2017, and providing a higher premium percent for the Plan of 77.5% for 2016, (for non-union participants) demonstrates the College's commitment to consumer driven healthcare as a vehicle to engage and educate employees to become better consumers of healthcare. The majority of respondents plan to continue for 2016 and would recommend the Plan to others.

Respondents utilized all of the educational resources at www.wellesley.edu/hr/benefits/medicalplans/HPHC-PPO-Plus-HSA to help them decide which plan was best for them. A proportionate number of respondents accessed the HPHC and WageWorks websites for information. These results are indicative of the success of our educational efforts.

We anticipate more employees will move to this less costly Plan and this will have a positive impact on our health care trends over time. **We've planned sessions with HPHC and WageWorks for the 2016 open enrollment. Consider attending a session. We encourage all employees to take advantage of these resources to gain a better understanding of the benefits and advantages.**

More highlights from the Survey:

- 61% like the less expensive monthly rate
- 84% like the Wellesley College contribution to their HSA of \$750/\$1,500, and 58% like using the HSA to save on taxes
- 65% recommend the Plan to others
- 68% will stay in the Plan

HSA Overview

The PPO Plus HSA plan is paired with a Health Savings Account to help you budget and save for your health care expenses. If you accumulate money in the HSA that you need for medical expenses, you can invest the money and have more for your future medical or retirement expenses.

To demonstrate the College commitment to the Plan, the College will give \$750 to those employees with individual coverage and \$1,500 to those with family coverage. You may contribute your own pre-tax dollars to your HSA. The IRS allows you to put up to \$3,350 a year into your HSA if you have an individual plan and \$6,750 if you have a family plan. You may contribute an additional \$1,000 if you are age 55 or older at the end of 2016, which means \$4,350 for an individual and \$7,750 for a family. **WageWorks administers the HSA, with money held in a BNY Mellon Bank account that you own and is completely portable.**

Advantages of the Plan:

- Monthly premiums are 15% lower than the HMO
- Funds in your HSA grow tax-free and can be used to pay for qualified medical, dental and vision expenses, including deductibles and copays
- There is no "use it or lose it" provision. Unused money stays in your HSA for you
- If you leave the College, your HSA money remains yours
- You may invest your HSA money and benefit from earnings

Learn More about the PPO Plus HSA Plan

■ Attend a presentation and learn:

- What counts as in-network and out-of-network
- How to keep track of your deductible and your HSA & more
 - 11/10, Tuesday 12:30 - 1:30, Library Lecture Room
 - 11/12, Thursday 12:30 - 1:30, Alumnae Ballroom
 - 11/20, Friday 12:30 - 1:30, Alumnae Ballroom

■ Look at the following tools at <https://www.harvardpilgrim.org>:

- **Plan Cost/Savings Estimator Tool** – For comparing the HMO and the PPO Plus HSA Plan
- **HPHC** – Now iKnow Tool – To learn more about what HPHC offers
- **HSA Savings Estimator** – For estimating your long-term savings

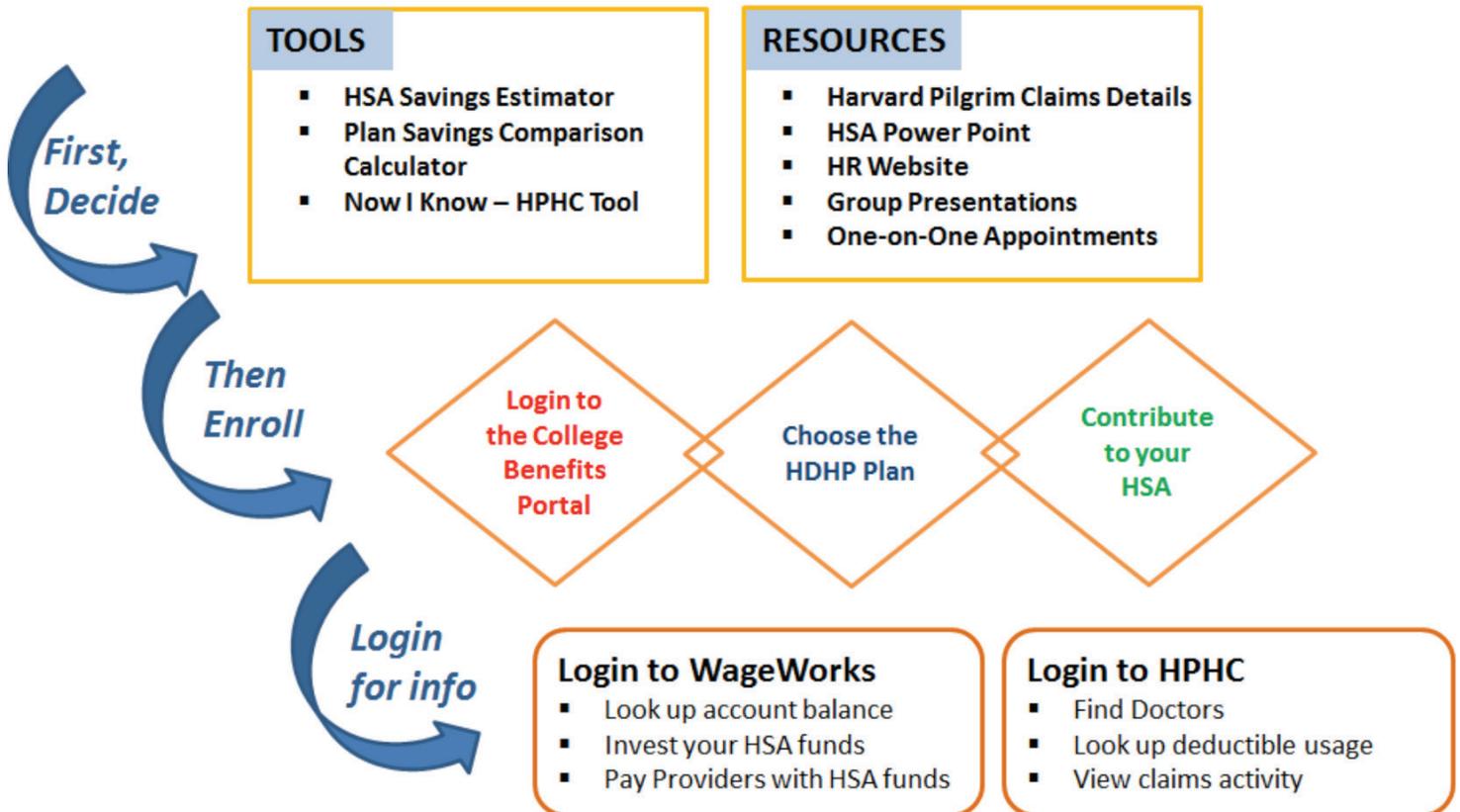
■ View:

- Your individualized HPHC claims detail for the past 12 months – so you see what you spend now
- The HSA PowerPoint presentation
- The HR College web page with FAQs www.wellesley.edu/hr/benefits/medicalplans/HPHC-PPO-Plus-HSA

- **Attend a one-on-one appointment with our financial planners** in HR (Mary Koeing: 11/9, 11/12, 11/13 & Harry Friedman: 11/16, 11/18, 11/20). RSVP for an appointment by calling 3202 or 2211

Below is a **decision flow chart** that outlines the tools and resources available to help you sign up for the PPO Plus HSA Plan.

How to Sign Up



Important Notes

- The College will again pay 77.5% of the monthly cost of the Plan in 2016, for all non-union participants. This percentage will be reviewed annually.
- The College will again fund the HSA for all PPO Plus HSA plan participants at 50% of the deductible for 2016 and 2017. This funding decision will be reviewed in 2018.
- The College will place money in each plan participant's HSA BNY Mellon bank account in January of 2016. We are pleased we are able to fund the accounts at the beginning of the year, and will review this timing decision annually.
- The Government does not allow Plan subscriber to have an HSA if they are in Medicare. If you are in Medicare Part A or Part B, you cannot enroll in the HSA part of the Plan (your spouse can be in Medicare and you can both be enrolled in the Plan).

Save for the Long Term with your HSA!

Choosing the PPO Plus HSA Plan may save you money – both on premiums and through the College’s contribution to your HSA. Use the HSA as an investment and retirement vehicle. Schedule a one-on-one meeting with Harry Friedman or Mary Koenig in Human Resources, by calling x3202 or x2211, to see how you can benefit from the Plan over the longer term.

Health Advocate

Health Advocate is a resource for you. Call 866-695-8622 or email answers@healthadvocate.com, with questions about your claims, deductibles under this Plan, and any other medical programs.



If You Elect the PPO Plus HSA Plan

- 1 **Consider a Limited Purpose FSA.** You may open a “limited purpose FSA” (LFSA) along with your HSA. If you have significant vision and dental expenses, you may want to consider this option. Under IRS rules, those electing the PPO Plus HSA Plan are not allowed to elect a *regular* Health Care FSA, but may enroll in a limited purpose FSA. A LFSA covers eligible vision and dental expenses. Once you have met the deductible on your Plan, the remaining balance of your LFSA can be used for medical and prescription expenses as well as for vision and dental. The LFSA provides an option for you to save tax dollars on your vision and dental expenses, therefore preserving your HSA funds for bigger medical expenses, or retirement. Your HSA also covers eligible dental and vision expenses.
- 2 **Spend All 2015 Health Care FSA funds by December 31, 2015.** If you currently participate in the Health Care FSA and choose to enroll in the PPO Plus HSA Plan for 2016, you must use all of your 2015 funds by the end of 2015. IRS rules do not allow contributions to an HSA if you are participating in any other health plan, including an FSA. Having leftover 2015 funds which are accessible through the FSA grace period (March 15, 2015) would make you ineligible to contribute to the HSA. Therefore, if you plan to choose the PPO Plus HSA Plan in 2016, make sure to claim all of your 2015 FSA funds by December 31, 2015.
- 3 **The HSA Can Be Used for Investment and Retirement Goals.** An HSA is like a retirement plan for health care expenses. If you choose the PPO Plus HSA Plan, you can set aside pre-tax money in the HSA to pay for current and future health care expenses. Under our HSA, the College gives you 50% of the annual deductible to your HSA. Additional contributions you make are taken from your pay before taxes are withheld. You save on federal, state and FICA taxes! If you don’t use the dollars in your HSA, they remain yours. You can use your HSA when you leave the College. You can invest your HSA money and receive investment earnings.

* See appendix for sample cost scenarios of an HMO versus a PPO Plus HSA Plan participant.

2016 MEDICAL PLAN DESIGNS

There will be no changes to the existing HMO and PPO medical designs for 2016, as outlined in the charts below.

HMO Plan	Current Plan
Out-of-Pocket Maximum (Individual/Family)	\$2,500 / \$5,000
Office Visit Copay	\$25 copay
Inpatient Admission	\$500 copay
Outpatient Day Surgery	\$250 copay

PPO Plan (closed)	Current Plan
Calendar Year Deductible (Out-of-Network) (Individual/Family)	\$500 / \$1,000
Out-of-Pocket Maximum (Individual/Family)	\$2,500 / \$5,000
Office Visit Copay	\$25 copay
Inpatient Admission	\$500 copay
Outpatient Day Surgery	\$250 copay

* See appendix for 2016 State Mandates update

New ID Cards. Plan participants will receive a new ID card only if they change the plan they are enrolling in.

Using HPHConnect. With Harvard Pilgrim, you have round-the-clock access to your Plan information plus health-improvement and decision making tools. Go to HPHConnect and:

- Check your benefits and plan details
- Change your PCP
- Access the Now iKnow Tool
- Compare hospitals and prepare for procedures
- Access tools to help manage chronic conditions,
- Use health resources, coaching services, online calorie/activity tracking, etc. and
- Review your Personal Health Record, including your medication and claims history, visit summary, illnesses/conditions and more.

Access to HPHConnect is easier than ever so get started today:

- Go to www.harvardpilgrim.org and select “Members”
- Under the Your Account tab, select “Create an account”
- Enter your Harvard Pilgrim ID number (from your ID card), your birth date, zip code and the last four digits of the subscriber’s Social Security number
- Choose a username and password to activate your account

FOR QUESTIONS. Call Harvard Pilgrim Member Services at **1-888-333-4742** M-F from 8 a.m. to 5:30 p.m., and until 7:30 p.m. on Mondays and Wednesdays.

Opt-Out of Medical – Earn \$1,000

The College is offering an initiative this year to benefit eligible faculty and staff who choose to waive the College medical coverage. Those who do not take the College medical plan will automatically receive \$1,000. The \$1,000 will be added to pay in two installments, \$500 in February and \$500 in September, 2016 if currently employed. This Opt-Out encourages you to consider your healthcare options outside the College (i.e. through a spouse’s plan). Keep in mind that the College pays over \$500 per month for individual coverage and over \$1,300 per month for family coverage, so the Opt-Out may be a win-win for employees and the College. This initiative will be reviewed next year to determine if it is beneficial to the employees and the College.

If you have already waived medical coverage, you are automatically in the Opt-Out. If you waive medical coverage during this open enrollment, you will be in the opt-out. If you are not covered under a Wellesley College group medical plan either as a subscriber, or as a dependent, you are in the Opt-Out.

Before you decide whether or not to waive coverage, some important considerations:

- How do plan costs compare? (i.e. monthly premiums, deductibles, copayments, coinsurance)
- How do plans compare regarding benefit coverage?
- Will you have to change your doctor(s)?

Contact the Human Resources benefits team at x2212 or x2211 with questions.

A REVIEW OF LAST YEAR'S HEALTHY YOU PROGRAM



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

- 230 employees and spouses took the HPHC Health Questionnaire (HQ)
- 245 attended a biometrics screenings event
- We learned that the three top health risks of our population at the College continue to be body weight, stress, and high blood pressure
- Of those who engaged with a health coach, 96% achieved their goals in areas like exercise, weight, and stress management
- 198 watched videos on healthy living
- 232 employees earned the \$150 incentive for completing the Healthy You activities
- People are feeling less stressed and have lower health risks than when the Healthy You initiative began in 2011, based on responses to the annual HPHC Health Questionnaire
- Visit <http://www.wellesley.edu/hr/benefits/healthyyou> for more details on the program



The Active You Walking Challenge!

We had 437 participants in this year's walking challenge. Our follow-up survey tells us that, while the free Fitbit encouraged participation, the most powerful motivator was the opportunity to get more exercise. The payoff to the College? We improved healthy behaviors, enhanced employee engagement and strengthened relationships across the College. People got to know each other, spent time outdoors walking together, and enjoyed the friendly competition! Stay tuned for details about this coming year's Active You walking challenge.

For more details, visit: <http://www.wellesley.edu/hr/benefits/healthyyou>



NEW

HEALTHY YOU

WORKING TOGETHER FOR WELLNESS

MAKE THE MOST OF HEALTHY YOU THIS YEAR: EARN \$150

Earn \$150 by being part of this year's Healthy You program. Complete the following steps by **JUNE 30, 2016**

Program details are on the site: www.wellesley.edu/hr/benefits/healthyyou

FACULTY & STAFF ENROLLED IN A WELLESLEY HEALTH PLAN

Complete the online Health Questionnaire through Harvard Pilgrim's HPHConnect by visiting: www.harvardpilgrim.org/wellesleycollege

OR

Attend the biometrics screening event on November 10th at the Benefits Fair in the Alumnae Ballroom between 8:30am and 12:00pm

and ONE of the following:

- 1) Download the mobile App for AllOne Health or meQuilibrium 
- 2) Visit the **Whole You** events calendar on the HR home page and attend a presentation, or web event. www.wellesley.edu/hr/events

FACULTY & STAFF NOT ENROLLED IN A WELLESLEY HEALTH PLAN

Attend the biometrics screening event on November 10th at the Benefits Fair in the Alumnae Ballroom between 8:30am to 12:00pm

OR BOTH of the following:

- a) Download the mobile App for AllOne Health or meQuilibrium 
- b) Visit the **Whole You** events calendar on the HR home page and attend a presentation or web event. www.wellesley.edu/hr/events

SPOUSES ENROLLED IN A WELLESLEY HEALTH PLAN

Spouses may complete the online Health Questionnaire to earn \$50.00, go to: www.harvardpilgrim.org/wellesleycollege

The Healthy You initiative is provided to benefits eligible faculty & staff. Incentives earned are taxable as ordinary income.



The EAP App allows you to access services including counseling, legal/financial consultations and work/life resources on your smartphone. There are also topical self-help articles, videos, assessments and social media integration. Whether you are traveling, doing errands or waiting for an appointment, the EAP services are available in the palm of your hand!

Downloading the App:

- 1) If you have a QR reader, scan the EAP QR code here, **or** go to your App store (Google Play, iTunes App Store) and search for "AllOne Health Employee Assistance Program" 
- 2) Download the App and log in with your Passcode: "**wellesley**"
- 3) Select your demographics
- 4) Take the "App Tour," a quick showcase of features
- 5) Access EAP services by tapping "Submit"

meQuilibrium

meQuilibrium is your personal resilience training guide to finding your equilibrium – a whenever-you-need-it, 24/7 stress and life coach in your pocket.

To access the meQuilibrium app, **go to meQuilibrium.com/wellesley to create an account if you don't already have one**, then download the free App and:

- Watch skill building videos
- Build awareness around your thoughts and emotions
- Schedule fun and easy activities to keep yourself on track
- Syncs with your calendar

Create an account at www.meQuilibrium.com/wellesley.com

Downloading the App:

- 1) With your QR reader, scan the EAP QR code here and select your appropriate App store (Google Play, iTunes App Store) 
- 2) Download the App and login with your e-mail and password

MORE HEALTHY YOU PROGRAMS... CONTINUE THE JOURNEY

Take advantage of the following programs on the road to health.

Visit www.harvardpilgrim.org/wellesleycollege or <http://new.wellesley.edu/hr/benefits/healthyyou> for helpful tools and information.

Most programs that are listed below are also detailed at www.wellesley.edu/hr/events. RSVP for these events from this site and the event will automatically be added to your personal calendar. You can also contact Human Resources at x3202 to sign up for one of the programs.

Mind the Moment: Exploring the Practice of Mindfulness (Level One, 6 sessions)

Every Wednesday, October 7 – November 11, 12:30pm - 1:30pm, Founders 126

Our flagship multi-week course offers close study in a variety of mindfulness-based topics, including basic practices like the body scan and sitting meditation, as well as walking meditation, gentle stretching, and mindful communication. This course is valuable both for newcomers and as a refresher for seasoned practitioners.

Know Your Numbers Biometric Screenings

November 10th and Spring 2016, Date, time and location TBD

These biometric screenings will include blood pressure, body mass index (BMI), and cholesterol/glucose measurements. Watch for more information.

Benefits Fair

November 10, 8:30am - 12:00pm, Alumnae Ballroom – Drop by!

Flu shots, [Biometric screenings](#), Hydration and Sports Drinks Information Table, Chair Massage, Vendors, Prizes, Posture Clinic, Breakfast & More!

The Happiness Recipe, January 19, 2016, 12:30pm - 1:30pm, Wang Center 413

Today, because of stress, time constraints, a sedentary life style and the modern day diet, we have stripped ourselves of many nutrients essential to a happy and healthy brain. This session looks at the effect of the modern diet and how you can regain your happiness.

8 Week Weight & Nutrition Program

Every Tuesday, 2/2-3/22, 12:30pm - 1:30pm, Wang Center, Cow Chair Room, Audience: All

Join us for this 8 Week Weight & Nutrition Program to learn and build upon healthy habits.

Week 1 – Welcome to Whole New U. Organic foods, nutrition for optimal health, goal setting, the truth about dieting, the 90/10 theory.

Week 2 – Trying new foods and recipes, shopping the supermarket consciously, chia.

Week 3 – Sugar and carbohydrates, cause and effect on your waistline. Salt consumption.

Week 4 – Mindless and emotional eating, primary food, self-compassion.

Week 5 – Vitamin D, magnesium and sleep matters.

Week 6 – Label reading. What really matters on an ingredient label.

Week 7 – Exercise and fitness, healthy snacks.

Week 8 – Program review and wrap-up.

Nutrition Myths

February 17, 2016 12:30pm - 1:30pm, Library Lecture Room

Does Vitamin C prevent colds? Do grapefruit and vinegar really burn fat? Is red meat really bad for the heart? We'll dispel common nutrition myths and get to the real nutrition truths once and for all.

Mindfulness 2.0: Deepening Practice (Level two, 6 sessions)

Every Thursday, March 3 – April 7, Sessions 1 & 6, 12:15pm - 1:30pm

Sessions 2 – 5, 12:30pm - 1:30pm, Houghton Multifaith Room

Individuals who have previously participated in the multi-week mindfulness course described above, and who are now looking to expand their understanding of the principles and practices of mindfulness even further, are a perfect fit for this course, which emphasizes practice and delving into students' questions. In Mindfulness 2.0, greater weight is placed on integrating a range of mindful practices into the fabric of daily life, and to examining how those practices can work together to provide insight into how individuals relate to the world around them. Aside from sitting meditation, movement practices, and mindful communication, material that will be covered includes the compassion practice known as loving-kindness meditation, and probing the common challenges to engaging in mindfulness that every practitioner faces, at one time or another.

Get motivated, Get moving

May 3, 2016, 12:30pm - 1:30pm, Wang Center 413

This session is for the person who wants to kick their exercise up a notch! Learn how to safely begin and stick with a routine exercise program. Avoid common pitfalls and set yourself up to be active for life.

For more information visit Harvard Pilgrim at www.harvardpilgrim.org/wellness



DENTAL

There are **NO CHANGES** to the Delta Dental Plans for 2016. There will be a **5% reduction** in the rates of the Premier Plan. Positive claim experience in the Premier Plan resulted in a contract surplus, and we were able to use these dollars to mitigate a renewal increase for 2016. There will be **NO CHANGE** to the rates for the Delta Care Plan.

2016 Dental Rates

Delta Dental Plan Choices	Total Monthly Premium	College Monthly Contribution	College Contribution Percentage	Faculty & Staff Payroll Deduction		
				Weekly	Bi-Weekly	Monthly
Premier – Individual	\$44.28	\$35.42	80.0%	\$2.04	\$4.09	\$8.86
Premier – Family	\$115.57	\$57.79	50.0%	\$13.34	\$26.67	\$57.79
Delta Care – Individual	\$37.65	\$30.12	80.0%	\$1.74	\$3.48	\$7.53
Delta Care – Family	\$93.06	\$46.53	50.0%	\$10.74	\$21.48	\$46.53

Rollover Maximum Reminder

The Rollover Maximum is a special feature that allows you to roll over up to \$600 to the following year's 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 the year. To qualify for the rollover, you must:

- Be enrolled in a qualifying Delta Dental plan (Delta Premier or DeltaCare)
- Receive at least one cleaning or one oral exam during the calendar year and
- Not exceed the maximum threshold in paid claims during the calendar year (varies by plan)

If all three conditions are met, a portion of your unused annual maximum will automatically roll over for you to use in the future (for example, if you need more expensive dental services in the following year). To get your rollover, you must receive that cleaning or oral exam by the end of the year. So book your appointment today!

To learn more about the rollover maximum (or any other dental questions), call Delta Dental at **1-800-872-0500** or access their website at www.deltadentalma.com.

MyDentalScore.com

Did you know that there is a connection between the health of your teeth and gums and your overall health - that the better your oral health is, the healthier you are?

MyDentalScore.com is a fun and easy digital application that you can use from your home or smart phone. It offers members access to new risk assessment technology, providing accurate evaluation of oral health and tooth decay – even early detection of gum disease and oral cancer. It is taken anonymously, and on a voluntary basis - with all personal health information (PHI) encrypted and secured.

At the end of the survey (“quiz”) you can get your free dental scores by clicking on the “Estimate My Dental Scores” link, which can help assess your overall oral health. Once you have Estimated Dental Scores, you can discuss the results with your dentist during your regularly scheduled professional dental examination.

Examples of information that you will gain from taking this short and fun quiz include:

- Tooth pain when exposed to hot or cold may be a sign of tooth decay
- Children should start visits to the dentist within six months of the first tooth erupting, or by their first birthday
- Almost all children require assistance or supervision with brushing up to about age six

Start learning about your oral health by visiting the following link: <https://emds.previser.com>

VISION

There are **NO CHANGES** to the EyeMed Vision Plan in 2016. This Plan provides benefits and allowances on eye exams, frames, lenses and contact lenses.

2016 Vision Rates

EyeMed Vision Plan Choices	Employee Payroll Deduction 100% Employee Paid		
	Weekly	Bi-weekly	Monthly
Employee Only	\$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

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

FOR QUESTIONS. Call Customer Service at **1-866-9-EYEMED**. Services are available Monday to Saturday 8 a.m. to 11 p.m. EST and Sunday 11 a.m. to 8 p.m. EST.



HEALTH ADVOCATE

The NEW Health Advocate Health and Wellness Blog!

As part of Health Advocate's commitment to providing exceptional content they have recently launched a new blog, accessible from the member website.

Go to: <http://healthadvocate.com/emails/BlogAnnouncement/>

The Health and Wellness Blog regularly covers a number of fun and informative topics, such as:

- Health tips and information
- Valuable cost-saving tips to help you save money on healthcare
- Delicious recipes and nutrition tips
- Exercise ideas and step-by-step workout instructions
- Reviews of popular health and wellness apps and websites
- Healthy tips, activities and recipes for your favorite holidays
- The latest Health Advocate news and updates

Medical Checklist Summary

Health Advocate has a feature available called the "Medical Checklist Builder". It's a free online tool that will help you prepare for your doctor visits in advance by creating your own customized checklists to take with you prior to your visit. This feature is helpful for parents, parent-in-laws, spouses, and dependents for preparing in advance of appointments.

Get Started Today by logging into: www.HealthAdvocate.com/members and click on "Medical Checklists".

You can call Health Advocate at 866-695-8622 anytime for personalized help with using the Medical Checklist Builder.

Health Advocate Smartphone App

FREE, Convenient, On-the-Go-Help

Health Advocate's new app features the following:

- How We Can Help You – Top Reasons to call
- Your Member Benefits – Health Advocate benefits at-a-glance
- One-Touch Calling – Lifeline to a Personal Health Advocate
- Email a Personal Health Advocate – Ask a question or address an issue

Download the FREE Mobile App

AppStore (for iPhone and iPad):

1. Tap the AppStore Icon on the home screen.
2. Tap the magnifier search icon at the bottom of the screen, and type "Health Advocate Lifeline" in the search bar.
3. Tap **FREE** and then **INSTALL APP**.

Google Play (for Android):

1. Tap the Google Play icon on the home screen.
2. Tap the magnifier search icon in the top right corner, and type "Health Advocate Lifeline" in the search bar.
3. Tap **FREE** and then **INSTALL APP**.



FLEXIBLE SPENDING ACCOUNT (FSA)

FSA Maximums for 2016

- You may contribute up to \$2,550 to the Health Care FSA. You may use this account to pay for health care expenses not covered by your insurance, such as deductibles, copays, office visits, orthodontia, and vision care expenses.
- You may contribute up to \$5,000 per household to the Dependent Care FSA. This account can be used for daycare as well as nursing care for a disabled dependent.
- **New Carryover Feature in 2016:** Starting with the 2016 calendar year, the College will implement a Carryover provision for the Health Care FSA. This means that participants will be able to carry over up to \$500 from one year to the next. For any participant in the Health Care FSA as of December 31, 2015, any leftover funds (up to \$500) will automatically be carried over into your 2016 account. This removes the pressure to precisely predict medical expenses, or rush to spend every dollar before the end of the year. The IRS does not allow this new feature under the Dependent Care FSA.
- For the Health Care FSA, Wellesley will no longer be allowed to offer the grace period which allows participants an extra 2.5 months after the calendar year ends to incur expenses and apply them against their previous year's balance. With this change at the end of 2015, participants can only be reimbursed for expenses incurred within that calendar year. Active participants will still have until March 31 to submit expenses for reimbursement, as long as those expenses were incurred before the end of the previous year. Here is a chart to illustrate the change:

Calendar Year	Grace Period – when you can incur expenses	Carryover – up to \$500	Run-out End Date – last date you can submit claims for the prior calendar year
2016 Health Care FSA	Grace period is no longer offered	Leftover funds (up to \$500) as of 12/31/15 will automatically carry over into the 2016 FSA. Must be active participant on 12/31/15 for this to occur.	3/31/2016
2015 Dependent Care FSA	Grace period ends 3/15/2016 for 2015 expenses	Never available for the Dependent Care FSA	3/31/2016

FOR QUESTIONS. Additional information about the grace period and other frequently asked questions can be found at: <http://www.crosbybenefits.com/ParticipantArea/FAQs.aspx> or <https://www.wageworks.com/employees/support-center/support-faqs.aspx>.

Making Your FSA Elections

- To enroll in a FSA for 2016, go to the Benefits Portal.
- If currently enrolled should continue to use your existing card. Use your card to pay for eligible expenses or you may submit your claims online, via fax/mail or by using the WageWorks EZ Receipts Mobile App.
- Only new enrollees will receive a new debit card (at the end of December). For those receiving a new card, be sure to activate it. (Instructions are on the front of the card.) If you use the card at the merchant's register, you should select CREDIT. (There is no PIN unless you request one.)
- **Keep all of your receipts.** For any card swipes other than copays, recurring expenses or purchases at health care retailers, you will receive a request (by email or letter) to provide bills or receipts for information about the purchase.
- For more information go to: <https://www.wageworks.com/employees/support-center/healthcare-card.aspx>



LIFE AND DISABILITY

There are no rate changes for life insurance in 2016.

Life Insurance Benefits

The College provides you with term life insurance equal to 1 times your basic annual earnings up to a maximum of \$450,000 to help protect the financial security of your family in the event of your death. Always ensure that your beneficiary information is current and accurate, by updating it in the online Benefits Portal.

You may purchase additional Life coverage as follows:

NEW Open Enrollment for Optional Life Coverage

Wellesley College is pleased to provide you with the opportunity to sign up for Optional Life insurance from Sun Life during this year's enrollment period.

Take comfort in knowing that life insurance can provide the people you love with financial support when you can't be there—when they need it most. You can supplement employer-paid life insurance with Optional life insurance if you need additional protection.

Consider more life insurance if your income is needed to cover household or day-to-day expenses (e.g., car payments or childcare) or if you share responsibility for a significant debt (e.g., mortgage or student loans).

Choose the amount that best meets your need and budget:

- **For you:** One, two, three or four times your annual earnings. The maximum benefit is the Employee's 1x earnings added to the Optional Life Insurance, or \$900,000, whichever is less
- **For your spouse:** 50% of your Optional life insurance, or the guaranteed issue amount of \$15,000.

To learn more about life insurance visit: <http://www.SunLifeKnowsBenefits.com> or call the HR Benefits team at x2211 or x2212.

Watch the video:



<http://sunlifeknowsbenefits.com/learn/main/employee/video-library/why-buy-life-insurance.cfm>

At Benefits Fair, speak with a Sun Life representative!

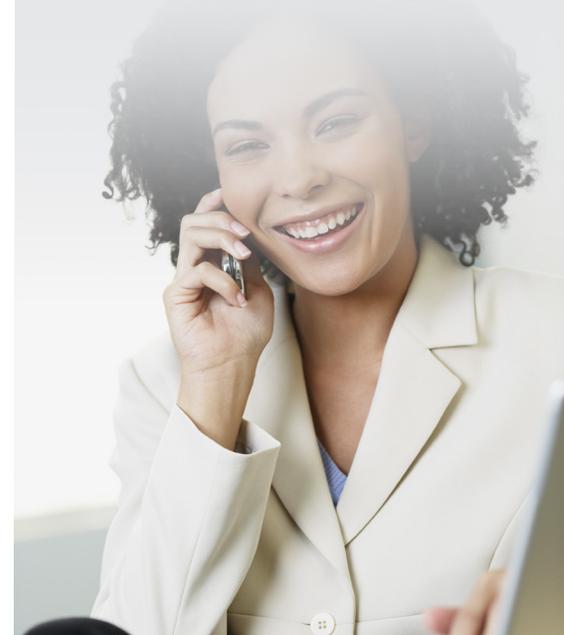
Disability Insurance Benefit

The College pays the full cost of your disability insurance. This coverage helps protect a portion of your College salary if you suffer a disability that prevents you from working. You are automatically enrolled if you are a full-time employee.

Emergency Travel Assistance

If you have life insurance through the College, you also have automatic access to emergency medical and personal travel assistance services when traveling 100 miles or more away from home.

QUESTIONS: 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, disability or emergency travel assistance benefits.



TIAA-CREF Planning

TIAA-CREF's financial consultants can offer you knowledgeable, customized advice to help you meet your financial goals and develop a personalized and comprehensive approach to your savings and allocation strategies that includes:

- Evaluating short-term and long-term income needs
- Determining the right investment mix
- Understanding your retirement assets and
- Discussing lifetime income options.

Have complex financial needs? For those considering financial issues such as charitable giving, estate planning or trusts, TIAA-CREF offers Individual Advisory Services. Conversations will cover topics such as managing your income, creating investment and tax strategies in retirement, transferring wealth to the next generation, and protecting your family against the unexpected.

To schedule an appointment, please call TIAA-CREF at **1-800-732-8353**, Monday through Friday, 8 a.m. to 8 p.m. You can also schedule an appointment online at www.tiaa-cref.org/schedulenow.

Mid-Career Retirement Planning

You are invited to this seminar focused on Successfully Transitioning to Retirement: What Will Your Next Chapter Look Like?

December 1, 2015 from 5:00-7:00 at the College Club, guests are welcome, dinner will be provided. RSVP by calling Marymichele Delaney at x2215

Whether you are planning to retire soon, or whether your retirement is years away, it's never too soon to start planning. You may be in good shape as far as financially planning for retirement, but how about personally? What changes should you expect while transitioning from being a member or the workforce to becoming a retiree? Listen to funny and insightful lessons as well as facts and figures on how baby boomers successfully and unsuccessfully transition from full time careers. Get motivated to make your "next chapter" the best years of your life!

The workshop will be conducted by Paul Cronin and Susan Glover from The Successful Transition Planning Institute.

Sponsored by the Human Resources Office

NEW ROTH RETIREMENT PLAN OPTION*



PROSPEROUS YOU
WORKING TOGETHER FOR FINANCIAL WELLNESS

The Roth Option: Wellesley College offers another way to save for retirement

You may be familiar with how pre-tax contributions work through your current voluntary 403(b) Retirement Plan; your contributions are deducted from pay before your income is taxed, lowering your taxable income. The Roth option allows you to make after-tax contributions to the 403(b) Retirement Plan *instead of - or in addition to* – pre-tax contributions. Because the Roth option does not lower your taxable income, you might be wondering why contributing after-tax income would be to your advantage. Provided certain conditions** are met, your contributions *and the earnings on them* are tax free upon withdrawal in retirement.

To date, 35 Wellesley College employees have enrolled in the Roth option since July 1, 2015. Is the Roth 403(b) option right for you? Schedule an appointment with your TIAA-CREF Financial Consultant to learn more. Call (800) 732-8353, Monday – Friday, 8 a.m. – 8 p.m., or visit www.tiaa-cref.org/schedulenow.

To enroll or make changes, visit the Benefits Portal at www.wellesley.edu/hr/benefits/retirement-program or call Human Resources at x2212.

**Collective bargaining employees have not contracted to be in this plan.*

***Withdrawals of Roth contributions are tax-free since you have already paid the taxes at the time of the contribution. As long as you are at least age 59 ½, or disabled, and your withdrawal is made at least five years after making your first Roth contribution, you will not pay taxes on any earnings or contributions. The five-year period begins on the first day of the year in which you make your first Roth contribution.*

RETIREMENT AND FINANCIAL PLANNING PROGRAMS

Certified Financial Planning Benefit

Take advantage of the College-provided independent Certified Financial Planning benefit available to all faculty and staff. Make an appointment by calling Human Resources at x2215 or x2212. Discuss your short and long-term financial planning and retirement goals. These planners are not tied to a fund house or an investment firm. As a result, they have no bias as they provide planning guidance. Below is a testimonial from a staff member who worked with a CFP recently:

"This is a fantastic benefit and I'm not sure I would have seen a financial planner without it!" – Jessica Hunter, staff member

OTHER BENEFITS

Pre-Tax Transportation Benefit

This program is available to all benefit-eligible faculty and staff. The program saves you money by paying for transit and parking with pre-tax dollars through payroll deductions, and supports the College's commitment to sustainability.

WageWorks is our commuter service provider.

To Enroll: Go to www.commuterworks4me.com to view how much you could potentially save and to sign up for the program.

For More Information: Visit www.wageworks.com for online resources.

An online introductory video is also available at

<http://vimeo.com/wageworks/review/75860180/8dcd8e07af>.

FOR QUESTIONS. Call 1-877-924-3967

(8:00 a.m. to 8:00 p.m. EST Monday-Friday).



With [Care.com](http://care.com), you can find the care you need for every part of your life:

- **Child care – Find your perfect caregiver:** babysitters, nannies, tutors and more
- **Senior care – Help your parents stay independent:** in-home providers, transportation assistance and more
- **Pet care – Find help for your furry friends:** dog walkers, pet sitters and groomers
- **Housekeeping – Get your home in shape:** housekeepers, house sitters, errand runners and more!

For More Information: Visit care.com or www.care.com/backupcare.

Long Term Care (LTC) Program

Our Long Term Care provider, CNA, will be closing our group policy at the end of 2015. At that time, those who are currently covered will continue through an individual policy with CNA.

If you're not covered now, you may elect coverage through CNA at any time during 2015; evidence of medical insurability will be required. Contact Human Resources at x2212 or x2211 if you are interested in adding this coverage.

Wellness Course Offerings through PERA

All Wellness classes are free to Wellesley College employees and their partners. Fall classes end Friday, December 18. There will be no classes offered on November 25 – November 27. Classes resume on January 4 and continue until May 20. Email instructors for specific questions.

Aqua-Aerobics – Pool, deep end

Get in shape without placing stress on your joints!

The course includes resistive training, core strengthening, stretching, and a cardiovascular workout. Participants exercise in deep water; flotation devices supplied.

No swimming experience is necessary.

Tuesday, Noon-12:45 pm

pmagill@wellesley.edu

Pilates – DS 201

Pilates focuses on strengthening your body's "anatomical center" - your abdomen, lower body and buttocks. Each movement stretches and strengthens the involved group, while opening the joints and releasing tension.

Tuesday, KSC, 201, 7:15-8:00 am

Thursday, KSC 201, 12:30-1:15 pm

pmagill@wellesley.edu

Iyengar Yoga – DS 202

The focus of the classes will be on standing poses, simple forward bends, back bends, twists and strengthening work. Restorative poses, breathing techniques and meditation also included.

Tuesday/Friday, KSC 202, 12:30-1:30

Clinician: Susie Masters, susiemastersyoga@comcast.net

WALKTOBER

A 42-day walking program (Oct 1-Nov 11) in which participants keep track of their daily steps or minutes either individually or as part of a 4-10 person team. The goal is to create a consistent, lasting exercise habit (at least 30 minutes or 6000 steps a day). Daily health tips and recipes are included in the program, as well as links to fabulous health, fitness and fall foliage websites. A raffle will be held at the end of the program to celebrate individual/group goals. More information will follow and be posted on Faculty/Staff Announcements.

Holiday Time Off for Administrative Staff

CHRISTMAS: Friday, December 25, 2015

NEW YEAR'S DAY: Friday, January 1, 2016

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 five days.

While many administrative staff offices may participate in the President's Discretionary Time Off program, 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.



THE PRESIDENT'S DISCRETIONARY TIME OFF PROGRAM

A Message from President Bottomly

When friends ask me what is the best thing about being president of Wellesley, I always tell them it is the people. The many members of our community make Wellesley the strong institution that it is. I am grateful to our staff for ensuring the College runs smoothly on a day-to-day basis.

In recognition of all that you do, I am pleased to again grant this year's discretionary time off for all benefit-eligible administrative staff from December 25 through January 1.

Again, I thank you for your commitment and dedication to Wellesley.

With gratitude,

H. Kim Bottomly

The President's Discretionary Time Off Program for benefit-eligible administrative staff is as follows:

Full year and 11 month employees receive December 28, 29, 30, 31, 2015.

Academic year employees (9- and 10-month schedules) have off December 28, 29, 30, 31, 2015 for the winter vacation. Nine month employees receive one bonus discretionary day of December 24, 2015 or January 4, 2016. Ten-month employees receive two bonus discretionary days of December 24, 2015 and January 4, 2016.

FREQUENTLY ASKED QUESTIONS ABOUT VACATION AND TIME OFF

(FOR ADMINISTRATIVE STAFF)

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: Yes, this information is available to administrative staff in the [Administrative Handbook](#) on the Human Resources Office website at www.wellesley.edu/HR. We are happy, however, to provide the following 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 10 years:

Academic year exempt staff:

Academic year exempt staff after 10 years:

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

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.)

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

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

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. For example, 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 terminate employment?

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

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

A: Part-time benefit-eligible 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.

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

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

Questions about these policies should be referred to Human Resources at x3289.

BENEFIT PROVIDER CONTACT INFORMATION

PLAN	WEBSITE	PHONE
AllOne Health EAP <i>(Username: Wellesley/Password: employee)</i>	www.allonehealthheap.com	1-800-451-1834
CNA (Long-Term Care Insurance) <i>(CNA Note: ID number to gain access is "wellesleyltc")</i>	www.ltcbenefits.com	1-877-777-9072
Crosby Benefit Systems <i>(Medical and Dependent Care Reimbursement Accounts)</i>	www.crosbybenefits.com	1-800-462-2235 1-617-928-0700
Delta Dental Plan: <i>Delta PPO Plus Premier</i> <i>Delta Care</i>	www.deltamass.com	1-800-872-0500 1-800-327-6277
EyeMed	www.eyemedvisioncare.com	1-866-9EYEMED (39-3633)
Harvard Pilgrim	www.harvardpilgrim.org	1-888-333-HPHC (4742)
Health Advocate	www.healthadvocate.com	1-866-695-8622
Keohane Sports Center	www.wellesley.edu/Athletics	—
Liberty Mutual Insurance Co. <i>(Group automobile and homeowners' insurance)</i>	www.libertymutual.com	1-800-789-2925
Metropolitan Credit Union	www.metrocreditunion.org	1-508-620-8922
Parents in a Pinch	www.parentsinapinch.com	1-800-688-4697
Sun Life	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
Care.com	www.care.com	1-877-227-3916

WEBSITES TO BOOKMARK

Wellesley Wellness	http://new.wellesley.edu/wellness
What's New in HR	http://new.wellesley.edu/hr/whatsnew
Benefits Information	http://new.wellesley.edu/hr/benefits
PPO Plus HSA Medical Plan	www.wellesley.edu/hr/benefits/medicalplans/hphc-ppo-plus-hsa
Active You	http://www.wellesley.edu/hr/benefits/healthyyou
Healthy You	http://www.wellesley.edu/hr/benefits/healthyyou



Disclosure

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

APPENDIX

Illustrative HSA Scenario: HMO Single Coverage vs. PPO Plus HSA Plan

Katie's medical deductible: \$1,500

College's annual HSA contribution: \$750

EMPLOYEE PAYS			
SERVICES	TOTAL COST	PPO PLUS HSA PLAN	HMO PLAN
1 Preventive office visit	\$85	\$0	\$0
1 Sick office visit	\$110	\$110 (\$110 funded by HSA)	\$25 (1 \$25 copay)
1 Generic medication	\$23	\$23 (\$23 funded by HSA)	\$5
Annual Wellesley H.S.A. Contribution		\$750	\$0
Member Out of Pocket Cost*		\$0	\$30
Annual Employee Paycheck Contribution (Single Coverage)		\$1,734	\$2,040
Total Cost to Employee		\$1,734	\$2,070
Total Remaining in H.S.A.		\$617	\$0

* Does not include employer HSA Contribution

Illustrative HSA Scenario: HMO Family Coverage vs. PPO Plus HSA Plan

Alison's medical deductible: \$3,000

College's annual HSA contribution: \$1,500

EMPLOYEE PAYS			
SERVICES	TOTAL COST	PPO PLUS HSA PLAN	HMO PLAN
4 Preventive office visits	\$340 (\$85/visit)	\$0	\$0
4 Sick office visits	\$440 (\$110/visit)	\$440 (\$440 funded by HSA)	\$100 (4 \$25 copays)
2 Generic prescriptions	\$10 (\$5/script)	\$10 (\$10 funded by HSA)	\$10 (2 \$5 copays)
Annual Wellesley H.S.A. Contribution		\$1,500	\$0
Member Out of Pocket Cost*		\$0	\$110
Annual Employee Paycheck Contribution (Family Coverage)		\$4,698	\$5,530
Total Cost to Employee		\$4,698	\$5,640
Total Remaining in H.S.A.		\$1,050	\$0

* Does not include employer HSA Contribution

2016 State Mandates Update

Coverage for Methadone Treatment

Effective January 1, 2016, methadone maintenance will be a covered benefit. There will be a \$5 copay per visit on all plans except HSA-compatible plans, where this service will track towards the deductible. Cost sharing will follow the amount for individual therapy visits, however it will be applied on a weekly basis instead of per visit.

Massachusetts Substance Abuse Mandates

Chapter 258 of the Acts of 2014 is a Massachusetts substance abuse law that passed in July 2014. These requirements include coverage of substance abuse services without prior authorization, coverage of up to 14 days of medically necessary acute treatment and clinical stabilization services without prior authorization if the provider is certified or licensed by the Massachusetts Department of Public Health, and coverage of certain abuse-deterrent opioid drug products on a basis not less favorable than covered non-abuse-deterrent opioid drug products.

- **Acute Treatment and Clinical Stabilization Services:** Chapter 258 requires insurers to cover medically necessary acute treatment and clinical stabilization services for up to 14 days without requiring prior authorization if the provider is certified or licensed by the Massachusetts Department of Public Health. Utilization review can begin on the seventh day of inpatient services.
- **Substance Abuse Treatment:** Chapter 258 prevents insurers from requiring a member to obtain prior authorization for a wide range of substance abuse treatment.
- **Abuse-deterrent Opioids:** Chapter 258 requires insurers to cover certain abuse-deterrent opioid drug products on a basis not less favorable than covered non-abuse-deterrent opioid products.