

 Wesleyan University

**2022**

**BENEFITS  
GUIDE**



# Contents

Monthly Premiums . . . . .	3
Enrollment Instructions . . . . .	4
Eligibility . . . . .	5
Changes to Enrollment . . . . .	6
Medical Benefits . . . . .	7
Medical and Prescription Plan Summary . . . . .	8
Additional Programs and Resources . . . . .	11
Behavioral Health Programs . . . . .	12
Telehealth . . . . .	13
Health Savings Account (HSA) . . . . .	15
Flexible Spending Account (FSA) . . . . .	17
Dental Benefits . . . . .	19
Vision Benefits . . . . .	20
Wellness Program . . . . .	21
Life Insurance . . . . .	22
Disability Benefits . . . . .	23
Travel Assistance . . . . .	24
Retirement Plan . . . . .	25
Employee Assistance Program . . . . .	26
Contacts . . . . .	27
Required Notices . . . . .	29

## Reminder!

This is the first year you (or covered dependents) can rollover over 25% of unused dental balances to 2022, if you have used less than 50% of the benefit maximum and received preventive treatment in 2021.

Wesleyan University is committed to providing a comprehensive benefits program for its employees. This guide provides an overview of the benefits available to eligible employees and highlights any changes for the 2022 plan year.

Complete information on university benefits, including plan documents, is available at [www.wesleyan.edu/hr](http://www.wesleyan.edu/hr).

Questions can be directed to Human Resources at [benefits@wesleyan.edu](mailto:benefits@wesleyan.edu).

## Changes for 2022

- Employee premiums for medical, dental, vision and life insurance are not increasing for 2022.
- Part-time staff (.5 FTE) are now eligible for medical, dental, vision, life and disability coverage.
- Access to Cigna's One Guide program will be offered. One Guide offers specialized representatives who will assist you with questions and concerns you currently direct to Cigna's customer service. They can also help you locate providers, as well as connect you to lifestyle coaching, clinical and behavioral health services. One Guide will help you stay on track with your preventive care visits and offer cost-savings guidance.
- Certain continuous glucose monitors are now covered in full (in-network).
- Medically necessary nutrition counseling is increasing from 3 visits to 12 visits per year.
- CT Paid Leave benefits begin January 1, 2022. Employees will apply directly to and be paid by the State of Connecticut for the new benefit. These benefits will be supplemented by Wesleyan so that the combined benefit (State plus Wesleyan) equals our current short term disability and parental leave benefits.
- Effective December 1, 2021, retirement plan loans will be available through Fidelity.

# MONTHLY PREMIUMS

## Effective January 1, 2022

### Medical

	OAPIN		OAP		HDHP	
	Employee Cost	Wesleyan Cost	Employee Cost	Wesleyan Cost	Employee Cost	Wesleyan Cost
Employee	\$244.36	\$670.11	\$288.79	\$643.66	\$182.52	\$691.36
Employee + Child(ren)	\$465.40	\$1,272.10	\$549.52	\$1,222.13	\$347.41	\$1,312.97
Employee + Spouse/Domestic Partner	\$589.95	\$1,604.79	\$696.40	\$1,541.47	\$440.64	\$1,656.68
Family Including Spouse/Domestic Partner	\$734.10	\$2,009.32	\$866.61	\$1,930.73	\$548.32	\$2,073.33

- Employees can elect a medical plan without enrolling in the dental or vision plans.

### 2022 Premium Subsidy

Eligibility: Employees whose annualized full-time base salary is less than or equal to \$65,396.

Monthly Premium Subsidy	
Employee	\$67.88
Employee + Child(ren)	\$146.11
Employee + Spouse/Domestic Partner	\$146.11
Family Including Spouse/Domestic Partner	\$180.09

Subsidy credits are applied to the employee paycheck based on pay frequency.

### Dental Plan

	Core Plan		Buy-Up Plan	
	Employee Cost	Wesleyan Cost	Employee Cost	Wesleyan Cost
Employee	\$14.73	\$28.58	\$20.33	\$30.49
Employee + Child(ren)	\$27.98	\$54.31	\$38.62	\$57.93
Employee + Spouse/Domestic Partner	\$35.34	\$68.60	\$48.78	\$73.18
Family Including Spouse/Domestic Partner	\$44.21	\$85.82	\$61.03	\$91.55

### EyeMed Vision\*

Employee Cost
\$4.71
\$9.42
\$8.95
\$13.85

\*100% employee paid.

- Employees can elect a dental plan without electing the medical or vision plans.
- Employees can elect the vision plan without enrolling in the medical or dental plans.

### Supplemental Life

Age	Employee Non-Smoker Monthly Rates (per \$1,000)	Employee Smoker Monthly Rates (per \$1,000)
0-24	\$0.04	\$0.05
25-29	\$0.04	\$0.05
30-34	\$0.05	\$0.06
35-39	\$0.06	\$0.07
40-44	\$0.07	\$0.09
45-49	\$0.10	\$0.15
50-54	\$0.16	\$0.23
55-59	\$0.26	\$0.38
60-64	\$0.45	\$0.65
65-69	\$0.63	\$0.92
> 69	\$0.90	\$1.30

- Employees may enroll in the Supplemental Life Insurance benefit at any time during the plan year. Please see page 22 for more details on this benefit.

# ENROLLMENT INSTRUCTIONS

## For Open Enrollment

The menu for 2022 Open Enrollment is in WesPortal under “My Information” heading and labeled “Open Enroll 2022.” 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.](#)

Log into the Open Enrollment site in WesPortal: after clicking on the initial page, you will enter the 2022 Open Enrollment page, titled “Benefit Elections as of 1/1/2022.” You will be able to click each of the benefit areas to enroll or change your enrollment. **If you do not elect to make any benefit changes, your 2021 elections will roll over to 2022 with the exception of flexible spending and HSA accounts.**

### Benefits for 2022

- Medical Benefits:  
Includes HSA election option if electing HDHP plan
- Dental Benefits
- Vision Benefits
- Life Insurance Benefits
- Short-Term Disability (STD)
- Long-Term Disability (LTD)
- Flexible Spending Accounts: Medical Expense Reimbursement Account (MERA) and Dependent Care Reimbursement Account
- Travel Assistance

### How do I view and change dependent & beneficiary information?

- If you wish to update or add a dependent or beneficiary, please email [benefits@wesleyan.edu](mailto:benefits@wesleyan.edu). You will need to complete a [Dependent/Beneficiary Enrollment Form](#) and upload it to [the Benefits secure drop box](#).

- If you do not wish to make any changes, your 2021 medical, dental, life insurance and vision coverage will automatically be rolled over to 2022. Please check waive on the Open Enrollment page in WesPortal if you do not want medical coverage.
- FSA & HSA annual elections do not roll forward from one year to the next. You must make an election each year to be covered.

## For New Hires

### How Do I Enroll?

Please visit the Wesleyan Benefits site [wesleyan.edu/hr](http://wesleyan.edu/hr) which contains the information you need to review, select and securely upload your benefit enrollment options as a new employee of the University.

### General Information

- Benefit elections and contributions are effective on your date of hire.
- You have 31 days from your date of hire to enroll in benefits. If you miss the window, the next opportunity to enroll will be during Open Enrollment (generally early November) or if you have a qualifying life event.
- Please make sure your address is accurate in WesPortal under Personal Information, especially if you recently moved. Insurance cards and important correspondence will be sent to that address.
- If you have questions with your benefit elections or uploading the form, please email [benefits@wesleyan.edu](mailto:benefits@wesleyan.edu). The address is monitored by all Benefits staff and allows us to answer your inquiries promptly.



# ELIGIBILITY

**Eligibility for medical, dental, vision, life insurance, health care savings accounts, flexible spending accounts, short-term disability, long-term disability, wellness points program, and travel assistance.**

- Faculty members who work at least half-time (0.5 FTE or more)
- Administrative staff members and librarians who work at least one-half time (0.5 FTE or more)
- Bargaining unit members who work at least one-half time (0.5 FTE or more)
- Employees meeting eligibility under the Affordable Care Act (ACA) are eligible for medical coverage under the HDHP plan.

## Dependent Eligibility

- Spouse
- Domestic Partner (mutual residence of six months required as well as mutual financial support)
- Children, including stepchildren and child(ren) placed for adoption who meet the IRS dependent definition
- Children the employee is legally obligated to support

## Eligibility for retirement savings plans

- Faculty, staff, and bargaining unit members who work at least half time (0.5 FTE or more) and have appointments for more than one year are eligible for employer contributions and match (secretarial/ clerical bargaining unit staff must have two years of service).
- Email [benefits@wesleyan.edu](mailto:benefits@wesleyan.edu) to determine your eligibility and to enroll in the retirement plans.



# CHANGES TO ENROLLMENT

You may become eligible to change your benefits at any time during the year if you experience a qualifying life event. Examples of qualifying life events are marriage, death of a covered dependent, birth or adoption of a child, divorce or legal separation, loss or gain of coverage through a spouse's or domestic partner's employment and a dependent's move into the state. A spouse's open enrollment period, if different from Wesleyan's, is also a qualifying event.

You have 31 days from the date of the event to make changes to your benefit plan(s); however, your changes and contributions will be effective on the qualifying event date. You must also provide documentation within that time frame.

- I have a qualifying life event, how do I make changes to my benefits?
  - By completing the [Benefits Enrollment form](#) and uploading the form, along with the documents supporting your qualifying life event to the [secure drop box](#). For further instructions, please visit the Wesleyan Benefits website at [wesleyan.edu/hr/staff/benefits/Enroll.html](http://wesleyan.edu/hr/staff/benefits/Enroll.html).
  - Remember: You have 31 days from the date of the event to make changes to your benefit plan(s).
- What documentation is required to support my qualifying event?

Qualifying Event	Documentation Accepted
Loss of coverage for your spouse/domestic partner	Letter from employer stating loss of coverage and reason(s) why <ul style="list-style-type: none"> <li>■ Termination letter from employer or</li> <li>■ Termination letter from previous health plan</li> </ul>
New coverage through your spouse/domestic partner	<ul style="list-style-type: none"> <li>■ Letter from spouse/domestic partner employer or</li> <li>■ Letter from spouse/domestic partner health plan</li> </ul>
Marriage	<ul style="list-style-type: none"> <li>■ Marriage certificate</li> </ul>
Newly qualifying domestic partner	<ul style="list-style-type: none"> <li>■ Domestic Partner Affidavit (form is located on the Benefits/HR/Payroll Forms page of WesPortal)</li> </ul>
Birth of child	<ul style="list-style-type: none"> <li>■ Birth certificate or</li> <li>■ Social Security Card</li> </ul>
Adoption	<ul style="list-style-type: none"> <li>■ Adoption papers</li> </ul>
Divorce or legal separation	<ul style="list-style-type: none"> <li>■ Filed court papers</li> </ul>
Spouse/domestic partner's open enrollment	<ul style="list-style-type: none"> <li>■ Letter or documentation from spouse/domestic partner's employer</li> </ul>



# MEDICAL BENEFITS

- Cigna Open Access Plus High Deductible Health Plan (HDHP w/HSA)
- Cigna Open Access Plus — In-Network Only (OAPIN)
- Cigna Open Access Plus (OAP)

If you choose, you can open a Health Savings Account (HSA) when enrolling in the HDHP plan. To learn more about HSAs, please see page 16. If you are enrolled in the OAP or OAPIN plan, you are eligible to enroll in the Flexible Spending Account plan (MERA). To learn more about FSA accounts, please see page 17.

For more information on the medical plans offered by Wesleyan, please visit [wesleyan.edu/hr/health-benefits/index.html](https://wesleyan.edu/hr/health-benefits/index.html)

## Here are some terms you'll see in this guide:

**Coinsurance:** Your share of the costs of a health care service, usually figured as a percentage of the amount charged for services. You start paying coinsurance after you've paid your plan's deductible. Your plan pays a certain percentage of the total bill, and you pay the remaining percentage.

**Copay:** A fixed amount you pay for a specific medical service (typically an office visit) at the time you receive the service. The copay can vary depending on the type of service. Copays cannot be included as part of your annual deductible, but they do count toward your out-of-pocket maximum.

**Deductible:** The amount you pay for healthcare services before your health insurance begins to pay. For example, if your plan's deductible is \$1,000,

you'll pay 100% of eligible healthcare expenses until the bills total \$1,000 for the year. After that, you share the cost with your plan by paying coinsurance.

**In-network:** Care received from a doctor, group of doctors, clinics, hospitals, or other health care providers that have an agreement with your medical plan provider. You'll pay less when you use in-network providers.

**Out-of-network:** Care received from a doctor, group of doctors, clinics, hospitals, or other health care providers that do not have an agreement with your medical plan provider. You'll pay more when you use out-of-network providers. Some plans only allow out-of-network care in urgent or emergent situations.

**Out-of-pocket maximum:** This is the most you must pay for covered services in a plan year. After you spend this amount on deductibles, copayments and coinsurance, your health plan pays 100% of the costs of covered benefits. However, you must pay for certain out-of-network charges above reasonable and customary amounts.

**Reasonable and customary:** The amount of money a health plan determines is the normal or acceptable range of charges for a specific health-related service or medical procedure. If your healthcare provider submits higher charges than what the health plan considers normal or acceptable, you may have to pay the difference.



# MEDICAL AND PRESCRIPTION DRUG PLAN SUMMARY

Medical	OAPIN		OAP		HDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible*						
Employee only	\$500	Not covered	\$500	\$750	\$1,500	\$1,500
Family coverage	\$1,000		\$1,000	\$1,500	\$3,000†	\$3,000†
Coinsurance**	0%	Not covered	0%	30%	0%	20%
Out-of-pocket maximum (includes deductible)						
Employee only	\$1,500	Not covered	\$1,500	\$2,500	\$3,000	\$3,000
Family coverage	\$3,000		\$3,000	\$5,000	\$6,000†	\$6,000†
Preventive care	No charge	Not covered	No charge	30% after ded.	No charge	20% after ded.
Office visit (PCP and specialist)	\$25/\$35	Not covered	\$25/\$35	30% after ded.	0% after ded.	20% after ded.
Emergency room	\$200	Not covered	\$200		0% after ded.	
Urgent care	\$40	Not covered	\$40		0% after ded.	
Inpatient care	Deductible	Not covered	Deductible	30% after ded.	0% after ded.	20% after ded.
Outpatient care	Deductible	Not covered	Deductible	30% after ded.	0% after ded.	20% after ded.
Telehealth	\$25	Not covered	\$25	Not covered	0% after ded.	Not covered
Eye Exam	\$0	Not covered	\$0	\$75 reimbursement	\$0	\$75 reimbursement
Lab & Radiology	Deductible	Not covered	Deductible	30% after ded.	0% after ded.	20% after ded.
<b>Prescription Drugs</b>	<b>OAPIN</b>		<b>OAP</b>		<b>HDHP</b>	
Retail (30-day supply)	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Tier 1 — Generics	20% with \$5 min/\$50 max	Not covered	20% with \$5 min/\$50 max	Not covered	20% with \$5 min/\$50 max after ded.	Not covered
Tier 2 — Preferred	25% with \$15 min/\$50 max	Not covered	25% with \$15 min/\$50 max	Not covered	25% with \$15 min/\$50 max after ded.	Not covered
Tier 3 — Non-Preferred	25% with \$20 min/\$50 max	Not covered	25% with \$20 min/\$50 max	Not covered	25% with \$20 min/\$50 max after ded.	Not covered
Mail Order (90-day supply)						
Tier 1 — Generics	20% with \$10 min/\$100 max	Not covered	20% with \$10 min/\$100 max	Not covered	20% with \$10 min/\$100 max after ded.	Not covered
Tier 2 — Preferred	25% with \$30 min/\$100 max	Not covered	25% with \$30 min/\$100 max	Not covered	25% with \$30 min/\$100 max after ded.	Not covered
Tier 3 — Non-Preferred	25% with \$40 min/\$100 max	Not covered	25% with \$40 min/\$100 max	Not covered	25% with \$40 min/\$100 max after ded.	Not covered

\*\*Coinsurance percentage represents amount of employee's responsibility.

† There is no individual limit built into the family deductible or out-of-pocket maximum.

\*For OAP and OAPIN plans, deductible only applies to the following:

- Inpatient & Outpatient Services and Procedures
- Laboratory
- Radiology
- Advanced Imaging (MRI, CT, etc)
- Home Healthcare
- Durable Medical Equipment
- Prosthetic Devices/Wigs
- Hearing Aids
- Gene Therapy

For the OAP plan, the deductible and out-of-pocket maximum do not cross-accumulate (that is, In-Network will accumulate to In-Network and Out-of-Network will accumulate to Out-of-Network).

For the HDHP plan, the deductible and out-of-pocket maximum cross-accumulate (that is, the amount paid for all covered expenses counts toward both the In-Network and Out-of-Network deductibles and out-of-pocket maximums).

Preventive breast ultrasounds will be covered at 100% under all plan options provided by Wesleyan.

**PLEASE NOTE:** In order for your claim to be covered at 100% by the plan, your provider must use the appropriate preventive codes.



# PHARMACY BENEFITS

## Cigna 90 Now

Wesleyan medical plans include a maintenance medication program called Cigna 90 Now.

- If you choose to fill your prescription with a 90-day supply, you must use a 90-day retail pharmacy in your plan's network. You can also use the Cigna Home Delivery Pharmacy. **Important Note:** Please confirm the pharmacy network for your 90-day fills. Visit [Cigna's 90 Now page](#) for more information.
- If you choose to fill your prescription with a 30-day supply, you can use any retail pharmacy in your plan's broader network.

### Where you can fill a 90-day prescription

With Cigna 90 Now, your plan offers a retail pharmacy network that limits where you can fill your 90-day prescriptions. You will still have access to a robust network of providers. They include local pharmacies, grocery stores, retail chains and wholesale warehouse stores – all places where you may already shop! If you prefer the convenience of having your medications delivered to your home, you can also use Cigna Home Delivery Pharmacy to fill your prescriptions. For more information about your new pharmacy network, visit [Cigna's 90 Now page](#).

## Value Drug List

To see a current list:

1. Visit [myCigna.com](https://myCigna.com)
2. Once you're registered, log in and select **Estimate Health Care Costs**
3. Select **Get Drug Costs**.

You can also view your drug list at [Cigna.com/druglist](https://Cigna.com/druglist) and select your drug list name "Value 3 Tier" from the drop down menu.

- Certain brand name drugs that are also available over-the-counter will be dispensed as a generic drug only (for example, drugs to treat acid reflux).
- Pre-authorizations are needed for specialty drugs. Your provider's office will coordinate this with Cigna at the time you are given a prescription.

### Questions?

Call the toll-free number on the back of your Cigna ID card. You can also chat with Cigna online on [myCigna.com](https://myCigna.com), Monday–Friday, 9:00 am–8:00 pm EST.

Wesleyan's group number is **3188492**.

## Common Pharmacy Terms

**Prior Authorization (PA)** – Cigna will review information your doctor provides to make sure you meet coverage guidelines for the medication. If approved, your plan will cover the medication.

**Step Therapy (ST)** – Certain high-cost medications are part of the Step Therapy program. Step Therapy encourages the use of lower-cost medications (typically generics and preferred brands) that can be used to treat the same condition as the higher-cost medication. These conditions include – but are not limited to – depression, high blood pressure, high cholesterol, skin conditions, and sleep disorders. Your plan doesn't cover the higher-cost Step Therapy medication until you try one or more alternatives first (unless you receive approval from Cigna).

**Quantity Limits (QL)** – For some medications, your plan will only cover up to a certain amount over a certain length of time (for example, 30 mg per day for 30 days). Your plan will only cover a larger amount if your doctor requests and receives approval from Cigna.



# MEDICAL PLAN

## FREQUENTLY ASKED QUESTIONS

### **Which services are subject to the annual deductible under the Open Access Plus and Open Access Plus In-Network plans?**

The Wesleyan Open Access Plus and Open Access Plus In-Network plans have an annual deductible of \$500 for individuals and \$1,000 for families.

The following services fall under this deductible:

- Lab work
- Imaging (x-ray, MRI, PET, CT and ultrasound)
- Durable medical equipment
- In-patient procedures and services
- Out-patient procedures and services
- Home healthcare
- Prosthetic devices
- Hearing aids
- Gene Therapy

Once the deductible is met, these services are covered at 100% for the rest of the plan year.

The deductible also counts toward your annual out-of-pocket maximum.

### **I went for a preventive procedure and expected to pay nothing. Why am I being billed?**

All preventive services that are coded as preventive are covered at 100%. A diagnostic procedure is subject to the applicable deductible and copay. Make sure you talk with your provider about the procedure so you know how it is being billed.

### **I am turning 65 but am not planning to retire yet. Do I have to terminate from Wesleyan's benefits and apply for Medicare Parts B and D? What about my spouse/partner?**

As long as you are an active, benefit-eligible employee, you and your spouse/partner may remain on the Wesleyan benefit plan regardless of age.

### **I have questions about my medical bill. Who should I contact?**

Call Cigna at 1-800-244-6224 and log into your [myCigna.com](https://myCigna.com) portal to look up the date of service correlating to the bill. Many times bills are sent by the provider before Cigna has fully processed the claim. Always check your Explanation of Benefits (EOB) to see how the claim is being processed. A representative at Cigna is available to help you resolve any eligibility or claim issues you have.

### **Cigna denied a prescription my doctor wants me to have. I have tried other therapeutic equivalent drugs but have medical challenges and can only take this one drug. What should I do?**

Your doctor should be able to help you with an appeal to Cigna. If you have a medical need, they should be able to document this with Cigna to help with an approval. Have your providers' office contact Cigna to initiate the process for you.

### **I am getting married! How can I add my spouse to my plan?**

See page 6 for information on qualifying life events and how to make changes to your benefits.

### **My doctor wants me to get an MRI (or other procedure) yet Cigna sent me a letter of denial. What should I do?**

Call Cigna at 1-800-244-6224 to have someone walk through the denial with you. It is important to receive clarification.

In many cases of denied authorizations, the treating provider did not submit all of the necessary medical documents needed for an approval.

By calling Cigna and engaging with your provider you should be able to resolve the issue.

# ADDITIONAL PROGRAMS AND RESOURCES THROUGH CIGNA

## *Cigna Lifestyle Management Program*

Whether your goal is to lose weight, quit tobacco, or lower your stress levels, Cigna lifestyle management programs can help – and at no additional cost to you! Each program is easy to use and available where and when you need it. You can use each program online or over the phone – or both.

To sign up for any of the lifestyle management programs, visit [myCigna.com](https://myCigna.com) or call 800-Cigna24.



**Weight Management** Reach your goal of maintaining a healthy weight. Create a personal healthy-living plan that will help you build your confidence, be more active, and eat healthier. You'll get the support you need to stick with it.



**Tobacco Cessation** Get the help that you need to finally quit tobacco. Create a personal quit plan with a realistic quit date. Get the support you need to kick the habit for good. You'll even get free over-the-counter nicotine replacement therapy (patch or gum).



**Stress Management** Get help lowering your stress levels and raising your happiness levels. Learn what causes you stress and develop a personal stress management plan. Get the support you need to help you cope with stressful situations – both on and off the job.

## *Cigna One Guide*

Whether you're a current Cigna customer or considering Cigna for the first time, we understand how confusing and overwhelming it can be to review your health plan options. We want to help by providing the resources you need to make a decision with confidence. That's why One Guide is available to you:

### Before Enrollment

Call a Cigna One Guide representative before you enroll to get personalized, useful guidance. Your personal guide will help you:

- Easily understand the basics of health coverage
- Identify the types of health plans available to you that best meet the needs of you and your family
- Check if your doctors are in-network to help you avoid unnecessary costs
- Get answers on any other questions you may have about the plans or provider networks available to you

The best part is, during the enrollment period, your personal guide is just a call away.

### After Enrollment

After enrollment, the support continues for Cigna customers. Your Cigna One Guide representative will be there to guide you through the complexities of the health care system, and help you avoid costly missteps. Cigna One Guide service provides personalized assistance to help you:

- Resolve health care issues
- Save time and money
- Get the most out of your plan
- Find the right hospitals, dentists and other health care providers in your plan's network
- Get cost estimates and avoid surprise expenses
- Understand your bills
- Connect to clinical programs, lifestyle coaching and behavioral health services.

#### Patient Assurance Program through Cigna

Managing diabetes is not easy, but this program helps control the cost of eligible insulin products making them more affordable. A 30-day (or one month) supply costs no more than \$25 and a 90-day (or three month) supply costs no more than \$75.



- Basaglar
- Humalog
- Humulin
- Levemir

Additional insulin products may be included in the program. If you're currently taking an insulin that is not included in the program, talk with your doctor about whether taking an insulin covered under the program is right for you. Only you and your doctor can decide what's best for you.





## Cigna Total Behavioral Health Program

Many physical conditions can worsen with stress, substance abuse and other behavioral health issues. Cigna Total Behavioral Health is a comprehensive program that provides dedicated support, lifestyle coaching, and online tools to help you manage life events.

### Virtual Behavioral Care

Use your smartphone, tablet or computer for online video conferencing. Your out-of-pocket cost is the same as a behavioral health outpatient office visit. Refer to your plan documents for costs and details of coverage.

To find a Cigna network provider, visit [myCigna.com](http://myCigna.com), go to "Find Care & Costs" and enter "Virtual Counselor" under "Doctor by Type"

### happify™

Everyday stressors can impact your relationships, work, health, and emotional well-being. Cigna has partnered with happify, a free app with science-based games and activities that are designed to help you defeat negative thoughts, gain confidence, reduce stress and anxiety, increase mindfulness and emotional well-being, and boost health and performance.

Sign up and download the free app at [happify.com/cigna](http://happify.com/cigna)

### PreVail

Learn how to boost your mood and improve mental health with on-demand coaching that is available 24/7. After completing a brief assessment, you will receive a program tailored to your needs that includes interactive lessons and tools. You get access to a peer coach who is matched based on your symptoms. You can also join support communities focused on stress, anxiety, depression, and more. Sign up on [myCigna.com](http://myCigna.com).

Please note, all behavioral health visits, telehealth visits and Ginger consultations require cost sharing as per the behavioral health visits described in the chart on page 8.

## Ginger

### Incredible mental healthcare when you need it

Everyone deserves access to incredible mental healthcare. That's why Ginger created the world's first integrated mental healthcare system where coaches, therapists, and psychiatrists work as a team to coordinate the best, personalized care right from your smartphone, whenever you need it. It's like a virtual clinic without the waiting room. Ginger's mental health services are in-network and accessible through your behavioral health benefits.

### What is Ginger?

Ginger offers confidential mental healthcare through behavioral health coaching via text-based chats, self-guided learning activities and content, and, if needed, video-based therapy and psychiatry. Support is available anytime (24/7/365), anywhere (we go where your phone goes), for a variety of mental health challenges you may be struggling with—all from the privacy of your smartphone.

### How do I begin chatting with a Ginger behavioral health coach?

Download the Ginger emotional support app from your smartphone. Follow the instructions sent to your email. Enter your: First name, last name, date of birth and your Member ID number to verify your eligibility. Then, answer a few questions, and you're ready to get started! Choose to schedule an appointment with your coach at a time that works best for you, or chat right away.

### What kinds of things can a Ginger coach help me with?

With a behavioral health coach, anyone can get personalized support to help overcome life challenges and reach goals in their moment of need. Coaches can help with any issue you're struggling with such as stress, anxiety, depression, issues with work, relationships, sleep, and more.

# TELEHEALTH

Cigna Telehealth Connection provides care — including most prescriptions — for a wide range of minor conditions. Patients can connect with a board-certified doctor when, where, and how it works best for them — via video or phone — without having to leave home or work.

**Choose when** - Day or night, weekdays, weekends, and holidays.

**Choose where** - At home, at work, or on the go.

**Choose how** - Phone or video chat.

## Speak with a doctor who can help with:

- Sore throat
- Fever
- Cold and flu
- Allergies
- Headache
- Behavioral/mental health
- Rash
- Preventive care

MDLIVE televisits can be an affordable alternative to a convenience care clinic or urgent care center, and cost less than going to the emergency room. Costs are the same or less than a visit to a primary care provider.

## MDLIVE

- Consultations may be initiated through [myCigna.com](https://myCigna.com) or by calling 888-726-3171.

## Virtual Wellness Screenings through MDLIVE

Simply make your appointment online and go for a quick visit to a lab for your blood work and biometrics. The rest is completed online and via video or phone, wherever it's most convenient for you.

**Step 1.** Complete your MDLIVE online health assessment.

**Step 2.** Choose an in-network lab and schedule an appointment.

**Step 3.** Choose an MDLIVE provider and schedule your virtual visit.

**Step 4.** Go to your lab appointment. You'll receive a notification when the results are available in the MDLIVE customer portal.

**Step 5.** Attend your virtual visit from anywhere via video or phone. You will receive a summary of your screening results for your records.

Get started with your virtual wellness screening by visiting [myCigna.com](https://myCigna.com) and choosing the "Talk with a doctor or nurse 24/7" callout box and click "Connect Now." Virtual wellness screenings are covered at 100% as part of your preventive care benefits.

### What MyCigna can do for you

Using [myCigna.com](https://myCigna.com) or the myCigna app you can personalize, organize and access your important plan information on your computer, phone or tablet.

- Manage and track claims
- Track your account balances and deductibles
- View ID card information
- Refill your prescription drugs online
- Find in-network doctors and compare cost and quality ratings
- Compare prescription drug prices at network pharmacies
- Review your coverage
- Connect to clinical, lifestyle coaching and behavioral health services

# Cigna Health Matters Care Management Program

If you or a loved one are faced with a medical condition, it's understandable to feel overwhelmed. Cigna's care management programs are in place to support you at every step of your journey toward better help.

## What is Care Management?

Care management is a collaborative process of helping to find the right services to meet your family's comprehensive health needs. Cigna's nurse advocates help manage your care by bringing together the right resources and people to meet your needs. Cigna has social workers, pharmacists, and behavioral health professionals who are ready to help. These services are available at no additional cost to you and are completely confidential.

### Guidance

- Helping you understand your coverage and out-of-pocket costs.
- Guiding you to resources that go beyond medical treatment, such as support for chronic conditions.
- Helping you take advantage of [myCigna.com](https://myCigna.com), where you can access a variety of health and wellness tools and resources.

### Coordination

- Partnering with your health care providers to help you manage your overall care plan.
- Coordinating referral, home care, durable medical equipment (DME), caregiver respite services and more.
- Identifying resources, such as transportation to appointments or financial assistance programs.

### Support

- Helping you understand your condition, treatment options and medications.
- Providing the support you need for your physical, emotional and financial well-being.
- Answering your questions and addressing your concerns.
- Your nurse case manager may reach out to you or you may inquire about care management by calling member services at 800-244-6224.

## Cigna Clinical Management Programs



### Your Health Matters Chronic Condition Management

If you have a chronic health condition, you'll develop a one-on-one relationship with a dedicated health advocate to help you manage chronic conditions ranging from asthma and low back pain to depression and coronary artery disease, among many others.

Your dedicated health advocate will help you:

- Obtain information and resources about your condition
- Create a plan to help improve your health (based on your goals)
- Understand medications and doctor's orders
- Make more educated decisions about your health and treatment options

To initiate a confidential, one-on-one conversation, call 800-244-6224 or visit [myCigna.com](https://myCigna.com).



### Cancer Support Program

Whether you have cancer – or are a cancer survivor – you can get one-on-one support to help you with everything from understanding your diagnosis to discussing your health care provider's treatment to celebrating your survivorship.

Your personal nurse advocate will help you:

- Address immediate needs and concerns
- Understand your diagnosis, medications, and treatment options
- Coordinate follow-up care and screenings
- Understand your health plan benefits and find quality providers in your area
- Find quality local support groups and facilities
- Manage post-cancer care and support

For additional information, call 800-615-2909 or visit [myCigna.com](https://myCigna.com).



### Healthy Babies Program

Cigna's Healthy Babies prenatal care and education materials provide information and support that work – from prenatal to post-delivery.

Get help throughout your pregnancy:

- Maternity specialists are available over the phone 24/7 to help you with everything from morning sickness to maternity benefits.
- Support from a case manager if you're hospitalized during your pregnancy or if your baby is in the NICU. Download the Cigna Healthy Pregnancy app to track and learn about your pregnancy.

The app also provides support for the baby's first two years.

For additional information, call the number on the back of your Cigna ID card.



# HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account (HSA) is a personal healthcare bank account you can use to pay out-of-pocket medical expenses with pre-tax dollars.

You own and administer your HSA. You determine how much you contribute to your account, when to use your money to pay for qualified medical expenses, and when to reimburse yourself. Remember, this is a bank account; you must have money in the account before you can spend it.

HSAs offer the following advantages:

**Tax savings:** You contribute pre-tax dollars to the HSA. Interest accumulates tax-free, and funds are withdrawn tax-free to pay for medical expenses.

**Reduced out-of-pocket costs:** You can use the money in your HSA to pay for eligible medical expenses and prescriptions. The HSA funds you use can help you meet your plan's annual deductible.

**A long-term investment that stays with you:** Unused account dollars are yours to keep even if you retire or leave the University. Also, you can invest your HSA funds, so your available healthcare dollars can grow over time.

You are eligible to open and fund an HSA if:

- You are enrolled in an HSA-eligible high-deductible health plan, such as Wesleyan's HDHP plan.
- You are not covered by your spouse's non-HSA eligible medical plan, health care flexible spending account (FSA), or health reimbursement account (HRA).
- You are not eligible to be claimed as a dependent on someone else's tax return. Dependents over age 19 (or age 23 if full-time student) must open and fund their own HSA).
- You are not enrolled in Medicare Part A, B or D, TRICARE or TRICARE for Life.
- You have not received Veterans Administration Benefits in the last three months.

## How to access/make contributions to your HSA

Once your account is open, you can access it via [myCigna.com](http://myCigna.com) by clicking on "Visit your HSA bank to manage your account." You'll set up your payroll contributions during open enrollment. You can make contribution changes at any time during the year. The HSA contribution form is located on the benefits/HR/payroll forms page on WesPortal.

Note: It may take between one and two payroll periods for an HSA change to be processed.



## More details about Health Savings Accounts

The HSA is administered by HSA Bank. Wesleyan pays the monthly administrative fee for your HSA. If your coverage status or employment status changes, you will be responsible for all HSA account holder fees.

You'll notice two separate line items on your paycheck when you participate in the HDHP with HSA option – one for your employee premium for the HDHP and one for your pre-tax contributions to the HSA.

### 2022 IRS Annual Contribution Maximums

Individual Coverage	\$3,650
Family Coverage	\$7,300
Age 55+	(not enrolled in Medicare) Contribute an additional \$1,000
<b>2022 Wesleyan contributions</b>	Wesleyan will match your contributions dollar for dollar up to \$500 per calendar year.

**\*IMPORTANT! Wesleyan's contributions count toward the IRS annual maximum.**



# FLEXIBLE SPENDING ACCOUNT (FSA)

## Medical Expense Reimbursement Account (MERA)

This plan allows you to pay for eligible out-of-pocket expenses with pre-tax dollars. Eligible expenses include plan deductibles, copays, coinsurance, and other non-covered medical, dental and vision healthcare expenses for you and your dependents.

## Dependent Care FSA

This plan allows you to pay for eligible out-of-pocket dependent care expenses with pre-tax dollars. Eligible expenses may include daycare centers, in-home child care, and before and/or after school care for your dependent children under age 13 (other individuals may qualify if they are incapable of self-care and are considered your taxable dependents).

Please note: All caregivers must have a tax ID or Social Security number, which must be included on your federal tax return. If you use the Dependent Care FSA, the IRS will not allow you to claim a dependent care credit for reimbursed expenses. Consult your professional tax advisor to determine whether you should enroll in this plan.

MERA/Dependent FSAs	
MERA - Plan Year Maximum	\$2,850
Dependent Care FSA - Plan Year Maximum	\$5,000 (\$2,500 if married and filing separately)
Grace and Run-Out Periods	For 2022, you can incur expenses through March 15, 2023 as long as you submit them for reimbursement to GDI by April 15, 2023.

\*Please note - For your remaining FSA balances from the 2021 plan year, given recent COVID legislation, Wesleyan allows employees to use their unused 2021 FSA balances to pay for qualified expenses incurred through December 31, 2022. These claims must be submitted for reimbursement by April 15, 2023.

## Group Dynamic, Inc. (GDI) Dashboard

GDI's portal gives you easy, secure access to your accounts whenever you need it.

### Get Started

Go to [www.gdynamic.com](http://www.gdynamic.com) and click on "Participants" under the "Log In" menu at the top of the screen. Enter your Username and Password, or click on "Create your new username and password" if you are logging in for the first time.

### Download the GDI Mobile App

- 24/7 access to your accounts on your mobile device
- Check balances, file claims and view account activity
- Use the app to take pictures of receipts and upload to accompany claims







## Frequently Asked Questions

### When can I enroll in MERA or Dependent Care?

You must enroll each year during Open Enrollment in order to participate in the MERA or Dependent Care FSAs for the following year. The amount you designate will be deducted from your paycheck in equal amounts throughout the plan year. New employees are eligible to participate upon hire.

### How do I submit claims for reimbursement?

The Wesleyan MERA (Medical Reimbursement Account) and Dependent Care Flexible Spending Accounts are administered by Group Dynamic, Inc. When you enroll, a Welcome Packet will be mailed to your home. You will be issued a debit card to charge your expenses. The MERA debit card will be loaded at the beginning of the plan year with your annual election. Funds for the Dependent Care Flexible Spending Account will be loaded to your debit card after each of your paycheck contributions.

Once you incur an expense, if you don't charge it to your card, you can request reimbursement from your account. Keep your receipts and Explanations of Benefits (EOBs) in the event the vendor or the IRS requests additional information on your transactions.

### I used my debit card to pay for a procedure. Why is GDI asking me for a receipt?

The IRS requires substantiation for all claims. GDI has set up a copay matching program to help limit the receipts needed. However, when a purchase does not match a set copay amount, a receipt may be needed to verify the expense as qualifying under the MERA plan. **If you do not supply a receipt when asked, your card may be suspended until you resolve the claim to ensure compliance with IRS claims substantiation requirements. This is true even if the claim in question was incurred in the prior plan year.**

### What happens if I use the account for non-eligible expenses?

If you file a request for reimbursement of a non-eligible expense, the request will be denied by GDI. If the expense is deemed ineligible after the expense is already paid, you will be required to reimburse your account for that transaction. If you fail to reimburse the account, you may be required to pay income taxes.

### What happens if I do not use all of the money in my account?

The IRS regulates Flexible Spending Accounts under IRC 125. According to the IRS guidelines, funds that are not claimed during the plan year are forfeited to the plan. This is called the "use it or lose it" clause. The unused funds are retained by the plan sponsor, your employer, and can be used to offset administrative costs of the plan.

Wesleyan allows employees to use their unused 2022 account balances to pay for qualified expenses incurred by March 15, 2023 provided they are submitted for reimbursement by April 15, 2023.

\*Please note - For your remaining FSA balances from the 2021 plan year, given recent COVID legislation, Wesleyan allows employees to use their unused 2021 FSA balances to pay for qualified expenses incurred through December 31, 2022. These claims must be submitted for reimbursement by April 15, 2023.

### May I use my MERA for my spouse's deductible and copay expenses?

Yes. All eligible out-of-pocket expenses incurred by you and your tax-qualified dependents can be reimbursed by your MERA even if not enrolled under Wesleyan's medical plan.

# DENTAL BENEFITS

**Dental Questions?**  
View covered services, claim status or your account balance, find a dentist, update your information, and much more at [www.deltadentalnj.com](http://www.deltadentalnj.com).

Wesleyan offers two dental plan options through Delta Dental of New Jersey. Although both plans allow you to choose any dental provider, when you use an in-network dentist, you will generally pay less for treatments because your share of the cost will be based on negotiated discount fees. **With out-of-network dentists, the plan will pay the same percentage, but the reimbursement will be based on out-of-network rates. You may be billed for the difference.**

	Core Plan		Buy-Up Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
Employee only	\$50		\$50	
Family coverage	\$150		\$150	
Is the deductible waived for preventive services?	Yes		Yes	
Annual plan maximum (per individual)	\$1,200*		\$2,000*	
Diagnostic and Preventive*				
Oral exams, x-rays, cleanings, fluoride, space maintainers	100%		100%	
Basic				
Oral surgery, fillings, endodontic treatment, periodontic treatment and sealants	80%		80%	
Major				
Crowns, jackets, implants, dentures, bridge implants, repairs of dentures and crowns	50%		60%	
Orthodontia				
Adults and dependent children	50%		50%	
Lifetime orthodontia plan maximum (per individual)	\$1,500		\$2,000	

\*Diagnostic and preventive services do not apply towards the annual maximum.

For more information on your dental benefits please visit [wesleyan.edu/hr/health-benefits/dental.html](http://wesleyan.edu/hr/health-benefits/dental.html).

### Delta Dental Carryover Max

This benefit features allows you to carry over a portion of your unused annual maximum in one year to increase benefits for the following year and beyond!

**TO QUALIFY FOR CARRYOVER MAX BENEFITS, YOU MUST MEET THE FOLLOWING CRITERIA:**

- You must enroll on or before January 1st of the Carryover Max benefit year. Members enrolling after January 1st are not eligible to accrue carryover benefits until the start of the next plan year.
- You cannot use more than 50% of the annual maximum during the plan year.
- You must see a dentist during the plan year for an exam or cleaning and submit a claim for those services. If a claim for an exam or cleaning is not received, any accumulated Carryover Max benefit will be lost.

**If you meet these criteria, you can accumulate 25% of the unused annual maximum. You can continue to accumulate benefits up to twice the annual plan maximum (annual benefits plus accumulated benefits), therefore the accumulated amount will never exceed the annual plan maximum amount.**

**Claims will always use the plan's annual maximum first. The accumulated benefit is applied when the standard annual maximum is exhausted.**

# VISION BENEFITS

## Eye Exams Through Cigna

Annual eye exams are covered under the Wesleyan medical plans as a wellness benefit.

- Eye exams are covered at no cost for in-network eye doctors (use Cigna Vision Directory to verify providers).
  - [Cigna Vision Directory](#)
  - Out-of-network eye exams will be reimbursed up to \$75.
- There is no Cigna reimbursement for glasses or contacts; however the voluntary EyeMed Vision plan is available (see below).
- Premiums for this benefit are covered under your medical plan.

## EyeMed Voluntary Vision Coverage

EyeMed’s vision care benefits include coverage for standard lenses and frames, contact lenses, and discounts for laser surgery. The vision plan is built around a network of eye care providers, with better benefits at a lower cost to you when you use providers who belong to the EyeMed network. When you use an out-of-network provider, you will have to pay more for vision services.

### Locating an EyeMed provider

In-network providers include private practitioners as well as selected chains, including LensCrafters, Target, Sears, and Pearle Vision. To locate a provider, visit [www.EyeMedvisioncare.com](http://www.EyeMedvisioncare.com).

	In-Network Member Cost	Out-of-Network Reimbursement
Frames	\$150 allowance, 20% off balance over \$150	\$75
Standard Lenses (once per frequency period)		
Single Vision	\$20	\$11
Bifocal	\$20	\$25
Trifocal	\$20	\$49
Premium Lenses		
Standard Progressive	\$85	\$25
Premium Progressive	80% of retail price less \$35 allowance	\$25
Contact Lenses (\$20 copay waived)		
Elective	\$150 allowance, 15% off balance over \$150	\$120

### Frequency:

- Frames — Once every 24 months
- Standard Plastic Lenses or Contact Lenses — Once every 12 months

### EyeMed Discount Programs

If you are covered under the EyeMed vision plan, you have access to the following discount programs:

#### Members - Only Special Offers:

Register on [eyemed.com](http://eyemed.com) or download the EyeMed Members App to access the latest list of special offers for vision-related products and services. New offers are added often, so check before you go!

- Discounts on frames and lenses
- Exclusive offers from network providers and retailers
- Free shipping from online providers
- Savings on contacts
- Free vision products, like lens cleaner kits and more, all from EyeMed network providers
- Independent Provider Network, LensCrafters, Pearle Vision, Target Optical:
  - 20% off non-prescription sunglasses
  - No coupon or code required

\*Redeemable at participating Sunglass Hut stores and online at [sunglasshut.com](http://sunglasshut.com). Excludes Cartier, Celine, Chanel, Costa, Dior, Maui Jim, Michael Kors, Ray-Ban x Disney Collection, Ray-Ban Jr., Oliver Peoples, Tiffany and Tom Ford. Not valid with any other coupons, discounts or promotional offers.

# WELLNESS PROGRAM

*The mission of the Wesleyan's Wellness Program is to establish a work environment that encourages faculty, staff and their families to take responsibility for their physical and mental well-being through health awareness and healthy lifestyles. This program supports a comprehensive approach to decreasing the incidence, duration and severity of preventable illnesses and disease by promoting educational opportunities, wellness activities and self-improvement.*

## ***Start earning today!***

### **Cardinal Fit Incentive Points Program**

Wesleyan's Cardinal Fit Incentive Points Program rewards individuals dedicated to improving their health and well-being. You and your spouse and domestic partner can earn points by actively participating in health improvement programs and activities that can then be redeemed for cash payments. Benefit eligible faculty, staff, spouses and domestic partners are eligible to participate and earn points (up to \$150 each on a semi-annual basis).

Wellness points are entered through the Wellness Points Tool which is available under "My Information" in your WesPortal account.

Note: To add or change a spouse or partner, please click the Spouse/Partner link at the top of the screen.

### **Wesleyan Adult Fitness Classes**

Wesleyan offers free fitness classes for all faculty and staff. Visit [Adult Fitness Class Offerings](#) to learn more.





# LIFE INSURANCE

The following options are available to eligible employees. Please keep in mind these benefits are reduced starting at age 65.

## Basic Life Insurance (University Provided)

Wesleyan provides Basic Life insurance at no cost to you. The plan covers you at one times (1x) your salary (capped at \$50,000). This coverage is guaranteed issue and provided for all benefit eligible employees.

## Supplemental Life

You may increase your life coverage by purchasing supplemental life coverage for yourself and your dependents.

If you elect supplemental life when initially eligible, you will receive up to the guaranteed issue amount without Evidence of Insurability (EOI). You will be required to complete EOI for any election over the guaranteed issue amount.

If you decide to increase coverage or make any changes after your initial eligibility, you will be required to provide EOI.

## Guaranteed Issue

Guaranteed Issue is the highest amount of coverage that can be issued to you without Evidence of Insurability (EOI). If you do not enroll when you are a new employee, you will need to complete EOI for any amount of coverage for which you apply.

Newly hired employees are offered coverage with a guaranteed issue amount (no EOI needed) as follows:

- Employee - Guaranteed issue up to \$200,000
- Spouse/Partner - Guaranteed issue up to \$30,000
- Enrollment must be within the first 31 days after hire

## Naming a Beneficiary

A beneficiary must be designated for employee basic and supplemental life insurance. The faculty or staff member is assumed to be the beneficiary for spouse/qualified domestic partner and dependent children life insurance. If you wish to change your beneficiary, you may do so at any time. Please complete [the beneficiary form](#) and return it to [benefits@wesleyan.edu](mailto:benefits@wesleyan.edu).

Group Term Life	100% Paid by the Employer
Employee	1x annual salary up to \$50,000 Minimum coverage level: \$10,000
Age reduction schedule: Ages 65-69: Coverage = 35% of original benefit Age 70+: Coverage = 12.25% of original benefit before age 65 reduction	

Supplemental Life	100% Paid by the Employee	Guaranteed Issue
Employee	1-5x base annual earnings up to \$750,000	\$200,000
Spouse	\$10,000 increments up to \$100,000 not to exceed 50% of employee amount	\$30,000
Child	\$5,000 \$1,000 (if child < 6 months of age)	\$5,000 \$1,000
Age reduction schedule: Ages 65-69: Coverage = 35% of original benefit Age 70+: Coverage = 12.25% of original benefit before age 65 reduction		

The amount of coverage for a dependent cannot be more than 50% of your life insurance amount. Rates for employee and spouse supplemental life are based on age and smoker/non-smoker status. Spouse rates are based on the spouse's age.

For each \$1,000 of optional life insurance coverage, the monthly rates are:

Age*	Non-Smoker Monthly Rates (per \$1,000)	Smoker Monthly Rates (per \$1,000)
0-24	\$0.04	\$0.05
25-29	\$0.04	\$0.05
30-34	\$0.05	\$0.06
35-39	\$0.06	\$0.07
40-44	\$0.07	\$0.09
45-49	\$0.10	\$0.15
50-54	\$0.16	\$0.23
55-59	\$0.26	\$0.38
60-64	\$0.45	\$0.65
65-69	\$0.63	\$0.92
> 69	\$0.90	\$1.30

Rates will increase on January 1st after age increases to the next bracket.  
\* Rates for optional spouse life are based on the spouse's age.

**Evidence Of Insurability (EOI):** Insurance companies are able to request that employees and dependents provide medical information (Evidence of Insurability) when application for Supplemental Life occurs after 31 days of your initial benefit eligibility as a new hire and/or when the amount applied for exceeds specific maximums. When EOI applies, you and/or your dependents will need to complete a "Statement of Health" and submit it for review and approval.

**Portability and Conversion:** Portability and conversion are available if your eligibility or employment with Wesleyan ends, portability allows you to continue your term life coverage while the conversion option allows you to convert your term life policy into an individual whole life policy.

# DISABILITY BENEFITS

## Short-Term Disability (STD)

Wesleyan provides short-term disability (STD) insurance to all benefits-eligible employees at no cost. STD insurance is designed to help you meet your financial needs if you become unable to work due to a non-work related illness or injury. The length of short-term disability will be determined by Wesleyan’s STD insurance provider (Unum), but can be no longer than six months. Please refer to [Wesleyan’s Staff Handbook](#) for plan details.

## Long-Term Disability (LTD)

Wesleyan provides long-term disability (LTD) insurance through Unum to all benefits-eligible employees at no cost. If your disability extends beyond the short-term disability period, long-term disability benefits are available.

	Benefit Begins	Maximum Benefit Duration	Benefit Amount	Maximum Monthly Benefit
Long Term Disability	181st day of disability	<ul style="list-style-type: none"> <li>Disabled prior to age 62 – up to Social Security Normal Retirement Age;</li> <li>Disabled age 62+ - based on your age at the time of disability</li> </ul>	60% monthly earnings	\$11,500



## Connecticut Paid Family and Medical Leave (CT PL)

The CT PL will provide paid family and medical leave to eligible employees starting January 1, 2022. The State's benefit will combine with Wesleyan's short-term or parental leave coverage to provide our current level of coverage between the two plans.

Employees will apply for the State benefits through their selected leave administrator AFLAC. Please visit the [State's CT PL site](#) to review details of the benefit and how to file a claim.

Please visit the [Wesleyan Human Resources leave site](#) for more detailed information.

# TRAVEL ASSISTANCE

## Personal Travel Assistance (Employer-Paid)

Whenever you travel 100 miles or more from home for personal reasons – to another country or just another city – for less than 90 days, be sure to pack your worldwide travel assistance phone number! Travel assistance services, provided through Assist America, can help you locate hospitals, embassies and other “unexpected” travel destinations. Just one phone call connects you and your family to medical and other important services 24 hours a day, 365 days a year.

### Use your travel assistance phone number to access:

- Hospital admission assistance
- Emergency medical evacuation
- Prescription replacement assistance
- Transportation for a friend or family member to join a hospitalized patient
- Care and transport of unattended minor children
- Assistance with the return of a vehicle
- Emergency message services
- Critical care monitoring
- Emergency trauma counseling
- Referrals to Western-trained, English-speaking medical providers
- Legal and interpreter referrals
- Passport replacement assistance

### Download the Assist America Mobile App using reference number 01-AA-UN-762490. You can use the app to:

- Call Assist America’s Operation Center from anywhere in the world with the touch of a button
- Access pre-trip information and country guides
- Search for local pharmacies (U.S. only)
- Download a membership card
- View a list of services
- Search for the nearest U.S. embassy



## Expatriate/Extended Travel Program (Employee-Paid)

If you are traveling more than 100 miles from home for more than 90 days for personal reasons, you can purchase extended coverage through the Expatriate/Extended Program. This coverage complies with J-1 Visa Requirements.

### Requirements:

1. You must be eligible for Assist America’s Employer-Paid Travel Assistance Program.
2. The Expatriate/Extended Program must be activated before you leave on your extended trip.
3. Your spouse and children must be covered under the Wesleyan medical plan to be eligible dependents.

The Expatriate/Extended Program is available for an annual fee of \$80 per individual or \$120 per family. This program period coincides with the effective dates of your insurance policy, regardless of when you enroll. The program is not prorated.

To register, complete the enrollment form on the Assist America website at [www.assistamerica.com/Expatriate-Application](http://www.assistamerica.com/Expatriate-Application) and enter your Assist America reference number (01-AA-UN-762490) to activate the program. The annual fee must be paid in full at time of enrollment.

If you have questions regarding the Expatriate/Extended program, please call 1-800-872-1414.

**Wesleyan also provides business travel assistance, [link here for more information.](#)**

# RETIREMENT PLAN

The Wesleyan University Retirement Plan allows all non-student employees to contribute towards their retirement and provides employer contributions and match to eligible employees.

## Employer Contributions

Allows eligible employees to receive contributions made by Wesleyan. The University will contribute 7% of your annual salary up to \$80,500, and 10% for earnings over \$80,500.

## Employee Contributions and Match

Allows eligible employees to set aside 1% to 85% of their annual earnings to the maximum IRS plan limits towards retirement. You have the option to set aside money on a pre-tax or after-tax (Roth) basis. There is also an employer match, please see the plan document to verify the match schedule for your employee group. Plan documents may be accessed by visiting the [Human Resources website](#).

## When Can I Change My Contribution Percentage?

You can change your pre-tax or Roth contribution percentage at any time during the year. Pre-tax and Roth deductions will automatically stop once you have reached the annual limit allowed by the IRS. Visit the Retirement@Work link on WesPortal, under My Information to enroll in the plan, select your provider or change your contributions.

## 2022 Contribution Limits

The maximum annual employee contribution to pre-tax or Roth for 2021 was \$19,500\*. If you are age 50 and above, the annual catch up contribution is \$6,500. Employees with over 15 years of service may be eligible for an additional catch-up contribution.

## 457(b) Plan

For those eligible, contributions to the 457(b) plan are based on a dollar amount per calendar year, percentages are not allowed. The maximum contribution to a 457(b) plan in 2021 was \$19,500\*. Visit the Retirement@Work link on WesPortal, under My Information to enroll in the plan or change your contributions.

Note: Employees covered under collective bargaining agreements should email [benefits@wesleyan.edu](mailto:benefits@wesleyan.edu) to confirm eligibility and plan rules.

### **\*Please Note:**

The IRS has not yet released 2022 limits. The limits may be subject to change.



# EMPLOYEE ASSISTANCE PROGRAM

## Help When You Need It Most

With your Employee Assistance Program (EAP) and Work/Life Balance services, confidential assistance is as close as your phone or computer.

Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor who can help you.

- Expert support 24/7
- Convenient website
- Monthly webinars
- All employees, spouses, domestic partners, children, parents and parents-in-law are eligible

## A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Job stress, work conflicts
- Relationship issues, divorce
- Family and parenting problems
- Anger, grief and loss

## Employee Assistance Program — Work/Life Balance

Toll-free 24/7 access:

1.800.854.1446 (Multi-lingual)

[www.unum.com/lifebalance](http://www.unum.com/lifebalance)

## Key Features

- Medical Bill Saver - Service that can help negotiate out-of-pocket medical and dental expenses over \$400.
- 24/7 access to master's level staff clinicians for information, assessment, short-term problem resolution and referrals.
- Up to 3 face-to-face counseling sessions. Sessions are conducted by a network of qualified EAP consultants.
- Health Advocate offers HIPAA compliant video counseling sessions for those in rural communities, those with transportation concerns, or those that may prefer the use of technology to receive the service.
- Health Advocate provides access to a national network of over 60,000 licensed EAP affiliates. All EAP providers have a master's degree or higher with state licensure.

## Work/Life Balance

You can also reach out to a specialist for help with balancing work and life issues. Just call and a Work/Life Specialist can answer your questions and help you find resources in your community.

- Child care
- Elder care
- Legal questions
- Identity theft
- Financial services, debt management, credit report issues
- Help negotiating your medical/dental bills over \$400

# CONTACTS

<p><b>Medical Plan</b></p> <p>Cigna          Member services: 1-800-244-6224          Technical support: 800-853-2713          General website: <a href="http://www.cigna.com">www.cigna.com</a>          Enrolled in medical: <a href="http://myCigna.com">myCigna.com</a></p>	<p><b>Flexible Spending Accounts - MERA and Dependent Care</b></p> <p>Group Dynamic, Inc. (GDI)          Customer service: 800-626-3539, Monday through Friday 8:00 AM - 5:00 PM ET.          Website: <a href="http://www.gdynamic.com/portal">www.gdynamic.com/portal</a>          Click on participants under the login menu at the top of the screen. If you are a new user, follow the prompts to create your username and password.</p>		
<p><b>Telehealth</b></p> <p>MDLIVE: Initiate a consultation through <a href="http://myCigna.com">myCigna.com</a>          MDLIVE: 888-726-3171 or visit <a href="http://mdliveforcigna.com">mdliveforcigna.com</a></p>	<p><b>Employee Assistance Program</b></p> <p>UNUM          Website: <a href="http://www.unum.com/lifebalance">www.unum.com/lifebalance</a>          Toll-free 24/7 access: 1-800-854-1446 (multi-lingual)</p>		
<p><b>Prescription Services</b></p> <p>Mail-order pharmacy: 800-835-3784          Website: <a href="http://myCigna.com">myCigna.com</a></p>	<p><b>Life Insurance</b></p> <p>UNUM          Customer service: 1-866-679-3054          Monday - Friday 8:00 AM - 8:00 PM ET</p>		
<p><b>Wellness Program</b></p> <p><a href="http://www.wesleyan.edu/hr/health-benefits/wellness.html">www.wesleyan.edu/hr/health-benefits/wellness.html</a></p>	<p><b>Short and Long-Term Disability</b></p> <p>UNUM          Customer service: 1-866-679-3054 Monday - Friday 8:00 AM - 8:00 PM ET          Website: <a href="http://www.unum.com">www.unum.com</a></p>		
<p><b>Health Savings Account</b></p> <p>Cigna          Customer service: 1-800-997-1654          Website: <a href="http://myCigna.com">myCigna.com</a></p>	<p><b>Worldwide Personal Travel Assistance</b></p> <p>UNUM (Assist America)          Website: <a href="http://www.assistamerica.com">www.assistamerica.com</a>          Customer service:          Within the U.S.: 1-800-872-1414          Outside the U.S.: +609-986-1234          Email: <a href="mailto:medservices@assistamerica.com">medservices@assistamerica.com</a></p> <p><b>Expatriate/Extended Program:</b>          Website: <a href="http://www.assistamerica.com/Expatriate-Application">www.assistamerica.com/Expatriate-Application</a>          Customer Service: 1-800-872-1414</p>		
<p><b>Dental</b></p> <p>Delta Dental          Customer service: 1-800-452-9310          Website: <a href="http://www.deltadentalct.com">www.deltadentalct.com</a></p>	<p><b>Worldwide Business Travel Assistance</b></p> <p>Customer service: 1-219-942-8226          Website: <a href="http://www.internationalsos.com">www.internationalsos.com</a></p>		
<p><b>Vision</b></p> <p>EyeMed          Website: <a href="http://www.eyemed.com">www.eyemed.com</a>          Customer Service: 866-939-3633</p>	<table border="0"> <tr> <td data-bbox="755 1518 1104 1766"> <p><b>Retirement</b></p> <p>TIAA              Customer service: 1-800-842-2776              Website: <a href="http://www.tiaa.org/wesleyanct">www.tiaa.org/wesleyanct</a></p> <p>Fidelity              Customer service: 1-800-343-0860              Website: <a href="http://www.fidelity.com">www.fidelity.com</a></p> </td> <td data-bbox="1104 1518 1456 1766"> <p><b>Retirement@Work</b></p> <p>Visit the Retirement@Work link on WesPortal, under My Information</p> <p>844-567-9090</p> </td> </tr> </table>	<p><b>Retirement</b></p> <p>TIAA              Customer service: 1-800-842-2776              Website: <a href="http://www.tiaa.org/wesleyanct">www.tiaa.org/wesleyanct</a></p> <p>Fidelity              Customer service: 1-800-343-0860              Website: <a href="http://www.fidelity.com">www.fidelity.com</a></p>	<p><b>Retirement@Work</b></p> <p>Visit the Retirement@Work link on WesPortal, under My Information</p> <p>844-567-9090</p>
<p><b>Retirement</b></p> <p>TIAA              Customer service: 1-800-842-2776              Website: <a href="http://www.tiaa.org/wesleyanct">www.tiaa.org/wesleyanct</a></p> <p>Fidelity              Customer service: 1-800-343-0860              Website: <a href="http://www.fidelity.com">www.fidelity.com</a></p>	<p><b>Retirement@Work</b></p> <p>Visit the Retirement@Work link on WesPortal, under My Information</p> <p>844-567-9090</p>		
<p>Contact the Wesleyan Human Resources team by emailing <a href="mailto:benefits@wesleyan.edu">benefits@wesleyan.edu</a> or by calling 860-685-2100.</p>			



# REQUIRED NOTICES

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Wesleyan University and about your options under Medicare's prescription drug coverage. This information can help you decide whether you want to join a Medicare drug plan. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

If neither you nor any of your covered dependents are eligible for or have Medicare, this notice does not apply to you or your dependents, as the case may be. However, you should still keep a copy of this notice in the event you or a dependent should qualify for coverage under Medicare in the future. Please note, however, that later notices might supersede this notice.

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. Wesleyan University has determined that the prescription drug coverage offered by the Wesleyan University Employee Health Care Plan ("Plan") is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is considered "creditable" prescription drug coverage. This is important for the reasons described below.

---

Because your existing coverage is, on average, at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to enroll in a Medicare drug plan, as long as you later enroll within specific time periods.

## Enrolling in Medicare—General Rules

As some background, you can join a Medicare drug plan when you first become eligible for Medicare. If you qualify for Medicare due to age, you may enroll in a Medicare drug plan during a seven-month initial enrollment period. That period begins three months prior to your 65th birthday, includes the month you turn 65, and continues for the ensuing three months. If you qualify for Medicare due to disability or end-stage renal disease, your initial Medicare Part D enrollment period depends on the date your disability or treatment began. For more information you should contact Medicare at the telephone number or web address listed below.

## Late Enrollment and the Late Enrollment Penalty

If you decide to *wait* to enroll in a Medicare drug plan you may enroll later, during Medicare Part D's annual enrollment period, which runs each year from October 15 through December 7. But as a general rule, if you delay your enrollment in Medicare Part D, after first becoming eligible to enroll, you may have to pay a higher premium (a penalty).

If after your initial Medicare Part D enrollment period you go **63 continuous days or longer without "creditable" prescription drug coverage** (that is, prescription drug coverage that's at least as good as Medicare's prescription drug coverage), your monthly Part D premium may go up by at least 1 percent of the premium you would have paid had you enrolled timely, for every month that you did not have creditable coverage.


For example, if after your Medicare Part D initial enrollment period you go 19 months without coverage, your premium may be at least 19% higher than the premium you otherwise would have paid. You may have to pay this higher premium for as long as you have Medicare prescription drug coverage. *However, there are some important exceptions to the late enrollment penalty.*

## Special Enrollment Period Exceptions to the Late Enrollment Penalty

There are "special enrollment periods" that allow you to add Medicare Part D coverage months or even years after you first became eligible to do so, without a penalty. For example, if after your Medicare Part D initial enrollment period you lose or decide to leave employer-sponsored or union-sponsored health coverage that includes "creditable" prescription drug coverage, you will be eligible to join a Medicare drug plan at that time.

In addition, if you otherwise lose other creditable prescription drug coverage (such as under an individual policy) through no fault of your own, you will be able to join a Medicare drug plan, again without penalty. These special enrollment periods end two months after the month in which your other coverage ends.





### Compare Coverage

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. See the Wesleyan University Plan's summary plan description for a summary of the Plan's prescription drug coverage. If you don't have a copy, you can get one by contacting us at the telephone number or address listed below.

### Coordinating Other Coverage With Medicare Part D

Generally speaking, if you decide to join a Medicare drug plan while covered under the Wesleyan University Plan due to your employment (or someone else's employment, such as a spouse or parent), your coverage under the Wesleyan University Plan will not be affected. For most persons covered under the Plan, the Plan will pay prescription drug benefits first, and Medicare will determine its payments second. For more information about this issue of what program pays first and what program pays second, see the Plan's summary plan description or contact Medicare at the telephone number or web address listed below.

If you do decide to join a Medicare drug plan and drop your Wesleyan University prescription drug coverage, be aware that you and your dependents may not be able to get this coverage back. To regain coverage you would have to re-enroll in the Plan, pursuant to the Plan's eligibility and enrollment rules. You should review the Plan's summary plan description to determine if and when you are allowed to add coverage.

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

Contact the person listed below for further information, or call 860-685-2100. **NOTE:** You'll 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 Wesleyan University changes. You also may request a copy.

### 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,
- 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 whether or not you are required to pay a higher premium (a penalty).**

Date:	October 15, 2021
Name of Entity/Sender:	Donna Brewer, Director of Employee Benefits
Address:	Wesleyan University, 237 High Street, 4 <sup>th</sup> Floor, Middletown, CT 06459
Phone Number:	860-685-2100
Email:	<a href="mailto:benefits@wesleyan.edu">benefits@wesleyan.edu</a>

Nothing in this notice gives you or your dependents a right to coverage under the Plan. Your (or your dependents') right to coverage under the Plan is determined solely under the terms of the Plan.

WESLEYAN UNIVERSITY  
IMPORTANT NOTICE

COMPREHENSIVE NOTICE OF PRIVACY POLICY AND PROCEDURES

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

This notice is provided to you on behalf of:

### Wesleyan University Group Insurance Program

#### The Plan's Duty to Safeguard Your Protected Health Information

Individually identifiable information about your past, present, or future health or condition, the provision of health care to you, or payment for the health care is considered "Protected Health Information" ("PHI"). The Plan is required to extend certain protections to your PHI, and to give you this notice about its privacy practices that explains how, when, and why the Plan may use or disclose your PHI. Except in specified circumstances, the Plan may use or disclose only the minimum necessary PHI to accomplish the purpose of the use or disclosure.


The Plan is required to follow the privacy practices described in this notice, though it reserves the right to change those practices and the terms of this notice at any time. If it does so, and the change is material, you will receive a revised version of this Notice either by hand delivery, mail delivery to your last known address, or some other fashion. This notice, and any material revisions of it, will also be provided to you in writing upon your request (ask your Human Resources representative, or contact the Plan's Privacy Official, described below), and will be posted on any website maintained by Wesleyan University that describes benefits available to employees and dependents.

You may also receive one or more other privacy notices from insurance companies that provide benefits under the Plan. Those notices will describe how the insurance companies use and disclose PHI and your rights with respect to the PHI they maintain.

#### How the Plan May Use and Disclose Your Protected Health Information

The Plan uses and discloses PHI for a variety of reasons. For its routine uses and disclosures it does not require your authorization, but for other uses and disclosures, your authorization (or the authorization of your personal representative (e.g., a person who is your custodian, guardian, or has your power-of-attorney) may be required. The following offers more description and examples of the Plan's uses and disclosures of your PHI.

- **Uses and Disclosures Relating to Treatment, Payment, or Health Care Operations.**
  - **Treatment:** Generally, and as you would expect, the Plan is permitted to disclose your PHI for purposes of your medical treatment. Thus, it may disclose your PHI to doctors, nurses, hospitals, emergency medical technicians, pharmacists, and other health care professionals where the disclosure is for your medical treatment. For example, if you are injured in an accident, and it's important for your treatment team to know your blood type, the Plan could disclose that PHI to the team in order to allow it to more effectively provide treatment to you.
  - **Payment:** Of course, the Plan's most important function, as far as you are concerned, is that it *pays for* all or some of the medical care you receive (provided the care is covered by the Plan). In the course of its payment operations, the Plan receives a substantial amount of PHI about you. For example, doctors, hospitals, and pharmacies that provide you care send the Plan detailed information about the care they provided, so that they can be paid for their services. The Plan may also share your PHI with other plans in certain cases. For example, if you are covered by more than one health care plan (e.g., covered by this Plan and your spouse's plan or covered by the plans covering your father and mother), we may share your PHI with the other plans to coordinate payment of your claims.
  - **Health care Operations:** The Plan may use and disclose your PHI in the course of its "health care operations." For example, it may use your PHI in evaluating the quality of services you received or disclose your PHI to an accountant or attorney for audit purposes. In some cases, the Plan may disclose your PHI to insurance companies for purposes of obtaining various insurance coverages. However, the Plan will not disclose, for underwriting purposes, PHI that is genetic information.
- **Other Uses and Disclosures of Your PHI Not Requiring Authorization.** The law provides that the Plan may use and disclose your PHI without authorization in the following circumstances:
  - **To the Plan Sponsor:** The Plan may disclose PHI to the employers (such as Wesleyan University) who sponsor or maintain the Plan for the benefit of employees and dependents. However, the PHI may only be used for limited purposes, and may not be used for purposes of employment-related actions or decisions or in connection with any other benefit or employee benefit plan of the employers. PHI may be disclosed to: the human resources or employee benefits department for purposes of enrollments and disenrollments, census, claim resolutions, and other matters



related to Plan administration; payroll department for purposes of ensuring appropriate payroll deductions and other payments by covered persons for their coverage; information technology department, as needed for preparation of data compilations and reports related to Plan administration; finance department for purposes of reconciling appropriate payments of premium to and benefits from the Plan, and other matters related to Plan administration; internal legal counsel to assist with resolution of claim, coverage, and other disputes related to the Plan's provision of benefits.

- **To the Plan's Service Providers:** The Plan may disclose PHI to its service providers ("business associates") who perform claim payment and plan management services. The Plan requires a written contract that obligates the business associate to safeguard and limit the use of PHI.
- **Required by Law:** The Plan may disclose PHI when a law requires that it report information about suspected abuse, neglect, or domestic violence, or relating to suspected criminal activity, or in response to a court order. It must also disclose PHI to authorities that monitor compliance with these privacy requirements.
- **For Public Health Activities:** The Plan may disclose PHI when required to collect information about disease or injury, or to report vital statistics to the public health authority.
- **For Health Oversight Activities:** The Plan may disclose PHI to agencies or departments responsible for monitoring the health care system for such purposes as reporting or investigation of unusual incidents.
- **Relating to Decedents:** The Plan may disclose PHI relating to an individual's death to coroners, medical examiners, or funeral directors, and to organ procurement organizations relating to organ, eye, or tissue donations or transplants.
- **For Research Purposes:** In certain circumstances, and under strict supervision of a privacy board, the Plan may disclose PHI to assist medical and psychiatric research.
- **To Avert Threat to Health or Safety:** In order to avoid a serious threat to health or safety, the Plan may disclose PHI as necessary to law enforcement or other persons who can reasonably prevent or lessen the threat of harm.
- **For Specific Government Functions:** The Plan may disclose PHI of military personnel and veterans in certain situations, to correctional facilities in certain situations, to government programs relating to eligibility and enrollment, and for national security reasons.
- **Uses and Disclosures Requiring Authorization:** For uses and disclosures beyond treatment, payment, and operations purposes, and for reasons not included in one of the exceptions described above, the Plan is required to have your written authorization. For example, uses and disclosures of psychotherapy notes, uses and disclosures of PHI for marketing purposes, and disclosures that constitute a sale of PHI would require your authorization. Your authorization can be revoked at any time to stop future uses and disclosures, except to the extent that the Plan has already undertaken an action in reliance upon your authorization.
- **Uses and Disclosures Requiring You to Have an Opportunity to Object:** The Plan may share PHI with your family, friend, or other person involved in your care, or payment for your care. We may also share PHI with these people to notify them about your location, general condition, or death. However, the Plan may disclose your PHI only if it informs you about the disclosure in advance and you do not object (but if there is an emergency situation and you cannot be given your opportunity to object, disclosure may be made if it is consistent with any prior expressed wishes and disclosure is determined to be in your best interests; you must be informed and given an opportunity to object to further disclosure as soon as you are able to do so).

### Your Rights Regarding Your Protected Health Information

You have the following rights relating to your protected health information:

- **To Request Restrictions on Uses and Disclosures:** You have the right to ask that the Plan limit how it uses or discloses your PHI. The Plan will consider your request, but is not legally bound to agree to the restriction. To the extent that it agrees to any restrictions on its use or disclosure of your PHI, it will put the agreement in writing and abide by it except in emergency situations. The Plan cannot agree to limit uses or disclosures that are required by law.
- **To Choose How the Plan Contacts You:** You have the right to ask that the Plan send you information at an alternative address or by an alternative means. To request confidential communications, you must make your request in writing to the Privacy Official. We will not ask you the reason for your request. Your request must specify how or where you wish to be contacted. The Plan must agree to your request as long as it is reasonably easy for it to accommodate the request.
- **To Inspect and Copy Your PHI:** Unless your access is restricted for clear and documented treatment reasons, you have a right to see your PHI in the possession of the Plan or its vendors if you put your request in writing. The Plan, or someone on behalf of the Plan, will respond to your request, normally within 30 days. If your request is denied, you will receive written

reasons for the denial and an explanation of any right to have the denial reviewed. If you want copies of your PHI, a charge for copying may be imposed but may be waived, depending on your circumstances. You have a right to choose what portions of your information you want copied and to receive, upon request, prior information on the cost of copying.

- **To Request Amendment of Your PHI:** If you believe that there is a mistake or missing information in a record of your PHI held by the Plan or one of its vendors you may request in writing that the record be corrected or supplemented. The Plan or someone on its behalf will respond, normally within 60 days of receiving your request. The Plan may deny the request if it is determined that the PHI is: (i) correct and complete; (ii) not created by the Plan or its vendor and/or not part of the Plan's or vendor's records; or (iii) not permitted to be disclosed. Any denial will state the reasons for denial and explain your rights to have the request and denial, along with any statement in response that you provide, appended to your PHI. If the request for amendment is approved, the Plan or vendor, as the case may be, will change the PHI and so inform you, and tell others that need to know about the change in the PHI.
- **To Find Out What Disclosures Have Been Made:** You have a right to get a list of when, to whom, for what purpose, and what portion of your PHI has been released by the Plan and its vendors, other than instances of disclosure for which you gave authorization, or instances where the disclosure was made to you or your family. In addition, the disclosure list will not include disclosures for treatment, payment, or health care operations. The list also will not include any disclosures made for national security purposes, to law enforcement officials or correctional facilities, or before the date the federal privacy rules applied to the Plan. You will normally receive a response to your written request for such a list within 60 days after you make the request in writing. Your request can relate to disclosures going as far back as six years. There will be no charge for up to one such list each year. There may be a charge for more frequent requests.

#### **How to Complain About the Plan's Privacy Practices**

If you think the Plan or one of its vendors may have violated your privacy rights, or if you disagree with a decision made by the Plan or a vendor about access to your PHI, you may file a complaint with the person listed in the section immediately below. You also may file a written complaint with the Secretary of the U.S. Department of Health and Human Services. The law does not permit anyone to take retaliatory action against you if you make such complaints.

#### **Notification of a Privacy Breach**

Any individual whose unsecured PHI has been, or is reasonably believed to have been used, accessed, acquired or disclosed in an unauthorized manner will receive written notification from the Plan within 60 days of the discovery of the breach.

If the breach involves 500 or more residents of a state, the Plan will notify prominent media outlets in the state. The Plan will maintain a log of security breaches and will report this information to HHS on an annual basis. Immediate reporting from the Plan to HHS is required if a security breach involves 500 or more people.

#### **Contact Person for Information, or to Submit a Complaint**

If you have questions about this notice please contact the Plan's Privacy Official or Deputy Privacy Official(s) (see below). If you have any complaints about the Plan's privacy practices, handling of your PHI, *or breach notification process*, please contact the Privacy Official or an authorized Deputy Privacy Official.

#### **Privacy Official**


The Plan's Privacy Official, the person responsible for ensuring compliance with this notice, is:

Donna Brewer, Director of Employee Benefits

Wesleyan University, 237 High Street, 4<sup>th</sup> Floor, Middletown, CT 06459 / Telephone Number: 860-685-2100

The effective date of this notice is: January 1, 2022.





**WESLEYAN UNIVERSITY EMPLOYEE HEALTH CARE PLAN**  
**NOTICE OF SPECIAL ENROLLMENT RIGHTS**

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to later enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage).

Loss of eligibility includes but is not limited to:

- Loss of eligibility for coverage as a result of ceasing to meet the plan's eligibility requirements (e.g., divorce, cessation of dependent status, death of an employee, termination of employment, reduction in the number of hours of employment);
- Loss of HMO coverage because the person no longer resides or works in the HMO service area and no other coverage option is available through the HMO plan sponsor;
- Elimination of the coverage option a person was enrolled in, and another option is not offered in its place;
- Failing to return from an FMLA leave of absence; and
- Loss of eligibility under Medicaid or the Children's Health Insurance Program (CHIP).

Unless the event giving rise to your special enrollment right is a loss of eligibility under Medicaid or CHIP, you must request enrollment within *30 days* after your or your dependent's(s') other coverage ends (or after the employer that sponsors that coverage stops contributing toward the coverage).

If the event giving rise to your special enrollment right is a loss of coverage under Medicaid or CHIP, you may request enrollment under this plan within *60 days* of the date you or your dependent(s) lose such coverage under Medicaid or CHIP. Similarly, if you or your dependent(s) become eligible for a state-granted premium subsidy toward this plan, you may request enrollment under this plan within *60 days* after the date Medicaid or CHIP determine that you or the dependent(s) qualify for the subsidy.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within *30 days* after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact:

Donna Brewer, Director of Employee Benefits  
Wesleyan University, 237 High Street, 4<sup>th</sup> Floor, Middletown, CT 06459 / Telephone Number: 860-685-2100

*\* This notice is relevant for healthcare coverages subject to the HIPAA portability rules.*

**WOMEN'S HEALTH AND CANCER RIGHTS NOTICE**

Wesleyan University Employee Health Care Plan is required by law to provide you with the following notice:

The Women's Health and Cancer Rights Act of 1998 ("WHCRA") provides certain protections for individuals receiving mastectomy-related benefits. Coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedemas.

The Wesleyan University Employee Health Care Plan provide(s) medical coverage for mastectomies and the related procedures listed above, subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Therefore, the following deductibles and coinsurance apply:

<b>Cigna HDHP / 1,500 Plan</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Individual Deductible	\$1,500	\$1,500
Family Deductible	\$3,000	\$3,000
Coinsurance	100%	80%
<b>Cigna OAP / 500 Plan</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Individual Deductible	\$500	\$750
Family Deductible	\$1,000	\$1,500
Coinsurance	100%	70%
<b>OAP / 500 IN Plan</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Individual Deductible	\$500	Not Covered
Family Deductible	\$1,000	Not Covered
Coinsurance	100%	Not Covered

If you would like more information on WHCRA benefits, please refer to your Summary Plan Description or contact your Plan Administrator at 860-685-2100.



## GENERAL COBRA NOTICE

### Re: CONTINUATION COVERAGE RIGHTS UNDER COBRA

You are receiving this Notice of COBRA healthcare coverage continuation rights because you have recently become covered under one or more group health plans. The plan (or plans) under which you have gained coverage are listed at the end of this Form, and are referred to collectively as "the plan" except where otherwise indicated.

This notice contains important information about your right to COBRA continuation coverage, which is a temporary extension of healthcare coverage under the plan. The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and/or to other members of your family who are covered under the plan when you and/or they would otherwise lose the group health coverage. This notice gives only a summary of your COBRA continuation coverage rights. ***This notice generally explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it.*** For more information about your rights and obligations under the plan and under federal law, you should either review the plan's Summary Plan Description or contact the Plan Administrator. In some cases the plan document also serves as the Summary Plan Description.

***Note you may have other options available to you when you lose group health coverage.*** When you become eligible for COBRA, you may also become eligible for other coverage options not provided by your employer that may cost less than COBRA continuation coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

### COBRA Continuation Coverage and "Qualifying Events"

COBRA continuation coverage is a continuation of plan coverage when coverage would otherwise end because of a life event known as a "qualifying event." Specific qualifying events are listed later in this notice. COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." A qualified beneficiary is someone who will lose coverage under the plan because of a qualifying event. Depending on the type of qualifying event, employees, spouses of employees, and eligible children of employees may be qualified beneficiaries. Certain newborns, newly-adopted children and alternate recipients under qualified medical child support orders may also be qualified beneficiaries. This is discussed in more detail in separate paragraphs below. Under the plan, qualified beneficiaries who elect COBRA continuation coverage generally must pay for this continuation coverage.

If you are a covered ***employee***, you will become a qualified beneficiary if you lose your coverage under the plan because either one of the following qualifying events happens:

- ❖ Your hours of employment are reduced, or
- ❖ Your employment ends for any reason other than your gross misconduct.

If you are the ***spouse of a covered employee***, you will become a qualified beneficiary if you lose your coverage under the plan because any of the following qualifying events happens:

- ❖ Your spouse dies;
- ❖ Your spouse's hours of employment are reduced;
- ❖ Your spouse's employment ends for any reason other than his or her gross misconduct;
- ❖ Your spouse becomes enrolled in any part of Medicare (it is extremely rare for coverage of an employee's dependents to be terminated on account of the employee's Medicare enrollment); or
- ❖ You become divorced or legally separated from your spouse. Note that if your spouse cancels your coverage in anticipation of a divorce or legal separation and a divorce or legal separation later occurs, then the divorce or legal separation will be considered a qualifying event even though you actually lost coverage earlier. ***If you notify the Plan Administrator or its designee within 60 days after the divorce or legal separation and can establish that the employee canceled the coverage earlier in anticipation of the divorce or legal separation, then COBRA coverage may be available for a period after the divorce or legal separation (but not for the period between the date your coverage ended, and the date of divorce or legal separation).*** But you ***must*** provide timely notice of the divorce or legal separation

to the Plan Administrator or its designee or you will not be able to obtain COBRA coverage after the divorce or legal separation. See the rules in the box below, under the heading entitled, "*Notice Requirements*," regarding the obligation to provide notice, and the procedures for doing so.

Your covered **eligible children** will become qualified beneficiaries if they lose coverage under the plan because any of the following qualifying events happens:

- ❖ The parent-employee dies;
- ❖ The parent-employee's hours of employment are reduced;
- ❖ The parent-employee's employment ends for any reason other than his or her gross misconduct;
- ❖ The parent-employee becomes enrolled in any part of Medicare (it is extremely rare for coverage of an employee's dependents to be terminated on account of the employee's Medicare enrollment);
- ❖ The parents become divorced or legally separated; or
- ❖ The child stops being eligible for coverage under the plan as an "eligible child."

Sometimes, filing a proceeding in bankruptcy under title 11 of the United States Code can be a qualifying event. If a proceeding in bankruptcy is filed with respect to Wesleyan University, and that bankruptcy results in the loss of coverage of any retired employee covered under the plan, the retired employee is a qualified beneficiary with respect to the bankruptcy. The retired employee's spouse, surviving spouse, and eligible children will also be qualified beneficiaries if bankruptcy results in the loss of their coverage under the plan.

#### Notice Requirements

The plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator or its designee has been **timely notified** that a qualifying event has occurred. When the qualifying event is:

- ❖ the end of employment or reduction of hours of employment,
- ❖ death of the employee,
- ❖ commencement of a proceeding in bankruptcy with respect to the employer,; or

the employer (if the employer is not the Plan Administrator) must notify the Plan Administrator of the qualifying event within 30 days following the date coverage ends.

#### IMPORTANT:

***For the other qualifying events (divorce or legal separation of the employee and spouse or an eligible child's losing eligibility for coverage as an eligible child), you or someone on your behalf must notify the Plan Administrator or its designee in writing within 60 days after the qualifying event occurs, using the procedures specified below. If these procedures are not followed or if the notice is not provided in writing to the Plan Administrator or its designee during the 60-day notice period, any spouse or eligible child who loses coverage will not be offered the option to elect continuation coverage.***


#### NOTICE PROCEDURES:

Any notice that you provide must be **in writing**. Oral notice, including notice by telephone, is not acceptable. You must mail, fax or hand-deliver your notice to the person, department, or firm listed below, at the following address:

Donna Brewer  
Director of Employee Benefits  
860-685-2100  
237 High Street, 4th Floor  
Middletown, CT 06459

If mailed, your notice must be postmarked no later than the last day of the required notice period. Any notice you provide must state:

- ❖ the ***name of the plan or plans*** under which you lost or are losing coverage,
- ❖ the ***name and address of the employee*** covered under the plan,
- ❖ the ***name(s) and address(es) of the qualified beneficiary(ies)***, and



❖ the *qualifying event* and the *date* it happened.

If the qualifying event is a *divorce or legal separation*, your notice must include ***a copy of the divorce decree or the legal separation agreement***.

There are other notice requirements in other contexts. See, for example, the discussion below under the heading entitled, “*Duration of COBRA Coverage*.” That explanation describes other situations where notice from you or the qualified beneficiary is required in order to gain the right to COBRA coverage.

Once the Plan Administrator or its designee receives *timely notice* that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage for their spouses, and parents may elect COBRA continuation coverage on behalf of their children. For each qualified beneficiary who elects COBRA continuation coverage, COBRA continuation coverage will begin based on your termination date. If your benefits terminate by the 15<sup>th</sup> of the month, COBRA continuation coverage will begin on the 16<sup>th</sup> of that month. If your benefits terminate after the 15<sup>th</sup> of the month, COBRA continuation coverage will begin on the first of the month following your termination date. ***If you or your spouse or eligible children do not elect continuation coverage within the 60-day election period described above, you will lose your right to elect continuation coverage.***

### Duration of COBRA Coverage

COBRA continuation coverage is a temporary continuation of coverage. When the qualifying event is the death of the employee, enrollment of the employee in any part of Medicare, your divorce or legal separation, or an eligible child losing eligibility as an eligible child, COBRA continuation coverage lasts for up to ***36 months***.

When the qualifying event is the end of employment or reduction of the employee's hours of employment, COBRA continuation coverage lasts for up to ***18 months***.

There are *three ways* in which the period of COBRA continuation coverage can be extended...

#### ***1. Disability extension of 18-month period of continuation coverage.***

If you or anyone in your family covered under the plan is determined by the Social Security Administration to be disabled as of the date of the qualifying event or at any time during the first 60 days of COBRA continuation coverage ***and you notify the Plan Administrator or its designee in writing and in a timely fashion***, you and your entire family can receive up to ***an additional 11 months*** of COBRA continuation coverage, for a total maximum of ***29 months***.

***You must make sure that the Plan Administrator or its designee is notified in writing of the Social Security Administration's determination within 60 days after (i) of the date of the determination or (ii) the date of the qualifying event or (iii) the date coverage is lost due to the qualifying event, whichever occurs last. But in any event the notice must be provided before the end of the 18-month period of COBRA continuation coverage.*** The plan requires you to follow the procedures specified in the box above, under the heading entitled “*Notice Procedures*.” In addition, your notice must include

- ❖ the name of the disabled qualified beneficiary,
- ❖ the date that the qualified beneficiary became disabled, and
- ❖ the date that the Social Security Administration made its determination.

Your notice must also include a copy of the Social Security Administration's determination. ***If these procedures are not followed or if the notice is not provided in writing to the Plan Administrator or its designee within the required period, then there will be no disability extension of COBRA continuation coverage.***

#### ***2. Second qualifying event extension of 18-month period of continuation coverage.***

If your family experiences ***another qualifying event*** while receiving COBRA continuation coverage, the spouse and eligible children in your family can get additional months of COBRA continuation coverage, up to a maximum of ***36 months (including the initial period of COBRA coverage)***.

This extension is available to ***the spouse*** and ***eligible children*** if, while they and the covered former employee are purchasing COBRA coverage, the former employee:

- ❖ dies,
- ❖ enrolls in any part of Medicare



❖ gets divorced or legally separated.

The extension is also available to an *eligible child* when that child stops being eligible under the plan as an eligible child.

***In all of these cases, you must make sure that the Plan Administrator or its designee is notified in writing of the second qualifying event within 60 days after (i) the date of the second qualifying event or (ii) the date coverage is lost, whichever occurs last.*** The plan requires you to follow the procedures specified in the box above, under the heading entitled “*Notice Procedures*.” Your notice must also ***name the second qualifying event and the date it happened.*** If the second qualifying event is a divorce or legal separation, your notice must include ***a copy of the divorce decree or legal separation agreement.***

***If these procedures are not followed or if the notice is not provided in writing to the Plan Administrator or its designee within the required 60-day period, then there will be no extension of COBRA continuation coverage due to the second qualifying event.***

### **3. Medicare Extension for Spouse and Eligible Children.**

If a qualifying event that is a termination of employment or reduction of hours occurs within 18 months after the covered employee becomes entitled to any part of Medicare, then the maximum coverage period for the spouse and eligible children is **36 months** from the date the employee became entitled to Medicare (but the covered employee’s maximum coverage period will be 18 months).

### **Shorter Maximum Coverage Period for Health Flexible Spending Accounts**

The maximum COBRA coverage period for a health flexible spending arrangement (health “FSA”) maintained by the employer ends on the last day of the cafeteria or flexible benefits plan “plan year” in which the qualifying event occurred. In addition, if at the time of the qualifying event the employee has withdrawn (during the plan year) more from the FSA than the employee has had credited to the FSA, no COBRA right is available at all.

## **OTHER RULES AND REQUIREMENTS**

***Same Rights as Active Employees to Add New Dependents.*** A qualified beneficiary generally has the same rights as similarly situated active employees to add or drop dependents, make enrollment changes during open enrollment, etc. Contact the Plan Administrator for more information. See also the paragraph below titled, “*Children Born or Placed for Adoption with the Covered Employee During COBRA Period,*” for information about how certain children acquired by a covered employee purchasing COBRA coverage may actually be treated as qualified beneficiaries themselves. ***Be sure to promptly notify the Plan Administrator or its designee if you need to make a change to your COBRA coverage. The Plan Administrator or its designee must be notified in writing within 30 days of the date you wish to make such a change (adding or dropping dependents, for example).*** See the rules in the box above, under the heading entitled, “*Notice Procedures,*” for an explanation regarding how your notice should be made.

***Children Born to or Placed for Adoption with the Covered Employee During COBRA Period.*** A child born to, adopted by, or placed for adoption with a covered employee or former employee during a period of continuation coverage is considered to be a qualified beneficiary provided that, if the covered employee or former employee is a qualified beneficiary, the employee has elected COBRA continuation coverage for himself or herself. The child’s COBRA coverage begins when the child is enrolled in the plan, whether through special enrollment or open enrollment, and it lasts for as long as COBRA coverage lasts for other family members of the employee. To be enrolled in the plan, the child must satisfy the otherwise applicable plan eligibility requirements (for example, age requirements). ***Be sure to promptly notify the Plan Administrator or its designee if you need to make a change to your COBRA coverage. The Plan Administrator or its designee must be notified in writing within 30 days of the date you wish to make such a change.*** See the rules in the box above, under the heading entitled, “*Notice Procedures,*” for an explanation regarding how your notice should be made.

***Alternate Recipients Under Qualified Medical Child Support Orders.*** A child of the covered employee or former employee who is receiving benefits under the plan pursuant to a Qualified Medical Child Support Order (QMCSO) received by the Plan Administrator during the employee’s period of employment with the employer is entitled the same rights under COBRA as an eligible child of the covered employee, regardless of whether that child would otherwise be considered a dependent. ***Be sure to promptly notify the Plan Administrator or its designee if you need to make a change to your COBRA coverage. The Plan Administrator or its designee must be notified in writing within 30 days of the date you wish to make such a change.*** See the rules in the box above, under the heading entitled, “*Notice Procedures,*” for an explanation regarding how your notice should be made.



### **Are there other coverage options besides COBRA Continuation Coverage?**

Yes, other coverage options not sponsored by your employer may be available. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at [www.healthcare.gov](http://www.healthcare.gov).

### **If You Have Questions**

Questions concerning your plan or your COBRA continuation rights should be addressed to the contact or contacts identified below. For more information about your rights under ERISA, including COBRA, the Health Insurance Portability or Accountability Act (HIPAA), and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA). Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's Web site at [www.dol.gov/ebsa](http://www.dol.gov/ebsa)."

### **Keep Your Plan Informed of Address Changes**

*In order to protect your family's rights, you should keep the Plan Administrator or its designee informed of any changes in the addresses of family members.* You should also keep a copy, for your records, of any notices you send to the Plan Administrator or its designee.

### **Plan Contact Information**

Donna Brewer, Director of Employee Benefits

Wesleyan University, 237 High Street, 4th Floor, Middletown, CT 06459 / Telephone Number 860-685-2100

## NOTICE FOR EMPLOYER-SPONSORED WELLNESS PROGRAMS

The Wesleyan University Wellness Program is a voluntary wellness program available to Benefit eligible faculty, staff, spouses and domestic partners. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990 (ADA), the Genetic Information Nondiscrimination Act of 2008 (GINA), and the Health Insurance Portability and Accountability Act, as applicable, among others.

Details about the wellness program, including criteria and incentives, can be found in the Benefits Guide.

If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting Donna Brewer at 860-685-2100 or [benefits@wesleyan.edu](mailto:benefits@wesleyan.edu).

The information from the Biometric Screening and the Health Risk Assessment will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as education or coaching. You also are encouraged to share your results or concerns with your healthcare provider.

### Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Wesleyan University may use aggregate information it collects to design a program based on identified health risks in the workplace, the wellness program will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Donna Brewer at 860-685-2100 or [benefits@wesleyan.edu](mailto:benefits@wesleyan.edu).



# New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved  
OMB No. 1210-0149  
(expires 6-30-2023)

## PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact Human Resources at (860) 685-2100

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name Wesleyan University		4. Employer Identification Number (EIN) 06-0646959	
5. Employer address 237 High Street, 4th Floor		6. Employer phone number (860) 685-2100	
7. City Middletown	8. State CT	9. ZIP code 06459	
10. Who can we contact about employee health coverage at this job? Human Resources			
11. Phone number (if different from above) (860) 685-2100		12. Email address benefits@wesleyan.edu	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

All employees. Eligible employees are:

Faculty members who work at least half-time (0.5 FTE or more), Administrative staff members and librarians who work at least three-quarter time (0.75 FTE or more), Secretarial and Clerical employees who work at least three-quarter time (0.75 FTE or more), Physical Plant employees who work at least three-quarter time (0.75 FTE or more), Public Safety employees who work at least three-quarter time (0.75 FTE or more)

Some employees. Eligible employees are:

- With respect to dependents:

We do offer coverage. Eligible dependents are:

Your spouse or domestic partner; your or your spouse or domestic partner's child who is under age 26, including a natural child, stepchild, a legally adopted child or a child for whom you or your spouse or domestic partner are the legal guardian; or an unmarried child age 26 or over who is or becomes disabled and dependent upon you.

We do not offer coverage.

If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.



The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices.

**13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?**

**Yes** (Continue)

13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? \_\_\_\_\_ (mm/dd/yyyy) (Continue)

**No** (STOP and return this form to employee)

**14. Does the employer offer a health plan that meets the minimum value standard\*?**

Yes (Go to question 15)  No (STOP and return form to employee)

**15. For the lowest-cost plan that meets the minimum value standard\* offered only to the employee** (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/ she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs.

a. How much would the employee have to pay in premiums for this plan? \$ Refer to Benefits Guide

b. How often?  Weekly  Every 2 weeks  Twice a month  Monthly  Quarterly  Yearly

If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't know, STOP and return form to employee.

**16. What change will the employer make for the new plan year?\_\_\_\_\_**

Employer won't offer health coverage

Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.\* (Premium should reflect the discount for wellness programs. See question 15.)

a. How much would the employee have to pay in premiums for this plan? \$ \_\_\_\_\_

b. How often?  Weekly  Every 2 weeks  Twice a month  Monthly  Quarterly  Yearly

\* An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)

## Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov)

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

**If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2020. Contact your State for more information on eligibility –**

<b>ALABAMA – Medicaid</b>	<b>COLORADO – Health First Colorado (Colorado’s Medicaid Program) &amp; Child Health Plan Plus (CHP+)</b>
Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447	Health First Colorado Website: <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a> Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: <a href="https://www.colorado.gov/pacific/hcpf/child-health-plan-plus">https://www.colorado.gov/pacific/hcpf/child-health-plan-plus</a> CHP+ Customer Service: 1-800-359-1991/ State Relay 711
<b>ALASKA – Medicaid</b>	<b>FLORIDA – Medicaid</b>
The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx">http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx</a>	Website: <a href="http://flmedicaidtplrecovery.com/hipp/">http://flmedicaidtplrecovery.com/hipp/</a> Phone: 1-877-357-3268
<b>ARKANSAS – Medicaid</b>	<b>GEORGIA – Medicaid</b>
Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a> Phone: 1-855-MyARHIPP (855-692-7447)	Website: <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a> Phone: 678-564-1162 ext 2131
<b>CALIFORNIA – Medicaid</b>	<b>INDIANA – Medicaid</b>
Website: <a href="https://www.dhcs.ca.gov/services/Pages/TPLRD_CAUCO_nt.aspx">https://www.dhcs.ca.gov/services/Pages/TPLRD_CAUCO_nt.aspx</a> Phone: 1-800-541-5555	Healthy Indiana Plan for low-income adults 19-64 Website: <a href="http://www.in.gov/fssa/hip/">http://www.in.gov/fssa/hip/</a> Phone: 1-877-438-4479 All other Medicaid Website: <a href="http://www.indianamedicaid.com">http://www.indianamedicaid.com</a> Phone 1-800-403-0864

<p><b>IOWA – Medicaid and CHIP (Hawki)</b></p> <p>Medicaid Website:  <a href="https://dhs.iowa.gov/ime/members">https://dhs.iowa.gov/ime/members</a>  Medicaid Phone: 1-800-338-8366  Hawki Website:  <a href="http://dhs.iowa.gov/Hawki">http://dhs.iowa.gov/Hawki</a>  Hawki Phone: 1-800-257-8563</p>	<p><b>NEBRASKA – Medicaid</b></p> <p>Website: <a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a>  Phone: 1-855-632-7633  Lincoln: 402-473-7000  Omaha: 402-595-1178</p>
<p><b>KANSAS – Medicaid</b></p> <p>Website: <a href="http://www.kdheks.gov/hcf/default.htm">http://www.kdheks.gov/hcf/default.htm</a>  Phone: 1-800-792-4884</p>	<p><b>NEVADA – Medicaid</b></p> <p>Medicaid Website: <a href="http://dhcfp.nv.gov">http://dhcfp.nv.gov</a>  Medicaid Phone: 1-800-992-0900</p>
<p><b>KENTUCKY – Medicaid</b></p> <p>Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:  <a href="https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx">https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</a>  Phone: 1-855-459-6328  Email: <a href="mailto:KIHIPP.PROGRAM@ky.gov">KIHIPP.PROGRAM@ky.gov</a></p> <p>KCHIP Website:  <a href="https://kidshealth.ky.gov/Pages/index.aspx">https://kidshealth.ky.gov/Pages/index.aspx</a>  Phone: 1-877-524-4718</p> <p>Kentucky Medicaid Website: <a href="https://chfs.ky.gov">https://chfs.ky.gov</a></p>	<p><b>NEW HAMPSHIRE – Medicaid</b></p> <p>Website: <a href="https://www.dhhs.nh.gov/oii/hipp.htm">https://www.dhhs.nh.gov/oii/hipp.htm</a>  Phone: 603-271-5218  Toll free number for the HIPP program: 1-800-852-3345, ext 5218</p>
<p><b>LOUISIANA – Medicaid</b></p> <p>Website: <a href="http://www.medicaid.la.gov">www.medicaid.la.gov</a> or <a href="http://www.ldh.la.gov/lahipp">www.ldh.la.gov/lahipp</a>  Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)</p>	<p><b>NEW JERSEY – Medicaid and CHIP</b></p> <p>Medicaid Website:  <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a>  Medicaid Phone: 609-631-2392  CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a>  CHIP Phone: 1-800-701-0710</p>
<p><b>MAINE – Medicaid</b></p> <p>Website: <a href="http://www.maine.gov/dhhs/ofi/public-assistance/index.html">http://www.maine.gov/dhhs/ofi/public-assistance/index.html</a>  Phone: 1-800-442-6003  TTY: Maine relay 711</p>	<p><b>NEW YORK – Medicaid</b></p> <p>Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a>  Phone: 1-800-541-2831</p>
<p><b>MASSACHUSETTS – Medicaid and CHIP</b></p> <p>Website:  <a href="http://www.mass.gov/eohhs/gov/departments/masshealth/">http://www.mass.gov/eohhs/gov/departments/masshealth/</a>  Phone: 1-800-862-4840</p>	<p><b>NORTH CAROLINA – Medicaid</b></p> <p>Website: <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a>  Phone: 919-855-4100</p>
<p><b>MINNESOTA – Medicaid</b></p> <p>Website:  <a href="https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/medical-assistance.jsp">https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/medical-assistance.jsp</a> [Under ELIGIBILITY tab, see “what if I have other health insurance?”]  Phone: 1-800-657-3739</p>	<p><b>NORTH DAKOTA – Medicaid</b></p> <p>Website:  <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a>  Phone: 1-844-854-4825</p>
<p><b>MISSOURI – Medicaid</b></p> <p>Website:  <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a>  Phone: 573-751-2005</p>	<p><b>OKLAHOMA – Medicaid and CHIP</b></p> <p>Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a>  Phone: 1-888-365-3742</p>
<p><b>MONTANA – Medicaid</b></p> <p>Website:  <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a>  Phone: 1-800-694-3084</p>	<p><b>OREGON – Medicaid</b></p> <p>Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a>  <a href="http://www.oregonhealthcare.gov/index-es.html">http://www.oregonhealthcare.gov/index-es.html</a>  Phone: 1-800-699-9075</p>

<b>PENNSYLVANIA – Medicaid</b>	<b>RHODE ISLAND – Medicaid and CHIP</b>
Website: <a href="https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx">https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx</a> Phone: 1-800-692-7462	Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a> Phone: 1-855-697-4347, or 401-462-0311 (Direct RIte Share Line)
<b>SOUTH CAROLINA – Medicaid</b>	<b>VIRGINIA – Medicaid and CHIP</b>
Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a> Phone: 1-888-549-0820	Website: <a href="https://www.coverva.org/hipp/">https://www.coverva.org/hipp/</a> Medicaid Phone: 1-800-432-5924 CHIP Phone: 1-855-242-8282
<b>SOUTH DAKOTA - Medicaid</b>	<b>WASHINGTON – Medicaid</b>
Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a> Phone: 1-888-828-0059	Website: <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a> Phone: 1-800-562-3022
<b>TEXAS – Medicaid</b>	<b>WEST VIRGINIA – Medicaid</b>
Website: <a href="http://gethipptexas.com/">http://gethipptexas.com/</a> Phone: 1-800-440-0493	Website: <a href="http://mywvhipp.com/">http://mywvhipp.com/</a> Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
<b>UTAH – Medicaid and CHIP</b>	<b>WISCONSIN – Medicaid and CHIP</b>
Medicaid Website: <a href="https://medicaid.utah.gov/">https://medicaid.utah.gov/</a> CHIP Website: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> Phone: 1-877-543-7669	Website: <a href="https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf">https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf</a> Phone: 1-800-362-3002
<b>VERMONT– Medicaid</b>	<b>WYOMING – Medicaid</b>
Website: <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a> Phone: 1-800-250-8427	Website: <a href="https://wyequalitycare.acs-inc.com/">https://wyequalitycare.acs-inc.com/</a> Phone: 307-777-7531

To see if any other states have added a premium assistance program since January 31, 2020, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

### Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2023)





### ***Benefit Disclaimer***

Benefit summaries are provided for the convenience of Wesleyan University employees. Employees are directed to read the relevant benefit plan documents. In the event of a conflict between the terms of a summary and the terms of the actual plan document, the terms of the plan document will control. Except where prohibited by collective bargaining or other agreement, Wesleyan University reserves the right to alter, modify or suspend any benefit at any time. While Wesleyan University selects its benefit providers after thoughtful review, it disclaims responsibility for the ultimate performance of such providers.