2015 Benefit Open Enrollment

Opens: 8:30 a.m. Friday October 31, 2014
Closes: 5:00 p.m. Thursday, November 13, 2014
The guide is divided into six parts to help you with the enrollment process:

1. Introduction – important information showing the highlights of the 2015 benefits.
2. General Information – important details to review prior to the 2015 open enrollment
3. Schedule of Information Sessions – helpful sessions to answer your questions about benefit plans and enrollment
4. Open Enrollment Selections – an overview of benefits available and what needs to be done to enroll
5. Prescription Drug Coverage and Medicare – information for active employees and their dependents who are eligible or who soon will be eligible for Medicare

We hope that you find this booklet useful for your enrollment. Please feel free to contact the Benefits Office staff with questions through e-mail at benefits@wesleyan.edu. You can also call Amy Walsh x2338 or Pat Melley x4889. We are happy to answer your questions.
2015 Benefits Open Enrollment Guide

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INTRODUCTION

Wesleyan University Benefits is pleased to provide the 2015 Benefits Open Enrollment Guide. This guide is designed to help you enroll for your 2015 benefits and gives information on benefit options, premiums and online enrollment. All changes made during open enrollment will be effective January 1, 2015.

HIGHLIGHTS for 2015

CIGNA will continue to be the medical and pharmacy provider for Wesleyan. Delta Dental will continue to be the dental provider. EyeMed will also be available to employees for the optional vision plan covering frames, contacts and lenses. Routine eye exams are still covered under the CIGNA Vision plan through medical insurance. Benefit Strategies will continue to administer the flexible spending accounts: dependent care and MERA.

2015 Premiums – The 2015 premiums for the Open Access Plus – In Network (HMO), Open Access Plus (POS) and Open Access High Deductible (HD HSA) plans will remain unchanged for employees. The 2015 premiums for Delta dental insurance and EyeMed and supplemental life insurance premiums will remain the same as 2014.

2015 Premium Subsidy – The salary breakpoint has increased. Staff members whose annualized full time base salary is less than or equal to $53,560 as of 12/31/2014 will receive a premium subsidy based upon enrollment and in accordance with your pay period. The annual amount of the subsidy is: $630 for employee only, $1,360 for employee plus one and $1,675 for family.

Wellness Program – The Points Program continues for CIGNA participants and those not enrolled with CIGNA. Flu shots will be available in November and the biometric screenings will take place in the spring. The adult fitness classes will continue throughout the year.

***Social Security Numbers for Dependents*** – There is a new requirement that we must furnish social security numbers for all dependents on your health insurance plan. Please review your dependents listed on the Open Enrollment landing page. If there are any social security numbers missing, please follow the instructions on that page to add the numbers. This is a secure portal so this information cannot be shared.
General Information

When: 2015 Benefit Open Enrollment Opens:  8:30 a.m. Friday, October 31, 2014
   Closes:  5:00 p.m. Thursday, November 13, 2014
All elections for your 2015 benefits must be made during the Open Enrollment period. Please see the note below if you experience life status changes in 2015.

Where: In your Employee Electronic Portfolio. The menu for 2015 Open Enrollment will be under your Personal Information heading. If you are connecting to the network from an off-campus location, you will need VPN to access your Open Enrollment pages. Please use this link to view details on how to connect via VPN:  [VPN Directions](#)

Your Current Benefit Elections for 2014: Also in your Employee Electronic Portfolio (under the Personal Information heading) is a menu item that displays your current (2014) benefits. You can refer to this if needed as you make your selections for 2015. Your 2014 medical, dental, life insurance, vision, SRA and Roth will automatically be rolled over to 2015 if you do not make a selection online during the open enrollment. Flexible Spending Accounts and 457 Plans cannot be rolled over. A new selection for 2015 must be completed online.

Challenge Questions to Access Your Enrollment Page: When you click the menu option under Personal Information called “2015 Open Enrollment”, the first page will ask you to respond to the challenge questions you have set up. This is a security feature for the Open Enrollment process.
- If you have not set up Challenge Questions, go to the Tools & Links section of your Employee Portfolio and click “Password Manager”. Follow the instructions for setting up your Challenge Questions.
- If you have forgotten the answers to your Challenge Questions, contact ITS Operations at [Operations@wesleyan.edu](mailto:Operations@wesleyan.edu) to have your Challenge Questions reset.

How: When you enter the 2015 Open Enrollment page you will see a page titled “Your Benefit Elections and Confirmation for 2015.” From this page, you will be able to click each of four benefit areas to enroll or change your enrollment. Each time you make or change a selection and submit it, you can come back to the Elections and Confirmation page to see the choices you have made displayed. All benefits are grouped under one of four headings:

1. **Health Benefits:** Includes medical, dental, and vision insurance
2. **Life Insurance Benefits:** Includes coverage and beneficiary information for basic and supplemental life plans
3. **Retirement Savings Plans:** Includes your elections for SRA and Roth contributions and, if eligible, 457 contributions
4. **Flexible Spending Accounts**: Includes your elected contributions for Medical Expense Reimbursement Account (MERA) and Dependent Care Reimbursement Account

**IMPORTANT**
Under each group you will be able to click a link to see detailed plan descriptions. In addition to the benefit plans, you will be able to review, update, and add dependents and beneficiaries. There is a new requirement that we must furnish social security numbers for all dependents on your health insurance plan. Please review your dependents listed on the Open Enrollment landing page. If there are any social security numbers missing, please follow the instructions on that page to add the numbers. This is a secure portal so this information cannot be shared.

**REMEMBER:** On each page that you make an election or a change of any kind, you must click the “SUBMIT” button for your elections to be saved and displayed on the summary page.

**Benefit Plan Details:** When you use the Open Enrollment pages, there will be a link to the plan information on each Web page.

**Life Status Changes:** If you experience a life status change in 2015 (the birth, death, adoption, marriage, divorce of an immediate family member or loss of coverage), please contact the Benefits Office within 30 days of the change. You may be eligible to make adjustments in your benefit elections.

**Medicare Part D Information:** We are including the information on the Medicare prescription drug coverage (Medicare Part D) at the end of this booklet rather than sending you a separate letter. This is intended primarily for active employees and their dependents who are eligible for Medicare or who will soon be eligible for Medicare. This information references prescription coverage during 2014. It was suggested by our health care consultants, though, that we send it to all employees eligible for our health plan.

**Contact Information:** **Questions will be responded to more quickly through e-mail.**

**Benefit Plan Information:**
E-mail: benefits@wesleyan.edu
Pat Melley: 860 - 685- 4889
Amy Walsh: 860 - 685-2338

Using the Open Enrollment Web pages or technical difficulties:
E-mail: hrms@wesleyan.edu
Dan Pflederer: 860 - 685-4681
Re-Setting your Challenge Questions and Responses:
E-mail: operations@wesleyan.edu
Operations Staff: 860 -685-4100
Schedule of Information Sessions

In addition to the sessions listed below, you can ask specific questions of the Benefits Office staff through e-mail at: benefits@wesleyan.edu. This e-mail address will result in a quicker response but, if you prefer to speak with someone, please call Amy Walsh x2338 or Pat Melley x4889. Benefits Office staff will also be available at the sessions listed below.

Information Sessions to Review the Open Enrollment Process and MERA
These information sessions will give an overview of the benefit options and how to use the Open Enrollment Web pages. These sessions will be presentations, not hands-on. The presentation will be short to allow adequate time for questions.

WHEN: Tuesday, November 4, 2014, 12:00 - 1:00 p.m
WHERE: Usdan 108

WHEN: Wednesday, November 5, 2014, 3:00 - 4:00 p.m.
WHERE: Usdan 108

Hands-On Assistance with Completing Your Benefits Selections
In-person drop-in assistance will be available to help you complete your benefit selections and answer any questions during the last day of Open Enrollment. You don’t need an appointment, but you should bring the information on the options you wish to select.

WHEN: Thursday, November 13, 2014, 9 a.m. to 5 p.m.*
*NOTE: This is the last day of Open Enrollment

WHERE: Human Resources Office
212 College Street
Open Enrollment Selections

Health Benefits

Medical:
CIGNA will continue to provide three medical plans: Open Access Plus – In Network (HMO), Open Access Plus (POS) and Open Access High Deductible (HD HSA). CIGNA will also be the pharmacy provider. **Your 2014 medical election will automatically be rolled over to 2015 if you do not make a selection.** Even if you choose to stay with your current plan after reviewing the plan design changes, you should review the Health Benefit pages in the Open Enrollment Web pages to confirm your dependents. If you choose the HSA High Deductible plan, you can also elect to make an HSA contribution on the Open Enrollment Web page.

Dental:
There are no changes in the Delta dental plan. **Your 2014 dental election will automatically be rolled over to 2015 if you do not make a selection.**

Vision:
Routine eye exams are covered at 100% using a Cigna Vision Network provider. For a list of providers access the Cigna Vision Directory. (Please note that the CIGNA does not provide reimbursement for contacts and glasses.) To have coverage for contacts and glasses you must enroll in the optional EyeMed vision plan. **Your 2014 EyeMed election will automatically be rolled over to 2015 if you do not make a change.**

Life Insurance Benefits

**Your current basic life and supplemental life insurance options and beneficiaries will automatically continue unless you have reached age 65 or 70 in 2014. The amount of life insurance will decrease by 65% at age 65 and again at age 70.** For all others, the life insurance options and age-based premiums will not change for 2015. Full rate details are available on the Open Enrollment Web page. The following life insurance changes can be made at any time and during the Open Enrollment period:

**Beneficiary Changes:** The Open Enrollment Web pages will display your current beneficiaries and give you an opportunity to change those beneficiaries. Please email benefits@wesleyan.edu to update the relationship of your beneficiary if it is partner and should be spouse.

**Increase Supplemental Life Coverage:** Eligibility for increases in Supplemental Life or Spouse/Domestic Partner Life are available to those under age 65 and require the completion of the Evidence of Insurability form. Please contact benefits@wesleyan.edu for the form.
Decrease Supplemental Life Coverage: Supplemental or Spouse/Domestic Partner Life can be decreased at this time.

Retirement Savings Plans

Your 2014 SRA or Roth contribution percentage will automatically be rolled over to 2015 if you do not make any changes during open enrollment.

You can change your SRA or Roth contribution percentage at any time during the year including Open Enrollment. Percentage changes made during Open Enrollment are effective January 1, 2015. If your base salary changes, your contribution amount changes because it is based upon a percent. If you want your contribution amount to remain level throughout the year, you can change your percentage if you have any salary adjustments. SRA and Roth deductions will automatically stop once you have reached your limit allowed by the IRS.

2015 SRA Limits: The maximum contribution to an SRA or Roth for 2015 has increased from $17,500 to $18,000. The additional amount that employees who are 50 and over at any time in 2015 can contribute has been increased to $6,000. Employees with over 15 years of service may be eligible for an additional amount of contribution. The Open Enrollment Web page will show you your maximum limit.

457(b) Plan: For those eligible, contributions to the 457(b) plan are still based on a dollar amount per year, not a percentage. Continuation of voluntary contributions to your 457(b) plan requires a new enrollment request and must be completed during open enrollment. The maximum contribution to a 457(b) Plan in 2015 is $18,000.

Flexible Spending Accounts

FLEXIBLE SPENDING ACCOUNT ENROLLMENT REQUIRES A NEW REQUEST AND MUST BE COMPLETED DURING THE OPEN ENROLLMENT. Flexible spending accounts cannot be adjusted after the year begins except for life status changes.

Medical Expense Reimbursement Account (MERA): A MERA allows you to have your salary reduced before taxes and set aside to pay for allowable medical expenses. The IRS determines eligible medical expenses. The annual MERA maximum contribution is $2,500. Annual contributions must be between $120 and $2,500 this year. 2015 deductions can be used to reimburse medical, dental and vision expenses incurred through March 15, 2016. Requests for reimbursement must be submitted by April 15, 2016.
Dependent Care Reimbursement Account: This plan, which allows up to $5,000 before taxes to be set aside, is available for 2015. Expenses must be incurred during the 2015 calendar year and requests for reimbursement must be submitted by April 15, 2016.

Flexible spending accounts (MERA and/or Dependent Care) are administered by Benefit Strategies LLC. For more details on how to submit claims, please go to: Flexible Spending Accounts

Vacation Purchase Plan
Professional Librarians, Administrative Staff and secretarial/clerical union members may opt to purchase additional vacation time during open enrollment. There will be plan details on the Open Enrollment page.
If you would like to enroll in this plan, please contact benefits@wesleyan.edu or Pat Melley: 685-4889.

Dependents and Life Insurance Beneficiaries

On the Open Enrollment Web pages you will have the opportunity to review your dependents and beneficiaries.

Change in who is Covered (Dependent) or Beneficiary Designation: These changes can be made directly on the Open Enrollment Web pages for the appropriate benefit plan.

Adding a Dependent or Beneficiary: This can also be done directly on the Open Enrollment Web pages. Be sure you collect and report the following information:
Full Name
Relationship to employee
Date of Birth
Social Security Number
Home Address

Changing or Correcting Information on a Current Dependent or Beneficiary: If a name, date of birth, or relationship (including changing a partner to a spouse) needs to be changed on an existing dependent or beneficiary, send an e-mail to benefits@wesleyan.edu. Include both the incorrect information and the correct information. The change will be made within 2 business days and will be reflected on the Open Enrollment page.
Important Notice from Wesleyan about Prescription Drug Coverage and Medicare

This notice is intended primarily for active employees and dependents who are eligible for Medicare or who will soon be eligible for Medicare. Please read this notice carefully and keep it where you can find it.

On January 1, 2006, Medicare prescription drug coverage ("Medicare Part D") became available to everyone with Medicare. This notice contains information about (1) your current prescription drug coverage with Wesleyan, and (2) prescription drug coverage for people with Medicare. It also tells you where to find more information if you need to make decisions about your prescription drug coverage.

Wesleyan has determined that its prescription drug coverage provided during the 2014 Plan Year through CIGNA is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay. In other words, the “actuarial value” of the Plan’s drug coverage is at least as good as (if not better than) the “actuarial value” of the standard prescription drug coverage under Medicare Part D. Thus, the Plan’s prescription drug coverage is considered “creditable” coverage.

This is important because it means that you do not have to enroll in Medicare Part D at this time just to avoid paying a late enrollment penalty. You will not have to pay a late enrollment penalty as long as you join a Medicare prescription drug plan within 63 days after your “creditable” coverage ends.

If Your Coverage with Wesleyan Ends

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from October 15 through December 7. In addition, beneficiaries leaving employer coverage may be eligible for a special enrollment period to sign up for a Medicare prescription drug plan.

If your coverage with Wesleyan ends and you do not enroll in Medicare prescription drug coverage during your initial Medicare enrollment period or during any special enrollment period, you may pay more to enroll in Medicare prescription drug coverage later. After your initial Medicare enrollment period, if you wait 63 days or more to enroll in Medicare Part D, your monthly Part D premium will go up at least 1% per month for every month that you delay enrollment. For example, if you go nineteen months without enrolling in Part D, your premium will always be 19% higher than the standard rate. You will have to pay this higher premium as long as you have the Medicare drug coverage. In addition, you may have to wait until the next November to enroll (during Medicare’s annual enrollment period).
Your Options

1. **You can keep your current medical and prescription drug coverage with Wesleyan, and you do not have to enroll in a Medicare prescription drug plan.** If your dependent is a domestic partner, and 65 or older, this option is not available for your dependent.
   You may enroll in a Medicare prescription drug plan in the future, during Medicare’s annual enrollment period (October 15 – December 7 of each year). You may also be eligible to enroll during a special enrollment period when your coverage under this Plan ends.

2. **You can keep your current medical and prescription drug coverage with Wesleyan and you may also enroll in a Medicare prescription drug plan.**
   If you do this, Wesleyan will pay primary to Medicare for active employees and their spouses and children. **Although you, as an active employee, do not need to enroll in Medicare prescription drug plan at this time, your domestic partner who is 65 and older, does need to enroll.** If your partner also remains on your plan, Wesleyan will pay secondary to Medicare for your partner.

Information about the Medicare Prescription Drug Program

Medicare prescription drug coverage is available to everyone with Medicare and is provided through private Medicare prescription drug plans and Medicare Advantage plans that offer prescription drug coverage. All Medicare prescription drug plans will provide at least a standard level of coverage set by Medicare. Some plans might also offer more coverage for a higher monthly premium.

You pay the premium to the Medicare prescription drug plan that you choose. The amount would depend on the type of coverage that you choose. For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available from Medicare.

Each Medicare prescription drug plan will cover different brand name drugs at different costs to you. Your drugs may not be covered under every plan. For instance, one plan might cover your current brand name medication, and another might not.

Each Medicare prescription drug plan may have a different deductible, copayments, and other costs that you will be responsible for paying, as well as a different network of retail and mail order pharmacies. For people with limited income and resources, extra help paying for these out-of-pocket costs is available from Medicare.

For More Information about your Medicare Prescription Drug Coverage Options

More detailed information about Medicare prescription drug coverage is included in the “Medicare & You” handbook, which explains in detail what prescription drug coverage means to you and which plans are available in your area. You may also be contacted directly by Medicare prescription drug plans. In addition, you can get more information about Medicare prescription drug plans from these places:
• Visit http://www.medicare.gov.

• Call your State Health Insurance Assistance Program (see the “Medicare & You” handbook for the telephone number).

• Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at http://www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

If you enroll in Medicare prescription drug coverage, you may need to provide a copy of this notice to the prescription drug plan when you join to show that you are not required to pay a higher premium amount.

NOTE: This document is intended to serve as your Notice of Creditable Coverage as required by law. You may receive this notice at other times in the future (such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage changes). You also may request a copy.

If you have any questions about this notice or your current prescription drug coverage, please contact Wesleyan (see the contact information below).

For more information about this notice or your current prescription drug coverage contact Amy Walsh at 860-685-2338 or Pat Melley at 860-685-4889 or email benefits@wesleyan.edu. You may receive this notice at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage changes.

As in all cases, Wesleyan reserves the right to modify benefits at any time, in accordance with applicable law.