

# HR Illuminator Highlights for Faculty



March 2016

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## WorkDay

Wellesley College is transitioning from the Banner system to WorkDay over the course of the next several years. This is an exciting initiative as it will provide a more intuitive and user-friendly interface for faculty, staff and students. Once implemented, WorkDay will streamline all aspects of our faculty, staff and student records including payroll, benefits administration, financial management and course registration.



## OUR 2016 WALKING CHALLENGE BEGINS APRIL 7

You're invited to the 3rd annual Active You Walking Challenge beginning on **April 7** and ending on **May 12**. This year, we've updated the Challenge, based on the feedback you provided. You have:

- the choice to participate as a team or an individual
- the chance to set up a team of any size (to a 23-person maximum)
- the ability to use different trackers (including Misfit Flash, FitBit, FitBug, Garmin Connect, iHealth, Jawbone Up, Moves App)
- prizes for teams and individuals and
- an all-new wellness portal with many features to support you during the Challenge and throughout the year.

**Pick up a Misfit Flash** (if you don't already have a device) at any of the demos or at the Launch Party! Note that supplies are limited.

For more about the Walking Challenge, go to:

[www.wellesley.edu/hr/benefits/healthyyou](http://www.wellesley.edu/hr/benefits/healthyyou).



**Walking Challenge Registration opens on March 28.** To register for this year's Walking Challenge, go to the new wellness portal (<https://harvardpilgrim.cernerwellness.com>).

**If you want to be on a team and don't have a group, sign up for either the "Wellesley Warriors" team or the "Step It Up" team.**

If you need help signing up or using the portal, representatives from Harvard Pilgrim are available to walk you through the process at **1-877-594-7183** between 9:00 a.m. and 5 p.m.



## Walking Challenge Opportunities – to learn more, start walking and join the fun

- Come to the Launch Party on **April 5** in the Alumnae Ballroom: drop in between 3 and 5 p.m.
  - Join us for food, fun and to **register for the Challenge**
  - See a demo of the new wellness portal
  - Get your biometric screening done between 2 and 4 p.m. (and be one step ahead for the \$150 Healthy You reimbursement)
- See a demo of the new wellness portal (and register for the Walking Challenge at the same time) in the Library Lecture Room:
  - On **March 31** from 12:30 to 1:30 p.m.
  - On **April 6** from noon to 1 p.m. or 1 to 2 p.m.
- Go to the portal to watch videos, review the user guide and upload your steps
- Celebrate at the Award Party on **May 20** in the Alumnae Ballroom from 3:30 and 5 p.m.

## We've Got Prizes!

CATEGORY	PRIZE
Top 2 Walkers (most steps)	Kayaks (delivered to your home)
Unsung Hero (nominated by your peers)	Healthy basket (\$100 value)
Best Individual Video	Healthy basket (\$100 value)
Top 2 Teams (most steps)	Beach towel and infusion water bottle/each
Best Team Name	\$25 gift certificate/each
Best Team Video	\$25 gift certificate/each

**PRIZE  
BREAKDOWN**

Visit [www.wellesley.edu/hr/benefits/healthyyou](http://www.wellesley.edu/hr/benefits/healthyyou).

## Wellesley College – A BBJ Finalist Again!

Wellesley College has been named one of the Healthiest Employers by the **Boston Business Journal** for the second year in a row.



## WHOLE YOU PROGRAM OFFERINGS



THE WHOLE YOU

Human Resources introduced *The Whole You Initiative* as a way to provide resources in support of our Healthy You, Prosperous You, Develop & Reward You and Engage You programs. As part of this initiative, we developed a series of programs, webinars and tools that are available to all faculty and staff while also targeting specific audiences at different times: Gen-Y, Millennials, Mid-Career, Pre-Retirement, Managers/Supervisors.

Visit [www.wellesley.edu/hr/events](http://www.wellesley.edu/hr/events) often to see the latest updates, download a PDF version and click on a program to see more details. To RSVP for an event, go to: <https://goo.gl/F7xgSa>.



THE WHOLE YOU



PROSPEROUS YOU  
WORKING TOGETHER FOR FINANCIAL WELLNESS

## UPCOMING PRESENTATIONS – YOU'RE INVITED

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Please RSVP to Ext. 3289 or <https://goo.gl/F7xgSa>

### **Medical Coverage in Retirement** **April 18 from 5 to 6:30 p.m. at the College Club**

*Bring a guest and enjoy a light dinner while you learn about Medicare and health plan options.*

This educational seminar will review the benefits that Medicare and retiree health care plans and Social Security can provide. Eligibility rules and choices will be covered so you have the knowledge you need to make informed decisions before retirement. Gather information for yourself, a friend or family member.

### **Social Security: Learn from the Expert** **April 25 from 5 to 6:30 p.m. at the College Club**

*Bring a guest and enjoy a light dinner while you hear about Social Security and all it offers.*

Our presenter, Francine Kollias, spent her career with the Social Security Administration and is an expert at explaining how to navigate the Social Security process. She will talk about the retiree, survivor and disability benefits available through Social Security as well as Medicare options. She'll also review filing options, discuss pre-retirement planning strategies and answer any questions you may have.

### **ID Theft Presentation** **May 4 from 12:30 to 1:30 p.m. in the Library Lecture Room**

*Bring your lunch and hear about your Sun Life SecurAssist Identity Protection program.*

Sun Life, our life insurance provider, offers a comprehensive Identity Theft Protection program. The program provides 24/7 telephone support and step-by-step guidance from anti-fraud experts. You'll hear how the case worker assigned to you can help you notify credit bureaus, file paperwork to correct your credit reports, notify financial institutions and government agencies, cancel stolen cards and obtain new cards. You are automatically enrolled under this program and the College pays the cost.

### **About Your Credit Report and Credit Score** **June 8 from 12:30 to 1:30 p.m. in the Library Lecture Room**

*Lunch will be provided by the Metro Credit Union while you learn about the ins and outs of your credit score and reports.*

Our Metro Credit Union representative will provide information about credit reports, including how information is collected, how long it remains on your record and who has access to your reports. You will also learn how to use and manage your credit to build a positive history for yourself.

## REMINDER: Healthy You \$150 Incentive



You can earn \$150 by being part of this year's Healthy You program. (Your spouse can earn an additional \$50.) Complete the following steps by **June 30, 2016**. Go to: [www.wellesley.edu/hr/benefits/healthyyou](http://www.wellesley.edu/hr/benefits/healthyyou).

### For Faculty and Staff Who Are Enrolled in a Wellesley College Medical Plan

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

**OR**

Complete your biometrics on **April 5 from 2 to 4 p.m. in the Alumnae Ballroom.**

**AND Complete ONE of the following:**

1. Download the mobile App for AllOne Health or meQuilibrium (see page 13 for the QR codes) or
2. Visit *the Whole You* events calendar on the HR home page, [www.wellesley.edu/hr/events](http://www.wellesley.edu/hr/events), and register for a presentation or web event.

### For Faculty and Staff Who are NOT Enrolled in a College Medical Plan

Complete your biometrics on **April 5 from 2 to 4 p.m. in the Alumnae Ballroom.**

**OR Complete BOTH of the following:**

1. Download the mobile App for AllOne Health or meQuilibrium (see page 13 for the QR code) or
2. Visit *the Whole You* events calendar on the HR home page, [www.wellesley.edu/hr/events](http://www.wellesley.edu/hr/events), and register for a presentation or web event.

### For Spouses Enrolled in a Wellesley College Medical Plan

Complete the online Health Questionnaire at [www.harvardpilgrim.org/wellesleycollege](http://www.harvardpilgrim.org/wellesleycollege) and earn \$50 (in addition to anything your spouse earns).

**Important Tax Note.** The Healthy You initiative is provided to benefits-eligible faculty and staff. Incentives earned are taxable as ordinary income. Harvard Pilgrim will send a file to the College with the amount of any gift card you receive through the Healthy You program. Federal, state and Social Security income taxes may apply to your incentive amount.

## HEALTHY YOU



HEALTHY YOU  
WORKING TOGETHER FOR WELLNESS

Learn about Harvard Pilgrim Member Savings and Discounts: [www.harvardpilgrim.org/wellesleycollege](http://www.harvardpilgrim.org/wellesleycollege) or call **1-888-333-HPHC**.

### meQuilibrium

The meQuilibrium program is paid for by the College and offers a digital coaching platform that gives you a confidential and individualized experience.

Almost 25% of our faculty and staff are enrolled in the program and use it regularly. It helps you understand what the source of your stress is and builds skills to fight these stress influences and reduce anxiety. By incorporating this program into your daily life, you become more resilient, feel less stress and are better equipped to face adversity.

Results are impressive. Two years after implementation, meQuilibrium has helped reduce the anxiety of participating employees by 15%. In addition, overall stress decreased by 3.9%. It is clear that meQuilibrium is changing behaviors and has contributed to our culture of health.

Go to [www.meQuilibrium.com/Wellesley](http://www.meQuilibrium.com/Wellesley) to create an account if you don't already have one.

### ESI (Early Symptom Intervention) Program

Our ESI program is offered on campus and is paid for by the College. This program is designed to address your aches and pains. You can schedule an individual 30-minute appointment on Tuesdays or Wednesdays between 7:30 and 11:30 a.m. through June 30. Call Ext. 3496 or e-mail [ccox@wellesley.edu](mailto:ccox@wellesley.edu).

Many Wellesley College faculty have taken advantage of this program and experienced great results. See below for some of the feedback received.

*"Judy does an excellent job. [She] gave me specific suggestions [and] it really helped!"*

*"I started [going to] ESI because of a knee injury. I now have more motion, less pain and swelling and have been able to get back to my normal exercise routine!"*

*"It amazes me how the light pressure and movement applied during this therapy eases the pain and helps with range of motion. One of the best programs for employee wellness!"*

### AllOne Health (Employee Assistance Program)

Life brings us challenges and opportunities. It's comforting to know you have the resources to guide you along the way through Wellesley College's Employee Assistance Program (EAP): AllOne Health. Our EAP is paid for by the College and offers work/life services for such needs as child care, elder care and other daily living issues. With AllOne Health, you and your dependent household members receive five free in-person counseling services. You also have access to free 30-minute consultations with an attorney or financial professional and the option of retaining their services at a discount.

**For More Information.** Go to [www.allonehealthep.com](http://www.allonehealthep.com) (User ID: wellesley Password: employee) or call **1-800-451-1834**. This program is confidential and available 24/7.

## PROSPEROUS YOU

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Wellesley College is committed to providing financial and retirement planning information and resources as part of Prosperous You.

### TIAA

TIAA provides easy-to-use online resources to help you develop an investment strategy. TIAA is available to talk with you about your investment choices, allocation mix and overall strategy for your retirement goals. To schedule an individual session with our TIAA representative, call **1-800-732-8353** or go to [www.tiaa-cref.org/letstalk](http://www.tiaa-cref.org/letstalk).

### Certified Financial Planners

The College pays the cost of our certified financial planner (CFP) benefit through our Retirement Education Fund so you get one-on-one guidance on financial, investment and retirement concerns – right on campus. Our CFPs are not tied to an investment fund or vendor and, therefore, provide an independent perspective.

Our financial planners provide confidential, independent counseling on all aspects of your financial life including taxes, insurance, budgeting, debt management, home purchase, college savings, retirement savings and income strategies, investment strategies, and wills and estate planning. They can help with a specific issue or create a comprehensive plan. You can use this benefit at any age. It's never too early to plan.

*"I'm a big fan of this service. I liked Mary (CFP) a lot and found her both knowledgeable and sympathetic to work with. Sessions were easy to schedule since the financial planner comes to campus. The sessions were very valuable both because they obliged me to gather information and take stock for myself, and because of the projections that Mary worked up for us and the good questions that she asked. I think you should step up the outreach efforts for this benefit, in order to encourage others to take advantage of it."*

**Timothy Peltason,**  
Professor of English and Class of 1949 Professor in Ethics

**Make an Appointment.** Call Ext. 2212 or 2215 to meet with Harry or Mary.

## SERVICE AWARD RECEPTION – NEW LOCATION

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Wellesley College is pleased to honor our long-service faculty and staff at the annual Service Award Reception on **May 10**. We are excited to recognize their commitment to our community – and to be able to host the Reception at the Davis Museum this year. After the Reception, honorees and guest will have an opportunity to browse the museum.

## MORE PROGRAMS

### Health Advocate

Our Health Advocate program is also paid for by the College. By contacting the program, you have your own personal health advocate to help you find the right doctors, get cost estimates, resolve insurance claims and assist with elder care. Your personal health advocate can address a full range of clinical and insurance-related issues. Faculty, spouses, dependent children, parents and parents-in-law can all use this benefit.

Sign up for the Health Advocate Health and Wellness Blog at <http://blog.healthadvocate.com/>.

**For More Information.** Go to <http://healthadvocate.com/members> or call **1-866-695-8622**.

### Pre-tax Transportation Benefit

With this program, you save money by paying for transit and parking expenses with pre-tax dollars through payroll deductions. Train, subway, bus, ferry, trolley or vanpool services are all eligible.

**For More Information.** Go to [www.WageWorks.com/mycommute](http://www.WageWorks.com/mycommute) or contact Human Resources at Ext. 3202.

### Care.com

With Care.com, you have 24/7 access to local dog-walkers, tutors, babysitters, nannies and senior care providers.

**For More Information.** Visit [www.care.com](http://www.care.com) or [www.care.com/backupcare](http://www.care.com/backupcare).

### Liberty Mutual Auto and Home Insurance

Liberty Mutual offers exclusive savings on auto and home insurance tailored for the way you live. You enjoy valuable discounts. Call your Liberty Mutual Representative, Monica Archer, at **(781) 861-8750 Ext. 50311** or visit <https://www.libertymutual.com/wellesleycollegeemployees>.

## Congratulations to Our Retirees

We want to send a heartfelt thank you – and congratulations – to the faculty and staff retiring this fiscal year. Each has contributed significantly to our Wellesley College community.

On **May 9**, those retiring are invited to President Bottomly's home for a reception including beverages and hors d'oeuvres on the patio overlooking the lake. Guests, supervisors, department heads and Deans will be invited to share in the celebration.

## Live Webinars from TIAA

You can register and log in at: [www.tiaa.org/ve](http://www.tiaa.org/ve)



Join your colleagues for live webinars designed for the real world...now in real time



Miss a seminar?

You can register for upcoming titles at [tiaa.org/VE](http://tiaa.org/VE).

- Spending
- Saving
- Planning
- Investing
- Living

All live webinar times are (ET).

### April

- **SPECIAL TOPIC:** All About IRAs 4/12, 12-1 p.m. | 4/19, 3-4 p.m.
- **Money at Work 1:** Foundations of investing 4/12, 3-4 p.m. | 4/21, 12-1 p.m.
- **SPECIAL TOPIC:** Demystifying Life Insurance 4/13, 12-1 p.m.
- **Gaining Insight:** Navigating debt consolidation & understanding the mortgage process 4/14, 12-1 p.m. | 4/20, 3-4 p.m.
- **Inside Money:** Managing income and debt 4/14, 3-4 p.m. | 4/19, 12-1 p.m.
- **SPECIAL TOPIC:** Economic Update with TIAA Chief Economist, Tim Hopper 4/26, 12-1 p.m.

### May

- **Equally Prepared:** Financial planning for the LGBT community 5/17, 12-1 p.m.
- **Tomorrow in Focus:** Saving for your ideal retirement 5/17, 3-4 p.m.
- **SPECIAL TOPIC:** Why do you need an estate plan? 5/18, 12 p.m.
- **Your Next Great Adventure:** Living well in retirement 5/18, 3-4 p.m.
- **SPECIAL TOPIC:** The 411 on 529 college savings plans 5/19, 12-1 p.m.

### June

- **Charting Your Course:** A financial guide for women 6/14, 12-1 p.m.
- **SPECIAL TOPIC:** Understanding Social Security 6/14, 3-4 p.m.
- **The Starting Line:** Why and how retirement saving should begin now 6/15, 12-1 p.m.
- **Paying Yourself:** Income options in retirement 6/16, 12-1 p.m.
- **Halfway There:** A retirement checkpoint 6/16, 3-4 p.m.

## PROVIDERS AND WEBSITES

A list of our providers' websites and phone numbers is available at [www.wellesley.edu/hr/benefits/benefitproviders](http://www.wellesley.edu/hr/benefits/benefitproviders). Use your smartphone for quick access to information. Below are the QR codes that will link you to our providers and their programs.

BENEFIT PROVIDERS	
HEALTH AND WELFARE BENEFITS	RETIREMENT BENEFITS/PROSPEROUS YOU
<b>Medical (Harvard Pilgrim Health Care)</b> <a href="http://www.harvardpilgrim.org">www.harvardpilgrim.org</a> 	<b>403(b) Retirement Plan (TIAA)</b> <a href="http://www.tiaa-cref.org/wellesleycollege">www.tiaa-cref.org/wellesleycollege</a> 
<b>Health Advocate</b> <a href="http://www.healthadvocate.com/members">http://www.healthadvocate.com/members</a> 	<b>TIAA Individual Appointments</b> <a href="http://www.tiaa-cref.org/letstalk">www.tiaa-cref.org/letstalk</a> 
<b>Dental (Delta Dental)</b> <a href="http://www.deltadentalma.com">www.deltadentalma.com</a> 	<b>Retiree Medical Guidance (ExtendHealth)</b> <a href="https://extendhealth.com/retireebenefits">https://extendhealth.com/retireebenefits</a> 
<b>Vision (EyeMed)</b> <a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a> 	WORK/LIFE BENEFITS
<b>Flexible Spending Accounts and Health Savings Account (WageWorks)</b> <a href="http://www.WageWorks.com">www.WageWorks.com</a> 	<b>Auto and Car Insurance (Liberty Mutual)</b> <a href="http://www.libertymutual.com">http://www.libertymutual.com</a> 
<b>Life Insurance (Sun Life)</b> <a href="http://www.sunlife.com/us">www.sunlife.com/us</a> 	<b>Pre-tax Transportation Benefits</b> <a href="http://www.WageWorks.com/mycommute">www.WageWorks.com/mycommute</a> 
<b>Employee Assistance Program (EAP)</b> <a href="http://www.allonehealthcap.com">www.allonehealthcap.com</a> <b>User ID:</b> wellesley <b>Password:</b> employee 	<b>Metropolitan Credit Union</b> <a href="http://www.metrocu.org">www.metrocu.org</a> 
HEALTHY YOU PROGRAMS	<b>In-home Child and Adult Care (Care.com)</b> <a href="http://www.Wellesley.care.com">www.Wellesley.care.com</a> 
<b>ESI Wellness</b> <a href="https://www.mequilibrium.com/wellesley">https://www.mequilibrium.com/wellesley</a> 	<b>Wellesley Community Children's Center (WCCC)</b> <a href="http://www.wccc.wellesley.edu">www.wccc.wellesley.edu</a> 
<b>meQuilibrium</b> <a href="http://www.meQuilibrium.com/Wellesley">www.meQuilibrium.com/Wellesley</a> 	

## WEBSITES TO BOOKMARK

<b>Human Resources Main Page</b>	<a href="http://www.wellesley.edu/hr">www.wellesley.edu/hr</a>
<b>What's New in HR</b>	<a href="http://new.wellesley.edu/hr/whatsnew">http://new.wellesley.edu/hr/whatsnew</a>
<b>Benefits Information</b>	<a href="http://new.wellesley.edu/hr/benefits">http://new.wellesley.edu/hr/benefits</a>
<b>Whole You Program Calendar</b>	<a href="http://www.wellesley.edu/hr/events">www.wellesley.edu/hr/events</a>
<b>Whole You Registration/RSVP Page</b>	<a href="https://goo.gl/F7xgSa">https://goo.gl/F7xgSa</a>
<b>Healthy You</b>	<a href="http://www.wellesley.edu/hr/benefits/healthyyou">www.wellesley.edu/hr/benefits/healthyyou</a>
<b>Active You Walking Challenge</b>	<a href="http://www.wellesley.edu/hr/benefits/healthyyou/walkingchallenge">www.wellesley.edu/hr/benefits/healthyyou/walkingchallenge</a>
<b>Prosperous You</b>	<a href="http://www.wellesley.edu/hr/benefits/prosperous-you">www.wellesley.edu/hr/benefits/prosperous-you</a>
<b>Wellesley Wellness</b>	<a href="http://www.wellesley.edu/wellness">www.wellesley.edu/wellness</a>
<b>Work/Life Resources</b>	<a href="http://www.wellesley.edu/hr/worklife">www.wellesley.edu/hr/worklife</a>
<b>Training and Employee Development</b>	<a href="http://www.wellesley.edu/hr/empdev/signup">www.wellesley.edu/hr/empdev/signup</a>

### 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.*



## REQUIRED NOTICE

### Important Notice from Wellesley College About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Wellesley College and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

#### There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Wellesley College has determined that the prescription drug coverage offered by the Wellesley College HMO and PPO Plans are, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

#### When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two-month Special Enrollment Period (SEP) to join a Medicare drug plan.

#### What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan and you drop your current Wellesley College coverage, be aware that you and your dependents will be able to get this coverage back only during open enrollment or with a mid-year qualified change.

#### When Will You Pay a Higher Premium (penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Wellesley College and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your

premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

#### For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact information is listed below for more details.

**NOTE:** You will get this notice each year. You will also get it before the next period you can join a Medicare drug plan and if this coverage through Wellesley College changes. You also may request a copy of this notice at any time.

#### For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov),
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help or
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

**Date:** October 15, 2015

**Name of Entity/Sender:** Wellesley College

**Contact Person:** Marymichele Delaney, Human Resources

**Phone Number:** 781-283-3202