IMPORTANT 2019 OPEN ENROLLMENT
Monday, October 29 – Friday, November 16, 2018

PLEASE READ CAREFULLY

October 26, 2018

Dear Regular Part-time Faculty and Staff:

It's that time of year again – the University of Hartford’s annual open enrollment for medical, dental, vision and optional life insurance as well as pre-tax savings account elections for coverage beginning January 1, 2019. In an effort to maintain comprehensive and affordable insurance coverage for our faculty and staff at a sustainable cost for the University, the Benefits Task Force (BTF) undertook a complete marketing exercise this summer for all of our insurance plans. The results of this comprehensive analysis culminated into several recommended changes in long-standing insurance carrier relationships which were endorsed by President Woodward. A brief summary is of these changes is noted below. Further details on these changes are explained later in this letter.

- The three current medical insurance plans – the High Deductible-Based Plan (HDBP), Deductible-Based Plan (DBP) and Point-of-Service (POS) Plan – will continue to be offered with no change in plan designs but will transition from United Healthcare to Aetna, with a very modest overall rate increase.
- The definition of an eligible spouse (as it relates only to medical insurance) will remain the same as in 2018.
- Health Savings Account (and Health Reimbursement Account) contributions and deposit schedules will remain the same as in 2018 but the banking arrangement will move from Optum Bank to PayFlex.
- Flexible Spending Account banking arrangements will move from Optum Bank to PayFlex.
- Rally, the incentive-based wellness program through United Healthcare, will be discontinued.
- The Freedom of Choice dental insurance plan will remain with Aetna but will have several plan enhancements within the Preferred Provider Organization (PPO). The annual maximum benefit within the PPO will increase from $1,000 to $2,000. In addition, the PPO will no longer require an annual deductible, and in- and out-of-network co-insurance benefits for class one preventative services will be enhanced. These changes resulted in a very modest rate increase, the first rate increase in more than five years.
- Vision insurance will stay with United Healthcare, with no increase in premium
- Optional life insurance options will remain the same as in 2018 but will transition from The Hartford (formerly Aetna) to Reliance Standard, resulting in a full open enrollment window, with no increase in premiums.

In an effort to simplify the open enrollment process, HRD worked with our new vendors so that we could create personalized Open Enrollment Request Forms noting current benefits elections as well as capture all of the information necessary for you to enroll in the benefits that you elect (as well as identify any covered dependents that you elect to insure) beginning January 1, 2019 – ALL ON ONE FORM! Please complete the enclosed four-page form in its entirety to indicate your intentions for calendar year (CY) 2019 benefit elections. Your Open Enrollment Request Form must be returned to HRD no later than 4:30pm on Friday, November 16, 2018. If HRD does not receive your completed form during the CY 2019 open enrollment window, current CY 2018 medical, dental, vision and/or optional life insurance elections will automatically be defaulted for CY 2019, consistent with vendor and plan changes noted above and herein.

OPEN ENROLLMENT TOWN HALL MEETINGS
This year’s open enrollment window will take place from Monday, October 29 through Friday, November 16, 2018. HRD will be hosting town hall meetings as follows:
• Thursday, November 1\textsuperscript{st} from 9-10:30am, 11:30am-1:00 pm and 2-3:30pm (in Wilde Auditorium)
• Wednesday, November 7\textsuperscript{th} from 8:30-10am and 1-2:30pm (in the North Cafeteria, located in the Gengras Student Union)
• Friday, November 9\textsuperscript{th} from 6-7:30 am (in Konover Great Room), 8:30-10:00am and 11:30am-1:00pm (in Wilde Auditorium)
• Tuesday, November 13\textsuperscript{th} from 1-2:30pm (in Konover Great Room) and 3-4:30pm (in Wilde Auditorium)

In addition, HRD will also be coordinating individual 30-minute meetings with plan representatives on a first come, first served basis for faculty and staff who would like to meet one-on-one to discuss plan options. These dates will be announced at our town hall meetings.

Details regarding this year’s open enrollment options are provided below. Please read this information carefully and in its entirety.

**MEDICAL INSURANCE**

As a self-insured employer, the University of Hartford and its employees pay 100\% of the medical and prescription drug claims incurred by our employees and their enrolled dependents. The anticipated annual cost of our CY 2018 claims stands close to $12 million, with an overall increase of 4.5\% projected for 2019. The University will retain the HDBP, DBP and POS medical insurance plans but will transition these plans to Aetna effective January 1, 2019. The three plans will continue to offer the following:

- All preventive services and wellness exams (such as annual physical exams, mammograms, colonoscopies, immunizations and well-child visits) are covered at 100\%.
- TelaDoc (similar to United Healthcare’s Virtual Visits), designed to provide members with access to contracted providers directly from a mobile device or computer 24 hours a day, seven days a week for non-emergency medical conditions without an appointment (member cost share is determined by the plan).
- Informed Health Line (similar to United Healthcare’s Nurseline), designed to help members make more informed health care choices that can lead to reducing costs and closing gaps in care.
- Aetna Concierge, a dedicated toll-free customer service number, designed to provide a personal touch with an Aetna contact who can answer questions regarding your Aetna benefits.
- Out-of-network benefits for providers who do not participate in the Aetna network, subject to a calendar year deductible.

Enclosed you will find a medical insurance plan comparison. In addition, the Summary of Benefits and Coverage (SBC), a Uniform Glossary as mandated by federal law and other related open enrollment forms and materials will be made available on our website at www.hartford.edu/hrd under the Open Enrollment link.

**PRE-TAX SAVINGS ACCOUNTS FOR COVERED HEALTH CARE SERVICES AND OTHER QUALIFIED EXPENSES**

**HEALTH SAVINGS ACCOUNT (HSA) – partners with the HDBP and DBP**

The University will be offering eligible faculty and staff a HSA option for CY 2019 through PayFlex. A HSA helps participants to save money on a pre-tax basis (as a payroll deduction) for qualified expenses. Monies set aside by participants in a HSA carry over from one year to the next, allowing participants to accrue funds for future qualified expenses, earn interest on deposits or invest in mutual funds.

Previously, faculty and staff initiated the process to open their individual HSA (bank account). This year, HRD will work closely with PayFlex to establish these HSAs. For 2019, the annual limit set by the IRS on deductible contributions is $3,500 for individuals with employee-only coverage (a $50 increase from 2018) and $7,000 for family coverage (a $100 increase from 2018). The University will continue to contribute into these accounts based on coverage election as follows:

- HDBP - $1,200 for the employee-only medical insurance coverage election
  
  $2,400 for the family medical insurance coverage election

- DBP - $750 for the employee-only medical insurance coverage election
  
  $1,500 for the family medical insurance coverage election

The University will again deposit half of the annual employer contribution into a HSA on the first pay in January, and the other half on the first pay date in July. Please note that University contributions count towards IRS limits.
Note: Academic year employees who receive their pay on the academic year cycle will receive the second half of their HSA contribution with their first available pay in the new academic year.

Faculty and staff who currently have a HSA with Optum Bank will have two options regarding this account as follows:

- Retain the Optum Bank HSA and continue to spend down the available balance. Participants with less than a $500 balance will continue to be charged a $1.00 monthly account maintenance fee. Participants with balances greater than $500 will not be charged any maintenance fees. The Optum Bank HSA can continue to be accessed until funds are depleted or the account holder decides to transfer the funds to another eligible account. This option does not replace the Pay Flex HSA, which will be opened automatically for all eligible participants effective January 1, 2019.

- Transfer any available balance from Optum Bank to Pay Flex. A one-time fee of $20 will be charged to the account holder to process this transfer of funds. This option must be initiated by the account holder and will require the completion of a trustee-to-trustee form (available on our website at www.hartford.edu/hrd). Once this form has been completed, it must be submitted to Pay Flex for processing.

Per IRS guidelines, the following criteria govern eligibility for a HSA:

- You must be enrolled in a qualifying DBP (both the University’s HDBP and DBP are qualifying plans).
- Dependent eligibility must meet the IRS definition of a dependent.
- You cannot be covered by another medical plan that is not a high deductible health plan.
- You cannot be enrolled in a health care Flexible Spending Account (FSA), including your spouse’s FSA.
- You must not be enrolled in Medicare (or TriCare) Benefits.*
  * If you are enrolled in Medicare Part A or B and/or collecting Social Security income and wish to enroll in a qualifying DBP (and participate in the HSA) you can do so, but you must first notify Medicare and request dis-enrollment from Medicare. Please refer to your tax consultant to discuss whether it is in your best interest to remain enrolled in Medicare or to dis-enroll and open the HSA.

HEALTH REIMBURSEMENT ACCOUNT (HRA) – partners with the HDBP and DBP
Because the IRS does not permit employees who are enrolled in Medicare (or TriCare) or collecting Social Security income to participate in a HSA, the University will continue to offer a HRA for eligible faculty and staff for CY 2019. The University will fund these HRAs with the same amounts as the HSAs noted above. Participation in a HRA does not preclude Medicare-eligible faculty and staff from also participating in a FSA. If a FSA is established, this account will pay first before the HRA can be accessed.

Employer HRA funds are excluded from wages and do not accumulate in a separate or individual account but rather the University pays eligible costs only after an eligible expense is incurred. Unused HRA balances will be “rolled over” into the next plan year for any active employee. Under current IRS guidelines, only the employer is specifically permitted to contribute to a HRA and funds in a HRA stay with the employer if an employee separates from service.

FLEXIBLE SPENDING ACCOUNTS (FSA)
The University will be offering eligible faculty and staff health care and/or dependent care FSA options for CY 2019 through PayFlex. Because a FSA is subject to the “use it or lose it” provision under IRS guidelines, FSA participants are urged to carefully consider their annual election(s) based on plan and cost-share guidelines.

Health Care FSA – Faculty and staff who enroll in the POS plan, those who enroll in a HRA as well as those who do not utilize the University’s group medical insurance will continue to be able to set aside pre-tax dollars into a Health Care FSA (as a payroll deduction) for qualified expenses. The annual contribution limit for this account (as of the date of this letter) is $2,650 for CY 2019.

If you do not incur eligible expenses for your full Health Care FSA election during the plan year, the University’s plan allows a portion of your remaining FSA balance to automatically roll over into the next calendar year. The maximum amount that can be rolled over at the end of a plan year is $500. In order to be eligible for your Health Care FSA balance to roll over, you must elect the Health Care FSA for the following year. If you do not re-enroll in a Health Care FSA, any unused funds remaining in the account will be forfeited. The rollover amount is available for the next year only, and any unused rollover funds remaining in the account after one year will be forfeited.

Dependent Care FSA – Participants whose dependent care expenses meet IRS eligibility guidelines for a Dependent Care FSA will continue to be able to set aside pre-tax dollars into a Dependent Care FSA (as a payroll deduction) for qualified expenses. The contribution limit for this account (as of the date of this letter) remains at
$5,000 for CY 2019.

VOLUNTARY WELLNESS PROGRAM
The University of Hartford has provided a voluntary wellness program at no cost to participants for more than five years. Over the last few years, we have seen a significant decrease in participation as well as evidence that this program is no longer driving increases in preventive services (routine physicals, mammograms, OB/GYN exams, colon/rectal screens, etc.). As we transition to Aetna, we will no longer be offering a carrier-based voluntary wellness program. The BTF will regroup to explore alternate wellness programs.

Please know that HRD remains committed to wellness and that our office will continue to spearhead other wellness programs (such as pilates, yoga and Weight Watchers) for our campus community. Watch UNotes for updates on these healthy options!

DENTAL INSURANCE
The University will retain Aetna to administer the CY 2019 Freedom of Choice dental insurance plan. Inherent within this plan is a feature that allows employees to enroll in either the Dental Maintenance Organization (DMO) or a passive Preferred Provider Organization (PPO), with the plan offering members the ability to move back and forth between the DMO and PPO through the course of the year.

Beginning January 1, 2019, there will be several significant enhancements to the PPO schedule of benefits. For members receiving class one preventative services (such as routine cleanings and exams as well as x-rays), these in-network and out-of-network services will no longer be subject to an annual deductible. Class one preventative services in-network will also no longer have a co-insurance obligation. The out-of-network member co-insurance obligation for class one preventative services will decrease from 20% to 10%. In addition, the annual maximum benefit within the PPO will increase from $1,000 to $2,000. We are delighted to report that these benefit enhancements have resulted in a very modest cost increase for this plan.

A detailed benefit summary of the dental insurance plan, as well as all other related forms, is available on our website at www.hartford.edu/hrd.

VISION INSURANCE
The University will retain United Healthcare to administer our voluntary vision insurance plan, and we are delighted to report that there will be no cost increase for this plan. This comprehensive vision plan provides participants access to a national network of both private practices and more than 100 popular retail chain providers as well as discounts/allowances on lenses, frames, contact lenses and laser vision correction. The plan features both in- and out-of-network benefits and also includes discounts on hearing aids.

A detailed benefit summary of the vision insurance plan, as well as all other related forms, is available on our website at www.hartford.edu/hrd.

LIFE INSURANCE
Optional life insurance benefits will remain the same in CY 2019; however, these benefits will transition from The Hartford (formerly Aetna) to Reliance Standard. As a result of this transition, you have a full open enrollment (similar to your life insurance election rights as a new hire) for all optional life insurance election options as follows:

- Regardless of your current supplemental life insurance election, you can enroll in or increase your coverage amount up to the guaranteed issue amount of $250,000 without evidence of insurability (age reduction rules apply).
- Regardless of your current spousal life insurance election, you can enroll in or increase your coverage amount up to the guaranteed issue amount of $30,000 without evidence of insurability.
- You can enroll in or change your current dependent child(ren) life insurance election without evidence of insurability.
- You can continue to enroll in or change your personal accident insurance election without evidence of insurability.

In an effort to assist you in determining how much life insurance you may want in place effective January 1, 2019, we have included a “How Much Life Insurance Do I Need” questionnaire in your packet. Life insurance coverage election and benefit amounts are outlined on your Open Enrollment Request Form.

PREMIUM PAYMENT
Premium payment(s) for benefit elections made by regular part-time faculty and staff can be made via a pre-tax
payroll deduction or processed monthly via post-tax direct billing (which is coordinated through the Bursar's Office). Please select the premium payment election option you wish to utilize on your personalized open enrollment form.

**PRIVACY POLICY**

The University of Hartford is committed to protecting the private medical information of its faculty and staff in full compliance with the Privacy Rule of the Health Insurance Portability and Accountability Act of 1996 (HIPAA). The confidentiality of all protected health information (PHI) retained in University records is protected and access to PHI is limited to only those employees, insurers and/or benefit providers with an authorized business-related need to use and/or disclose the information.

If you have a concern regarding a health insurance claim, please be reminded that dedicated assistance is available by contacting Andrea Faber, Employee Benefits Account Manager at USI Insurance Services LLP, at 1.855.874.0123, extension 15715 or Andrea.Faber@usi.com. Please note that consistent with HIPAA regulations, you may be asked to sign an authorization form so that Andrea can assist you.

**QUALIFYING EVENT IMPACT ON PLAN ELECTIONS**

The University's insurance plans are subject to certain federal regulations which limit benefit election changes during the plan year to only if/when you have a qualifying event as defined by IRS regulation (such as marriage, divorce, birth or adoption of child, or termination of coverage under a spouse's plan). If you have a qualifying event, it is imperative that you notify HRD within 30 days of this event. This 30-day time period provides you with a special enrollment period in which to make applicable insurance election changes. Failure to notify HRD within 30 days of a qualifying event will result in loss of eligibility to make applicable insurance election changes.

**CONCLUSION**

Rates for all CY 2019 insurance elections are also enclosed in your packet. We are sensitive to the complexity of insurance coverage today, and encourage you to take advantage of the informational opportunities that HRD is offering to learn more about your open enrollment options.

Thank you.

Lisa Belanger-Buoniconti
Executive Director
Human Resources Development

Enclosures