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

Dear Colleagues,

Happy fall! As you may know, our Open Enrollment period is coming up soon. The Human Resources Office is excited to announce some important updates to your enrollment options. Plus we are getting ready for our Annual Benefits Fair and will be introducing a new Performance Management tool. You have made these initiatives possible and I encourage you to learn more about what’s new.

No Changes to Our Rates

We are pleased to report that there will be no increases in medical, dental, disability or life insurance rates for 2015. This is truly great news, given that most employees in the area will see average increases of 7-8%, just for medical coverage. This result is also due, in large part, to your continued focus on maintaining healthy behaviors and to our collaboration with area colleges and universities on benefit issues.

New Medical Plan Option

We are also introducing an additional medical plan option for 2015, called the PPO Plus HSA (Health Savings Account). This type of plan delivers comprehensive health benefits while managing costs (for you and the College) over the long term. To encourage participation in the new option for 2015, the College will be:

- Increasing its monthly contribution for the PPO Plus HSA from 75% to 77.5% and
- Contributing to the Health Savings Account linked to this new plan: $750 for those with individual coverage and $1,500 for those with family coverage.

As a result, if you elect the PPO Plus HSA, your monthly premiums will be more than 15% lower than electing coverage under the HMO and you’ll receive a contribution that you can use to pay for out-of-pocket medical costs. Please review the information in this Illuminator to learn about this new plan and other 2015 benefit changes. We also encourage you to speak with plan representatives at the Benefits Fair, attend group presentations on-campus, visit the web page at www.wellesley.edu/hr/benefits/newplan for a variety of useful tools and take advantage of one-on-one individual meetings to help you determine which plan best meets your health care needs.

Open Enrollment for 2015

Remember that open enrollment is your once-a-year opportunity to review and change your elections. You will again use the online Benefits Portal to enroll in your 2015 benefits from November 5th through November 21st.

New Online Performance Management Tool

I am thrilled to roll out an online Performance Management tool for administrative staff, effective October 23. This tool will assist in assessing accomplishments, identifying barriers to success and creating development strategies. You will learn more about the tool at the upcoming Administrative Council meeting on October 22. Information will also be available at the Benefits Fair on November 5.

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.

Best,

Carolyn Slaboden
Assistant Vice President for Human Resources
OPEN ENROLLMENT – NOVEMBER 5 THROUGH NOVEMBER 21

Use the online Benefits Portal to:

- Change your medical, dental or vision plan elections, including electing the new PPO Plus HSA Plan,
- Participate in the Health Care and/or Dependent Care Accounts for 2015,
- Elect/change your contributory life insurance coverage and/or elect/change life insurance coverage for your spouse,
- Update your life insurance and Retirement Plan beneficiaries, and/or
- Change your voluntary contribution to the Retirement Plan. (Note that the College matches the 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.)

Just access the Benefits Portal by:

- Going to http://my.wellesley.edu
- Clicking on Employee Services and then
- Clicking 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. 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. 3202 or Ext. 2212.

BENEFITS FAIR – NOVEMBER 5, 8:30 TO 11:30AM IN THE ALUMNAE BALLROOM

Take advantage of our Benefits Fair to:

- Visit our benefit carriers
- Learn more about the new PPO plus HSA medical option – and make an appointment to compare this plan with your current coverage
- Receive a bone density assessment from HPHC (plan on bare feet for this screening)
- Receive a posture analysis from Early Symptom Intervention (ESI) and get wellness information on how to maintain your ideal posture, feel good and function optimally
- Get your flu shot (in the Ballroom Foyer from 8:30 to 1:00); note that non-HPHC members pay $25*
- Enter a raffle for an electric toothbrush (from Delta Dental)
- Get your free strength band along with a resistance-training demo
- Get a chair massage (from 8:30-11:30)
- Sign up for the Smoking Cessation Series in the fall – paid for by the College!

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. There is no cost to you. 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.

NO CHANGES TO 2015 RATES!

We are pleased to announce that there are No changes to our medical, dental, vision or life insurance rates for 2015! This achievement is partly due to the commitment the College has made to the Healthy You initiative and your participation in these programs. In addition, the College has worked hard to negotiate the most effective rates, leveraging collaborative purchasing power and offering new options, such as the PPO Plus HSA Plan. Holding rates flat is especially noteworthy given that the average rate increase for this region is roughly 7-8%. See the next page for 2015 rates.
## 2015 MEDICAL RATES

<table>
<thead>
<tr>
<th>Harvard Pilgrim Health Care Choices</th>
<th>Total Monthly Premium</th>
<th>College Monthly Contribution</th>
<th>College Contribution Percentage</th>
<th>Faculty &amp; Staff Payroll Deduction</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Weekly</td>
</tr>
<tr>
<td>HMO – Individual</td>
<td>$638.97</td>
<td>$479.23</td>
<td>75.0%</td>
<td>$36.86</td>
</tr>
<tr>
<td>HMO – Family</td>
<td>$1,731.61</td>
<td>$1,298.71</td>
<td>75.0%</td>
<td>$99.00</td>
</tr>
<tr>
<td>PPO – Individual*</td>
<td>$1,022.72</td>
<td>$476.59</td>
<td>46.6%</td>
<td>N/A</td>
</tr>
<tr>
<td>PPO – Family*</td>
<td>$2,771.58</td>
<td>$1,291.56</td>
<td>46.6%</td>
<td>N/A</td>
</tr>
<tr>
<td>PPO Plus HSA – Individual (New)</td>
<td>$543.12</td>
<td>$420.92</td>
<td>77.5%</td>
<td>N/A</td>
</tr>
<tr>
<td>PPO Plus HSA – Family (New)</td>
<td>$1,471.35</td>
<td>$1,140.30</td>
<td>77.5%</td>
<td>N/A</td>
</tr>
<tr>
<td>PPO Plus HSA – Individual (New) IMSEUA Union Only</td>
<td>$543.12</td>
<td>$407.34</td>
<td>75.0%</td>
<td>N/A</td>
</tr>
<tr>
<td>PPO Plus HSA – Family (New) IMSEUA Union Only</td>
<td>$1,471.35</td>
<td>$1,103.51</td>
<td>75.0%</td>
<td>N/A</td>
</tr>
</tbody>
</table>

*The PPO Plan will be closed to new entrants effective January 1, 2015.

**Note:** The College must bargain with the union about any change in the terms and conditions of employment, including benefits. As a result, bargaining unit employees will continue to receive a 75% monthly College contribution to the new PPO plus HSA Plan. Negotiations with the IMSEUA union are expected to begin in early 2015, with the current contract expiring in June of 2015.
ABOUT THE NEW PPO PLUS HSA PLAN

Effective January 1, 2015, you will have an additional medical plan option through Harvard Pilgrim: the PPO Plus HSA Plan. This type of plan offers lower premiums (15% less than the cost of our HMO for this year) and a higher annual deductible – plus it covers many preventive care services in full. The plan is paired with a Health Savings Account (HSA) so that you can set aside pre-tax dollars to pay for your deductible and other eligible health care expenses. An HSA is similar to a Flexible Spending Account but has several additional advantages.

PPO Plus HSA Plan Benefits

The chart below provides a summary of in-network and out-of-network benefits under the new PPO Plus HSA Plan.

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

As noted on the previous page, the PPO Plus HSA Plan comes with a Health Savings Account (HSA) to help you budget and save for your health care expenses. And, if you accumulate money in the HSA (that is, you don’t use it all for medical expenses), you can invest the value and have more for future medical or retirement expenses.

To demonstrate our commitment to this plan, in 2015, the College will add 50% of the plan deductible to your HSA. That’s $750 for individual coverage and $1,500 for family coverage. You may also contribute pre-tax dollars to the HSA. The IRS allows you to set aside up to $3,350 a year into your HSA if you have an individual plan and $6,650 if you have a family plan. You may contribute an additional $1,000 if you are age 55 or older in 2015. Note that WageWorks will administer the HSA with money held in BNY Mellon Bank.

An HSA works much like a Health Care Flexible Spending Account. You can use the money in your account to pay for medical, dental and vision expenses, including deductibles and copays. It has additional advantages, too:

- There is no “use it or lose it” provision. Unused money stays in your account for future expenses – next year or much later.
- If you retire or terminate your employment, your account is still available to you.
- You may also invest your account and benefit from investment earnings.

PPO Plus HSA Advantages. The PPO Plus HSA Plan has a significantly lower monthly premium than the HMO (15% lower). When you add in the College contribution of $750 or $1,500 to your HSA bank account, some faculty and staff members can expect to save substantial dollars by participating.

Learning more about the PPO Plus HSA Plan

We have made available many resources and tools to help you decide if the PPO Plus HSA option is right for you.

- **Attend a group presentation about the new plan (in the Alumnae Ballroom, no RSVP needed and snacks are provided):**
  - 10/22, Wednesday 12:30-1:30
  - 10/30, Thursday 12:30-1:30
  - 11/10, Monday 4:00-5:00
  - 11/20, Thursday 4:00-5:00

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

- **Review:**
  - Your individualized HPHC claims detail for the past 12 months – so you see what you spend now
  - The HSA PowerPoint presentation – For more details about the account
  - The HR College web page with FAQs www.wellesley.edu/hr/benefits/newplan

- **Make a one-on-one appointment with our financial planners in HR** (just call Ext. 3289 and request one of the following dates: 10/17, 10/22, 10/27, 10/30, 11/5, 11/7, 11/10, 11/13, 11/14, 11/17, 11/20 or 11/21).

  www.hphc.org
  www.wellesley.edu/hr/benefits/newplan
Here is a decision flow chart that will help you determine how to use our tools and resources to your advantage:

**Important Notes on the PPO Plus HSA Plan**

- The College is committed to continuing to provide the best medical plan options available in the marketplace. We have worked hard to ensure the most competitive rates and coverage possible. We have been fortunate that our faculty and staff have embraced the Healthy You programs, resulting in lower medical plan increases than those at most employers in New England and nationally.

- The College will pay 77.5% of the monthly cost of the new plan (up from 75%) in 2015, for all non-union participants. This percentage will be reviewed annually.

- The College has decided to fund the HSA for all PPO Plus HSA Plan participants at 50% of the deductible for 2015. We will review this funding decision each year to determine if we are able to continue to fund at a similar or lower level.

- The College will place the funds into each plan participant’s individual HSA BNY Mellon bank account, in January of 2015. We are pleased we are able to fully fund the accounts at the beginning of this first year. We will review this timing decision each year.

- The HPHC PPO will be closed to new entrants effective January 1, 2015 because the NEW PLAN is also a PPO and much more affordable for plan participants and the College.

- Finally, the Government does not allow someone to have an HSA if they are in Medicare. As a result, if you are in Medicare Part A or Part B, you cannot enroll in the PPO Plus HSA Plan.
Additional Information 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 and your full year's election is available on January 1. Additionally, once you have met the deductible on your PPO Plus HSA Plan, the remaining balance of your LFSA can be used for medical and prescription expenses as well as for vision and dental expenses. The LFSA provides an additional option for you to save tax dollars on your vision and dental expenses today, therefore preserving your HSA funds for bigger medical expenses, or retirement tomorrow.

2 Spend Down Any 2014 Health Care FSA Funds by December 31, 2014. If you currently participate in the Health Care FSA and enroll in the PPO Plus HSA Plan for 2015, you must use up all of your 2014 funds by the end of 2014. IRS rules do not allow for contributions to an HSA if you are participating in any other health plan, including an FSA. Having leftover 2014 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 elect the PPO Plus HSA Plan in 2015, make sure to claim all of your 2014 FSA funds by December 31, 2014.

3 Understand that the HSA Can Be Used for Longer Term Investment and Retirement Goals. An HSA is almost 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 Health Savings Account to pay for current and future health care expenses. In 2015, the College will contribute one-half of the annual deductible to your HSA account. Any additional contributions you make are deducted from your paycheck before taxes are withheld. You save on federal, state and FICA taxes! If you don’t use the dollars in your HSA, they automatically roll over and are never lost. You can use your HSA account when you leave the College or after you retire. You also have the opportunity to invest your account balance and receive investment earnings.

Save for the Long Term with your HSA!

As you’ve seen, electing the PPO Plus HSA Plan may save you money – both on the premiums and through the College’s contribution to the Health Savings Account. You may want to think about using the HSA as an investment and retirement vehicle. See how you can benefit from the lower premiums over the longer term by scheduling a one-on-one meeting in Human Resources, with Harry Friedman or Mary Koenig, our Financial Planners. Just call x3289.
2015 HMO AND PPO CHANGES/ENHANCEMENTS

As you know, rates are staying the same but there will be some relatively minor changes to the existing HMO and PPO medical options for 2015, as outlined in the charts below:

<table>
<thead>
<tr>
<th>HMO Plan</th>
<th>Current Plan</th>
<th>2015 Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Out-of-Pocket Maximum (Individual/Family)</td>
<td>$2,000 / $4,000</td>
<td>$2,500 / $5,000</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$20 copay</td>
<td>$25 copay</td>
</tr>
<tr>
<td>Inpatient Admission</td>
<td>No charge</td>
<td>$500 copay</td>
</tr>
<tr>
<td>Outpatient Day Surgery</td>
<td>No charge</td>
<td>$250 copay</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PPO Plan</th>
<th>Current Plan</th>
<th>2015 Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Deductible (Out-of-Network) (Individual/Family)</td>
<td>$250 / $500</td>
<td>$500 / $1,000</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum (Individual/Family)</td>
<td>$2,000 / $4,000</td>
<td>$2,500 / $5,000</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$20 copay</td>
<td>$25 copay</td>
</tr>
<tr>
<td>Inpatient Admission</td>
<td>No charge</td>
<td>$500 copay</td>
</tr>
<tr>
<td>Outpatient Day Surgery</td>
<td>No charge</td>
<td>$250 copay</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ENHANCEMENTS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit</td>
<td>Current Plan Design</td>
</tr>
<tr>
<td>Gender Reassignment</td>
<td>Not covered</td>
</tr>
<tr>
<td>CT/PET Scans, MRI</td>
<td>$75 copay</td>
</tr>
</tbody>
</table>

* As of January 1, 2015, the plans cover gender reassignment surgery. Services are covered when your provider has determined that you are an appropriate candidate for gender reassignment surgery in accordance with HPHC clinical guidelines. To receive a copy of the HPHC guidelines, please call the Member Services Department at 1-888-333-4742. Coverage includes surgery, related physician and behavior health visits, and outpatient prescription drugs. Gender reassignment surgery is also listed on the HR website page www.wellesley.edu/hr/benefits/whatsnew.
Sample Comparison

Below is a sample cost illustration of an individual who utilizes the HMO plan and an individual who utilizes the new PPO Plus HSA Plan:

The Basics: Annual PPO deductible: $1,500  HSA: College contributes $750; Sue contributes $275

Sue has some preventive care (covered in full by either plan), goes to the doctor for strep and purchases generic medication. If Sue chooses the PPO Plus HSA Plan, she pays $1,466 for the coverage and still has $852 in her HSA for future medical expenses. Under the HMO, she will pay $1,947 for the year (for coverage and copays).

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost of Care</th>
<th>PPO Plus HSA Plan</th>
<th>HMO (in-network)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Sue Pays</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Out-of-Pocket</td>
<td>From HSA</td>
</tr>
<tr>
<td>Sue’s Routine Physical and Flu Shot</td>
<td>$200</td>
<td>$200</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Doctor’s visit (strep throat)</td>
<td>$150</td>
<td>$0</td>
<td>$150</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$0</td>
<td>$125</td>
</tr>
<tr>
<td>Medication (generic)</td>
<td>$23</td>
<td>$0</td>
<td>$23</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$0</td>
<td>$18</td>
</tr>
<tr>
<td>Totals</td>
<td>$373</td>
<td>$200</td>
<td>$173</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$343</td>
<td>$30</td>
</tr>
</tbody>
</table>

Annual Medical Premium*                        | $1,466       | $1,917             |

Sue’s Total Cost                               | $1,466*      | $1,947             |

Remaining HSA Balance                          | $852         | N/A                |

*Note that the College contributed $750 to Sue’s HSA, so she did not have to use any of her own HSA contributions.

New ID Cards. All plan participants will receive new ID cards in late December. Note, though, that your ID number will not change.

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

- 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.
2015 DENTAL BENEFITS

There are **NO CHANGES** to the Delta Dental plan options or rates for 2015. The chart below shows your coverage choices and the rates that apply.

### 2015 Dental Insurance Rates

<table>
<thead>
<tr>
<th>Delta Dental Plan Choices</th>
<th>Total Monthly Premium</th>
<th>College Monthly Contribution</th>
<th>College Contribution Percentage</th>
<th>Faculty &amp; Staff Payroll Deduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premier – Individual</td>
<td>$46.61</td>
<td>$37.29</td>
<td>80.0%</td>
<td>$2.15</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$4.30</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$9.32</td>
</tr>
<tr>
<td>Premier – Family</td>
<td>$121.65</td>
<td>$60.83</td>
<td>50.0%</td>
<td>$14.04</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$28.07</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$60.83</td>
</tr>
<tr>
<td>Delta Care – Individual</td>
<td>$37.65</td>
<td>$30.12</td>
<td>80.0%</td>
<td>$1.74</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$3.48</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$7.53</td>
</tr>
<tr>
<td>Delta Care – Family</td>
<td>$93.06</td>
<td>$46.53</td>
<td>50.0%</td>
<td>$10.74</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$21.48</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$46.53</td>
</tr>
</tbody>
</table>

**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)
- 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.

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](http://www.deltadentalma.com).

2015 VISION BENEFITS

There are **NO CHANGES** to the EyeMed vision plan or rates for 2015. This plan provides benefits and allowances on eye exams, frames, lenses and contact lenses. The chart below shows the rates for vision coverage.

### 2015 Vision Insurance Rates

<table>
<thead>
<tr>
<th>EyeMed Vision Plan Choices</th>
<th>Employee Payroll Deduction 100% Employee Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Weekly</td>
</tr>
<tr>
<td>Employee Only</td>
<td>$1.59</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$3.01</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$3.17</td>
</tr>
<tr>
<td>Family</td>
<td>$4.66</td>
</tr>
</tbody>
</table>

**Provider Locator.** If you’re interested to see whether your current provider is in EyeMed’s network, go to [www.eyemedvisioncare.com](http://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 Health Advocate is a confidential program available to all of our benefit-eligible faculty and staff members and their families – regardless of the medical plan you have.

The College pays the entire cost of the program so that it is available to help you with any questions, including a review of the new medical plan option. This program can help you navigate the health care 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 conditions
- Locate leading doctors for second opinions and
- Help untangle medical bills.

FOR QUESTIONS. Call 1-866-695-8622 (toll-free) or go to: http://new.wellesley.edu/hr/healthadvocate

2015 FLEXIBLE SPENDING ACCOUNTS (FSAs)

There are NO CHANGES to the maximums for 2015:

- You may contribute up to $2,500 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.

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. Please consider this as you determine how much to contribute to your FSAs in 2015. Also see the next page for changes to the grace period and a new carryover feature coming in the future.
Changes to the Carryover Feature and Grace Period

Starting with the 2016 calendar year, 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 2016. This removes some of 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.

We will no longer be allowed to offer the current 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. 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:

<table>
<thead>
<tr>
<th>Calendar Year</th>
<th>Grace Period – when you can incur expenses</th>
<th>Carryover – up to $500</th>
<th>Run-out End Date – last date you can submit claims for the prior calendar year</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014 Dependent Care FSA</td>
<td>Ends 3/15/2015 for 2014 expenses</td>
<td>Never available for the Dependent Care FSA</td>
<td>3/31/2015</td>
</tr>
<tr>
<td>2015 Health Care FSA</td>
<td>No longer offered</td>
<td>Leftover funds as of 12/31/15 will automatically carry over into the 2016 FSA</td>
<td>3/31/2016</td>
</tr>
</tbody>
</table>

FOR QUESTIONS. Additional information about the grace period and other frequently asked questions can be found at: [http://www.crosbybenefits.com/ParticipantArea/FAQs.aspx](http://www.crosbybenefits.com/ParticipantArea/FAQs.aspx) or [https://www.wageworks.com/employees/support-center/support-faqs.aspx](https://www.wageworks.com/employees/support-center/support-faqs.aspx).
2015 FLEXIBLE SPENDING ACCOUNTS (FSAs) (Cont.)

Making Your FSA Elections

To enroll in a Health Care or Dependent Care FSA for 2015, make your election on the College Benefits Portal.

Your debit card should arrive at your home in late December. For those enrolling in a 2015 Health Care FSA, you will receive a new WageWorks debit card even if you already have a Crosby debit card (see additional information below about the change from Crosby to WageWorks). You may use this card to pay for eligible expenses or you may submit your claims online or via paper. You must activate your new card. (See the instructions which 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.)

Also make sure that you 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 more information about the purchase.

* For more information about using your card go to:

More About WageWorks

Effective January 1, 2015, our FSA administration will be provided by WageWorks. Crosby Benefit Systems, which has administered our FSA for years, was acquired by WageWorks last year and the www.WageWorks.com platform has more up-to-date features, including a Pay My Provider option and a mobile app. This change will also allow us to use the same platform (and card) for our FSA, the new Health Savings Account and the Commuter Benefit that was added this past summer.

SUBMITTING EXPENSES

For 2014, you will continue to submit any Health Care or Dependent Care FSA expenses through Crosby Benefit Systems at www.MyCrosbyBenefits.com.

In 2015, you will submit expenses in a new way. Information about the website, phone number, mailing address and fax number will be provided to you. You will also receive a new WageWorks Debit Card for access to your Health Care FSA. Note, too, that you will have the option to pay for eligible Health Care FSA expenses with the Debit Card. This allows you direct access to your FSA funds instead of paying out of pocket and waiting for reimbursement.
2015 LIFE AND DISABILITY INSURANCE

There are NO RATE INCREASES for life insurance in 2015. And, the College pays the full cost of your disability coverage.

Life Insurance Benefits
The College provides you with term life insurance equal to 1 times your basic annual earnings to help protect the financial security of your family in the event of your death. You may purchase additional coverage as follows (evidence of insurability may be required, please call x2212 for more details):

- You may purchase contributory coverage of 1, 2, 3, or 4 times your basic annual earnings, to a maximum of $900,000, in addition to the 1 times basic life insurance paid for by the College.
- You may elect spouse coverage equal to 50% of your contributory coverage up to $150,000.

Always ensure that your beneficiary information is current and accurate, by updating it in the online Benefits Portal.

Disability Insurance
The College pays the full cost of your disability insurance. This coverage helps protect your College income if you ever 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 term life insurance through the College, you also have access to emergency medical and personal travel assistance services when traveling 100 miles or more away from home.

FOR 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 your life, disability or emergency travel assistance benefits.

OTHER NEW BENEFITS FOR 2015

We are excited to announce some additional benefits that will be available to you in 2015.

New Pre-Tax Transportation Benefit
We are pleased to announce a new pre-tax commuter benefit effective for transit and parking. 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, through Crosby Benefit Systems, is our new 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: You can visit www.wageworks.com for more 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).

Care.com
We are thrilled to let you know that Care.com services are now available for all College faculty and staff! With 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!

A REVIEW OF HEALTHY YOU: YEAR 4

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:

- 220 employees and spouses took the 2014 HPHC on-line Health Questionnaire (HQ)
- We learned that the three top health risks of our population at the College continue to be body weight, stress, and high blood pressure
- Those employees that met with a health coach in 2014 lost a total of 489 pounds (to speak to a free health coach, contact Harvard Pilgrim’s Member Services)
- 500 faculty and staff participated in the Active You Walking Challenge

What Your Colleagues Are Saying about Healthy You:

- “This program has helped me greatly with my health awareness and made me more proactive in improving my health”
- “Great program. Good to see so many involved”
- “Everyone was supportive and engaging”
- “Wonderful to have this perk at work”
- “The coach had some very good recommendations for healthy lifestyle changes”
- “This program is excellent! Thank you for providing it to Wellesley College employees”

ACTIVE YOU WALKING CHALLENGE — EMPLOYEE OF THE MONTH

What inspired me to do the walking challenge and to lose weight was the difficulty I had with little tasks in my everyday life! Whether it was bending over to tie my shoe or walking up a flight of stairs, it was then I realized I needed to change my life. When I heard about the benefits fair, it was the perfect opportunity for me to show them what I am capable of as long as I put my mind to it. I told the health coach I was going to lose 25 pounds. She said to start off with a lower weight goal. I then looked her in the eye and said, “I will see you next time, 25 pounds lighter.”

I was watching a documentary on Netflix, Fat, Sick and Nearly Dead. After viewing it, I looked at my girlfriend and we both agreed to take on a healthier lifestyle filled with fruits, vegetables and exercise. We cut out all junk food except for one night a week. We began working out together and reaped the benefits of feeling more energized with our everyday activities. As time progressed, our cravings for sugar and junk food dwindled. The hardest part about the challenge was the weekends and social gatherings. We had to learn to adapt to the social scene and say “no” to the late night crowd.

The benefit fair was a great way to reach out to employees and offer them support in assisting with helpful tips in succeeding everyday activities. My advice to people who want to live a better lifestyle and accomplish their goals is to set manageable goals and to stick with them. Find support from family and friends and ask them for help when things seem unattainable. Stay strong, stay motivated, and have patience.

Anthony Turco
Wellesley College employee
HEALTHY YOU: YEAR 5 – CONTINUING THE JOURNEY

Smoking Cessation Series… Tobacco-Free You

The College is committed to the good health of all of our faculty and staff. As a result, the College will pay for employees to participate in this comprehensive smoking cessation series – called Tobacco-Free You – as part of our Healthy You program. The series begins in November and ends in December. This series has been carefully designed to provide the best-in-class support to those who are ready to become tobacco-free! Just RSVP to Sandra Murga Zuniga at x3289.

If you were to spend $90 a week on purchasing cigarettes – approximately one pack a day – and instead save that money by contributing it to your Retirement Plan – here is an illustration of what you might have in savings at an interest rate of 6% from age 35 to retirement at age 65. The illustration shows you would have over $380,000 in retirement savings. If you receive a match from the College into your Retirement Plan, your savings would exceed $500,000.

<table>
<thead>
<tr>
<th>Weekly Contribution:</th>
<th>$90.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer Match:</td>
<td>$30.00</td>
</tr>
<tr>
<td>Interest Rate:</td>
<td>6.0%</td>
</tr>
<tr>
<td>Number of Years:</td>
<td>30</td>
</tr>
</tbody>
</table>

**RESULTS**

<table>
<thead>
<tr>
<th></th>
<th>Employee</th>
<th>Employee Plus Employer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Contributions</td>
<td>$140,400</td>
<td>$187,200</td>
</tr>
<tr>
<td>Total Earnings</td>
<td>$240,371</td>
<td>$320,494</td>
</tr>
<tr>
<td>Final Accumulation</td>
<td>$380,771</td>
<td>$507,694</td>
</tr>
</tbody>
</table>

To start on a Tobacco-Free You, grow your Retirement Plan and join the series, call x3289 to confidentially RSVP today!
MORE HEALTHY YOU PROGRAMS IN 2015...
CONTINUING THE JOURNEY

How to Survive the Holidays, Wednesday, November 19, Library Lecture Room, 12:30 to 1:30 p.m.
The average person gains five pounds from Thanksgiving to New Year’s Day. Learn how to navigate holiday parties, family dinners and the temptations that abound, while still enjoying your favorite foods. Learn easy, no-stress holiday planning tips and recipes. RSVP to x3289.

Mindful Movement Yoga for the Office, Wednesday, January 14, Library Lecture Room, 12:30 to 1:30 p.m.
As every office worker knows, sitting for long periods can result in stiffness and discomfort. The gentle stretches and postures taught in this program are designed to increase flexibility at the joints, thereby improving one’s range of motion, and also aid in relaxing the hips and lower portions of the body to increase one’s ability to sit with ease. Because this practice blends movement in the body with the breath, it is an ideal extension of mindfulness practice. No previous knowledge of yoga is necessary. This class does not require special clothing or equipment. RSVP to x3289.

Resistance Training, Wednesday, February 18, Library Lecture Room, 12:30 to 1:30 p.m.
Resistance training is a form of physical activity that is designed to improve muscular fitness by exercising a muscle or muscle group against external resistance. Resistance training is an important component of an overall fitness program. Research has shown that resistance training is safe and effective for women and men of all ages and offers numerous benefits.

Know Your Numbers Biometric Screenings, Spring 2015, Date, time and location TBD
These biometric screenings will include blood pressure, body mass index (BMI), and cholesterol/glucose measurements. Watch for more information.

Active You Walking Challenge, Our 2nd Annual Walk Will Launch in Spring 2015
EveryBODY Get Healthy is Harvard Pilgrim’s dynamic online wellness technology platform. It provides targeted health content based on an individual’s health status and goals as well as the opportunity for individuals to engage in multi-media learning modules, organizational and individual wellness challenges and monthly health campaign activities. In addition, it allows each employer to customize and create a points-based incentive program to view and track their progress and rewards. Throughout the program period, you can download on-demand aggregate reporting to get a snapshot of how your program is going. Plus, we will work with you along the way to ensure that you meet your program goals.

HEALTHY YOU INCENTIVES FOR 2015

- Complete the HQ by May 31st
- Attend the Healthy You Spring Fair and do your biometrics
- Covered spouses complete the HQ – receive $50
- Visit the Everybody Get Healthy HPHC web site and do an activity, (you do not have to be in the College medical plan to go onto the site)

Employees who complete 3 activities by May 31st receive $150, (can include the HQ, the biometrics, and activities on the HPHC web tool). More details coming soon!

Stop Stress and Start Thriving!
Which Personality Type Are You?
Learn with meQ!

Stress may be universal, but our response to it is individual – the culmination of who we are, what our experiences have been and how we feel at the time stress hits.

meQuilibrium shows there are five ways people respond successfully to stress. Each personality type has unique strengths and weaknesses – knowing your personality can help you appreciate the things you do well and point you towards the skills you need to cultivate.

Which of the five personality types seems the most like you? Here is the distribution of personality types based on the faculty and staff at the College who have gone onto meQuilibrium:

- Adventurer – Makes the most of opportunities, entrepreneurial. 1%
- Caregiver – Creates social networks, empathetic, takes care of others. 40%
- Optimist – Sees the glass as half full and believes that things will work out. 30%
- Problem Solver – Systematically analyzes the causes of a problem and solves them. 22%
- Regulator – Able to control emotions and behavior when under stress. 6%

To find out your personality type, go to: https://www.mequilibrium.com/wellesley

Start building your resilience today!
**Weight Watchers**

A new 12-week Weight Watchers class began on campus at the end of September. You can still join, and will pay a pro-rated fee. In our last Weight Watchers session on campus, 20 people participated and lost over 190 pounds collectively! Don't wait – join the fun. Call x2248 to join.

There is a $150 reimbursement amount per year for Harvard Pilgrim participants who sign up for a session. The reimbursement forms are on the benefits web site at [www.wellesley.edu/hr/forms](http://www.wellesley.edu/hr/forms).

**Wellness Course Offerings Through PERA**

All wellness classes are free to College employees and their partners. Fall classes begin Tuesday, September 2 and end December 18. There are no classes on Monday, October 13, Wednesday, November 26 and Friday, November 28. Email the instructors for specific questions.

**Aqua-Aerobics**

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 are supplied. No swimming experience is necessary. Contact pmagill@wellesley.edu. Tuesdays, Noon to12:45 p.m. (Pool)

**Pilates**

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. Contact pmagill@wellesley.edu. Thursdays, KSC 201, 12:30 to 1:15 p.m. (Dance Studio 201)

**Iyengar Yoga**

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 are also included. Contact the clinician, Susie Masters at susiemastersyoga@comcast.net, Tuesdays/Fridays, KSC 202, 12:30 to 1:15 p.m. (Dance Studio 202)
**RETIREMENT AND FINANCIAL PLANNING PROGRAMS**

**Social Security and Medicare Retirement Planning Program**
Back by popular demand! Francine Kollias, a seasoned expert from the Social Security Administration, will be on campus to present information on retirement planning, Social Security benefits and Medicare on:

- Thursday, January 8, 4:00 to 5:30 p.m., College Club
- Thursday, January 20, 4:00 to 5:30 p.m., College Club (same program)

Space is limited, dinner will be served and you are welcome to bring a spouse, partner or friend. Please RSVP to Sandra Murga at x3289.

**Certified Financial Planning Benefit**
Take advantage of the College-provided independent Certified Financial Planning benefit available to all benefit-eligible employees. Make an appointment by calling Human Resources at x2215 or x2212 to discuss your short- and long-term financial planning and retirement goals. These sessions are not tied to a retirement platform or an investment firm. As a result, they have no bias as they provide planning guidance. Here are a few testimonials from those who have worked with the CFP's recently:

- **Harry Friedman**, the financial planner whom I met with, was very helpful, clear, thorough, knowledgeable, and detailed about every question I raised. Professional and easy to work with. I can't imagine how this session with him could have been more useful. Thanks for offering this free benefit!
  — Faculty member

- Most valuable was the knowledge that Mary Koenig is independent and had no vested interest in our buying into certain funds. We could trust that her advice was unbiased. Thank you for providing this benefit. My husband and I are not at all experts in financial planning and we appreciate working with Mary.
  — Staff member

- This program provides sound information/advice without any agenda to buy a certain product. It was advisory in nature, not a sales pitch. This is a valuable benefit.
  — Staff member

- Harry's high level of expertise on a variety of retirement matters, including Social Security, coupled with his ability to communicate numbers, makes him an ideal financial adviser. He prepared a detailed comprehensive report for us that included all of our projected assets and expenses moving forward. My husband and I now have a much better handle on our overall financial situation. I would recommend this benefit highly. Honestly, after working with Harry, I'm sleeping much better now!
  — Faculty member

**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.

Here are a few testimonials from those who have worked with our TIAA Planner recently:

“Tammy had a comprehensive understanding of our financial situation and future requirements. She was very helpful by providing the forms to accomplish our immediate requirements and encouraged us to call any time we need future attention. She’s an ace.”

“She is extremely knowledgeable about TIAA-CREF and their services. She is very professional in dealing with me, and takes the time needed to answer all my questions, and to be sure I am comfortable with my investments. She had suggested that I should meet with her at least on a yearly basis to review my Retirement Plan. I was previously in a high risk investment portfolio when I shouldn’t have been, and she has worked with me to change that to a more conservative plan for my age and stage.”

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. (ET). You can also schedule an appointment online at www.tiaa-cref.org/schedulenow.
TRAINING PROGRAMS

Valuing Work is the College’s integrated program of Performance Management, employee development and compensation for administrative staff and identifies nine competencies that are important for successful performance here. See the information below for upcoming training options. To enroll, please visit: https://sites.google.com/a/wellesley.edu/competency-training-2014-2015/?pli=1

*Note: you must be logged into email either in the same browser window or in each separate frame in order to register.

Especially for Supervisors/Managers

Managing to Maximize Employee Engagement
An engaged employee is involved, enthusiastic, and cares about furthering their organization’s mission. Research shows a positive correlation between employee engagement and desirable business outcomes such as customer service satisfaction, productivity and retention of talent. This seminar will provide managers with strategies to increase employees’ positive relationship with their organization and colleagues. Participants will conduct research, examine three engagement theories, and create their own theory of employee engagement.

Audience: Supervisors/Managers
Competency: Development of Self and Others, Leadership
Date/Time: November 13, 2014, 10:00 a.m. to 11:30 a.m.
Location: Library Lecture Room

Bringing out the Best in People: Positive Management Techniques
Are you tired of managing weakness and focusing on performance deficits? Would you like a more positive team atmosphere? This seminar will provide managers with tools for identifying and focusing on their employees’ talents and strengths. The ratio of positive to negative feedback will be examined as a motivator vs. de-motivator. Additionally, managers will explore how to be the positive workplace contagion and how to engage others through positivity.

Audience: Supervisors/Managers
Competency: Development of Self and Others, Leadership, Accountability
Date/Time: February 12, 2015, 10:00 a.m. to 11:30 a.m.
Location: Library Lecture Room

Leading Effective Teams
Being part of a successful team can be wonderfully fulfilling. Being part of a failing or dysfunctional team can be challenging and miserable. Leading teams successfully requires a specific set of people and management skills. This workshop will address the problems that most frequently disrupt teams, and teach skills and techniques that can be used to improve dynamics. Participants will learn the characteristics of effective teams, techniques to minimize and manage interpersonal conflicts, and ways to keep team members motivated and focused.

Audience: Supervisors/Managers
Competency: Leadership, Collaboration
Date/Time: March 19, 2015, 10:00 a.m. to 11:30 a.m.
Location: Library Lecture Room

Management 101: Management Training for the Newer Manager
This program will address the basic elements of management for the new manager. Topics to be addressed include transitioning to the managerial role, communication skills for managers, and supervising troubled employees. Each component of the program will provide managers with specific skills and strategies, and exercises to practice skills.

Audience: New Supervisors/Managers
Competency: Leadership, Development of Self, Expertise, Service to Others, Communication
Date/Time: April 16, 2015, 1:00 to 2:30 p.m.
Location: Library Lecture Room
Programs for ALL Administrative Staff Members

Reaching Inside: Motivating Ourselves
Workplace motivation is essential to success, as evidenced by the deluge of articles targeted at managers looking to motivate their employees. Yet we cannot always rely on a manager to motivate us. We must take control and responsibility for motivating ourselves. Some days, that’s easier said than done. When conditions aren’t optimal (e.g., we’re bored or overwhelmed), we need sure-fire strategies for boosting self-motivation. This seminar will provide guaranteed tips for increasing motivation and positivity in the workplace.

Audience: All
Competency: Accountability, Development of Self
Date/Time: January 28, 2015, 1:00 to 2:30 p.m.
Location: Library Lecture Room

Managing Up
According to Gallup, the most important predictor of employee engagement is whether or not the employee knows what is expected of them every day. Do you know what’s expected of you? If not, attend this seminar to learn how to manage upward to get more from your relationship with your manager. When we manage upward, we receive better and more frequent feedback, understand expectations and know our priorities. Come to this seminar to learn how to better manage your manager.

Audience: All
Competency: Communication, Accountability, Development of Self
Date/Time: May 13, 2015, 1:00 to 2:30 p.m.
Location: Library Lecture Room

Working Smarter (Not Harder)
We all wish we had one more hour in the day. While a day is, and always will be, 24 hours, there are ways to maximize those hours to create greater productivity. This seminar is a must for anyone who wishes they could better focus, attend to details, minimize distractions, and have better quality control.

Audience: All
Competency: Accountability, Development of Self, Service to Constituents, Innovation and Problem-Solving
Date/Time: June 4, 2015, 10:00 to 11:30 a.m.
Location: Library Lecture Room

Coming in 2016!

Diversity and Inclusion Training: We are currently in the planning stages of a summer seminar series, focusing on various aspects of diversity and inclusion. The sessions will be a blend of concepts, skills, and personal leadership development. The faculty for this series will be equally as diverse, drawing on the talents and expertise of speakers from on and off campus. Our goal is to provide a set of experiences that will challenge, stimulate and inform participants, while encouraging them to “lean in” to the work and have some fun. More information regarding this series will be sent in the coming weeks.

HOLIDAY TIME OFF FOR ADMINISTRATIVE STAFF

CHRISTMAS:
Thursday, December 25, 2014

NEW YEAR’S DAY:
Thursday, January 1, 2015

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.

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

Full year and 11 month employees receive December 26, 29, 30, 31, 2014 and January 2, 2015.

Academic year employees (9- and 10-month schedules) have off December 26, 29, 30, 31, 2014 for the winter vacation. Nine and 10-month employees receive a bonus discretionary day of January 2, 2015.

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

<table>
<thead>
<tr>
<th>FULL YEAR STAFF:</th>
<th>ANNUAL (FISCAL YEAR) VACATION:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full year non-exempt staff:</td>
<td>15 days (105 hours); then 20 days (140 hours) after 10 years</td>
</tr>
<tr>
<td>Full year exempt staff:</td>
<td>20 days (140 hours); no change regardless of years of service</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>ACADEMIC YEAR STAFF:</th>
<th>ANNUAL (FISCAL YEAR) VACATION:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academic year non-exempt staff:</td>
<td>The week between Christmas and New Year’s Day and the week of Spring Break</td>
</tr>
<tr>
<td>Academic year non-exempt staff after 10 years:</td>
<td>The week between Christmas and New Year’s Day and the week of Spring Break plus one additional week</td>
</tr>
<tr>
<td>Academic year exempt staff:</td>
<td>The week between Christmas and New Year’s Day and the week of Spring Break plus one additional week</td>
</tr>
<tr>
<td>Academic year exempt staff after 10 years:</td>
<td>The week between Christmas and New Year’s Day and the week of Spring Break plus two additional weeks</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>PLAN</th>
<th>WEBSITE</th>
<th>PHONE</th>
</tr>
</thead>
<tbody>
<tr>
<td>AllOne Health EAP (Username: Wellesley/Password: employee)</td>
<td><a href="http://www.allonehealtheap.com">www.allonehealtheap.com</a></td>
<td>1-800-451-1834</td>
</tr>
<tr>
<td>CNA (Long-Term Care Insurance) (CNA Note: ID number to gain access is “wellesleyltc”)</td>
<td><a href="http://www.itcbenefits.com">www.itcbenefits.com</a></td>
<td>1-877-777-9072</td>
</tr>
<tr>
<td>Crosby Benefit Systems (Health and Dependent Care Flexible Spending Accounts)</td>
<td><a href="http://www.crosbybenefits.com">www.crosbybenefits.com</a></td>
<td>1-800-462-2235 1-617-928-0700</td>
</tr>
<tr>
<td>Delta Dental Plan: Delta PPO Plus Premier Delta Care</td>
<td><a href="http://www.deltamass.com">www.deltamass.com</a></td>
<td>1-800-872-0500 1-800-327-6277</td>
</tr>
<tr>
<td>EyeMed</td>
<td><a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a></td>
<td>1-866-9EYEMED (39-3633)</td>
</tr>
<tr>
<td>Harvard Pilgrim</td>
<td><a href="http://www.harvardpilgrim.org">www.harvardpilgrim.org</a></td>
<td>1-888-333-HPHC (4742)</td>
</tr>
<tr>
<td>Health Advocate</td>
<td><a href="http://www.healthadvocate.com">www.healthadvocate.com</a></td>
<td>1-866-695-8622</td>
</tr>
<tr>
<td>Keohane Sports Center</td>
<td><a href="http://www.wellesley.edu/Athletics">www.wellesley.edu/Athletics</a></td>
<td>–</td>
</tr>
<tr>
<td>Liberty Mutual Insurance Co. (Group automobile and homeowners' insurance)</td>
<td><a href="http://www.libertymutual.com">www.libertymutual.com</a></td>
<td>1-800-789-2925</td>
</tr>
<tr>
<td>Metropolitan Credit Union</td>
<td><a href="http://www.metrocreditunion.org">www.metrocreditunion.org</a></td>
<td>1-508-620-8922</td>
</tr>
<tr>
<td>Parents in a Pinch</td>
<td><a href="http://www.parentsinapinch.com">www.parentsinapinch.com</a></td>
<td>1-800-688-4697</td>
</tr>
<tr>
<td>Sun Life</td>
<td><a href="http://www.sunlife.com/us">www.sunlife.com/us</a></td>
<td>1-800-SUN-LIFE (786-5433)</td>
</tr>
<tr>
<td>TIAA-CREF</td>
<td><a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a></td>
<td>1-800-842-2776</td>
</tr>
<tr>
<td>Wellesley Community Children’s Center</td>
<td><a href="http://www.wccc.wellesley.edu">www.wccc.wellesley.edu</a></td>
<td>1-781-235-7667</td>
</tr>
<tr>
<td>Care.com</td>
<td><a href="http://www.care.com">www.care.com</a></td>
<td>1-877-227-3916</td>
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## WEBSITES TO BOOKMARK

<table>
<thead>
<tr>
<th>WEBSITE</th>
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<tbody>
<tr>
<td>Wellesley Wellness</td>
<td><a href="http://new.wellesley.edu/wellness">http://new.wellesley.edu/wellness</a></td>
</tr>
<tr>
<td>What’s New in HR</td>
<td><a href="http://new.wellesley.edu/hr/whatsnew">http://new.wellesley.edu/hr/whatsnew</a></td>
</tr>
<tr>
<td>Benefits Information</td>
<td><a href="http://new.wellesley.edu/hr/benefits">http://new.wellesley.edu/hr/benefits</a></td>
</tr>
<tr>
<td>New Medical Plan – PPO Plus HHS Plan</td>
<td><a href="http://www.wellesley.edu/hr/benefits/newplan">www.wellesley.edu/hr/benefits/newplan</a></td>
</tr>
<tr>
<td>Healthy You</td>
<td><a href="http://www.wellesley.edu/hr/benefits/healthyu">www.wellesley.edu/hr/benefits/healthyu</a></td>
</tr>
</tbody>
</table>

## THE DAILY SHOT FOR FACULTY AND STAFF

**Do you have an idea for a daily shot?** To submit an idea for a story featuring yourself or a colleague, visit [www.wellesley.edu/news](http://www.wellesley.edu/news) and scroll to the bottom of the page for the Daily Shot suggestion form.

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**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.