IMPORTANT CY 2015 OPEN ENROLLMENT INFORMATION
PLEASE READ CAREFULLY

October 1, 2014

Dear Regular Part-time Faculty and Staff:

The University of Hartford is currently preparing for its annual open enrollment for medical, dental and optional life insurance coverage(s), as well as enrollment in Health Care and/or Dependent Care Flexible Spending Account(s) and Health Savings Accounts, with elections effective January 1, 2015 through December 31, 2015. A personalized Open Enrollment Request Form is enclosed stating your current benefit elections. Please complete both sides of this form to indicate your intentions for calendar year 2015 benefit elections. Please be reminded that your Open Enrollment Request Form (as well as all associated forms necessary to implement your benefit elections for CY2015) must be returned to HRD no later than 4:30pm on Friday, October 31, 2014.

OVERVIEW
Every year, the Benefits Taskforce conducts a thorough and thoughtful analysis of health and life insurance options for our faculty and staff. The Benefits Taskforce has recommended, and the President has endorsed, the benefits noted herein for calendar year 2015.

- Continue offering two medical insurance plan options under United Healthcare – the Point of Service (POS) plan and the Deductible-based Plan (DBP)
- The University will continue to contribute (on a pro-rated basis) into a Health Savings Account election (which partners with the Deductible-based Plan) – $750 for individual medical insurance coverage or $1,500 for family medical insurance coverage
- Changes to menu-based options and point accumulation limits for the PureWellness program
- The University will offer a wellness credit for participation in the PureWellness program

Detailed information as it relates to this year’s open enrollment is outlined below.

MEDICAL INSURANCE
The University of Hartford will retain United Healthcare to administer the CY 2015 medical insurance plans.

The POS plan will continue to offer a co-pay based plan design, and has both in and out of network benefits. For CY 2014, the POS plan is set to have two separately accumulating out-of-pocket maximums (OOPMs), one for medical claims and one for prescription drug claims, with both OOPMs set at $5,000 single/$10,000 family. In compliance with the Affordable Care Act, beginning January 2015, the University is required to combine the OOPM accumulation for medical and prescription drug claims. The maximum allowable under the Act for CY 2015 is $6,600 single/$13,200 family; however, the University has elected to set this maximum to $5,000 single/$10,000 family.

Note: Participants who enroll in the POS plan will continue to be able to set aside pre-tax dollars into a Flexible Spending Account. Please see below for details on this option.

The DBP offers coverage that is based on deductibles, rather than co-pays, and also has both in and out of network benefits. Under the DBP, covered members will pay all medical and prescription drug expenses out of pocket, up to an annual deductible ($1,500 for individual coverage election/$3,000 for family coverage election). After the annual deductible is met, the plan will cover 90% of in-network medical and prescription drug costs for the remainder of the year, up to the OOPM (including the deductible) of $3,000 for individuals and $6,000 for families. Then the plan pays 100% for the remainder of the calendar year.

Note: Participants who enroll in the DBP will be able to set aside pre-tax dollars into a Health Savings Account. Please see below for details on this option.
Both the POS plan and the DBP offer the following:

- The same network of in-network providers.
- All preventive services and wellness exams (such as annual physical exams, mammograms, colonoscopies, immunizations and well-child visits) are covered at 100%.
- Out of network benefits for providers who do not participate in the United Healthcare network, subject to a calendar year deductible. After the annual deductible is met, the plans will cover 70% of designated costs, subject to reasonable and customary consideration, up to the OOPM (including deductible), and then the plan pays 100% for the remainder of the calendar year.

Effective January 2015, the Affordable Care Act mandates that employers offer their employees a health plan that meets certain requirements, including accessibility, affordability and minimum essential coverage. The University’s health insurance coverage is in compliance with these mandates.

In an effort to continue to utilize technology and conserve resources, the detailed plan comparison of the POS plan and DBP medical insurance coverage options, the premiums associated with the coverage and all related forms are available on our website at www.hartford.edu/hrd under the Open Enrollment link.

**PUREWELLNESS – VOLUNTARY WELLNESS PROGRAM**

The medical insurance plans offered to University faculty and staff are self-funded, which means that the University (not United Healthcare) pays all claims that are incurred by our employees and their enrolled dependents on a dollar-for-dollar basis. In an effort to continue to cultivate a culture of wellness on campus, as well as to help the University do all that it can to sustain our comprehensive medical insurance plans in an environment where health care costs continue to escalate, we introduced a formal wellness program, called PureWellness, in January 2012.

PureWellness is a 100% voluntary web-based program which promotes, educates and empowers participants in all aspects of wellness. Participants utilize a confidential on-line wellness portal to create and manage their individual health information. The program offers activities such as health education webinars, wellness workshops, both online and telephonic exercise and nutrition counseling as well as other wellness events and activities within the online portal and on campus for enrolled participants.

We remain enthusiastic about the level of engagement in the PureWellness program. This year, more than 400 individuals participated in the program. Based on feedback received over the last year, the University will make several modifications to the menu-based plan options beginning January 2015. We are confident that these additional modifications to the program criteria as well as other campus events (such as wellness webinars, health education seminars and our weekly cardio storm, yoga and zumba classes) will continue to bring our faculty and staff together in healthy and fun ways!

Beginning January 2015, instead of providing PureWellness participants with a front-loaded medical insurance premium discount, the University will offer a wellness credit to our participating faculty and staff (and their spouse). The wellness credit will be awarded to participants following the close of two measurement periods – one on April 30, 2015 and the other on October 31, 2015. Details on the wellness credit, as well as the PureWellness Participant Brochure, are available on our website at www.hartford.edu/hrd.

You will be asked to indicate your intentions to participate in the PureWellness program on your personalized Open Enrollment Request Form (Step 3 under the “Medical Insurance Election” section on the front page of the green form). If you (and/or your spouse) elect to participate in this program, you will be asked to read and agree to the waiver and acknowledgement materials upon entry into your on-line wellness portal on or after January 1, 2015.

Consistent with prior years, participation in the PureWellness program can be modified on a quarterly basis by either you or the University.

**PRE-TAX SAVINGS OPTIONS**

Effective January 1, 2015, regular part-time employees will be eligible to enroll in pre-tax savings vehicles for certain health care and/or dependent care out-of-pocket expenses. These options are outlined below.

**FLEXIBLE SPENDING ACCOUNTS (FSAs)** – The University has retained United Healthcare to administer the CY 2015 health care and dependent care FSA(s). A FSA helps participants save money on a pre-tax basis (as a payroll deduction) for qualified medical expenses. Calendar year contribution limits remain at $2,500 for the health care FSA and $5,000 for the dependent care FSA. Participants in a FSA are urged to carefully consider
To participate in a FSA for calendar year 2015, you must complete a Participation and Salary Reduction Agreement. Enrollment materials for the FSA are available on our website at www.hartford.edu/hrd.

HEALTH SAVINGS ACCOUNT (HSA) PARTNERS ONLY WITH THE DEDUCTIBLE-BASED PLAN – The University will retain United Healthcare (Optum Bank) to administer CY 2015 HSAs. Similar to a FSA, a HSA helps participants save money on a pre-tax basis (as a payroll deduction) for qualified medical expenses. However, unlike a FSA, funds in a HSA can be carried over from one year to the next, allowing participants to accrue funds for future medical expenses, earn interest on deposits or invest in mutual funds. In addition, if you leave the University, you can take your HSA with you, so the money you put into your HSA will never be lost.

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

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

In an effort to assist employees who elect to enroll in the DBP in meeting their calendar year deductible(s), the University will contribute into a HSA, on a pro-rated basis, **$750 for an individual medical insurance coverage election** or **$1,500 for a family medical insurance coverage election** during calendar year 2015.

To participate in a HSA for calendar year 2015, you must complete a Participation and Salary Reduction Agreement. Enrollment materials for the HSA are available on our website at www.hartford.edu/hrd.

DENTAL INSURANCE

The University will retain Aetna to administer the CY 2015 Freedom of Choice dental insurance plan offering. Inherent within the Freedom of Choice plan is a feature that allows employees to enroll in either the Dental Maintenance Organization (DMO) or Passive Preferred Provider Organization (PPO) network. The Freedom of Choice plan offers members the ability to move back and forth between the DMO and PPO through the course of the year. That "freedom of choice" has been a cornerstone of our dental program, with many employees migrating between the DMO and PPO over the course of a given year.

For a second year in a row, we are pleased to announce that the cost for this coverage will remain unchanged in 2015. The detailed benefit summary of the Aetna Freedom of Choice dental insurance plan, as well as all other related forms, is available on our website at www.hartford.edu/hrd.

LIFE INSURANCE

Optional life insurance continues to be available and, during open enrollment, you have the following options:

- If you are currently enrolled in an optional life insurance plan (supplemental, spousal and/or dependent child[ren]), you have the opportunity to increase your level of coverage by one multiple, up to the guaranteed issue limit, without proof of insurability. If, however, the one-multiple increase in coverage is greater than the guaranteed issue limit, evidence of insurability is required.

- If you have never enrolled in an optional life insurance plan (supplemental, spousal and/or dependent child[ren]), you will have the opportunity to enroll; however, evidence of insurability is required at dollar one of the life insurance election.

We are very pleased to announce that the cost for these optional life insurance coverage elections will remain unchanged in 2015.

If you are interested in making a change to your current optional life insurance election(s), or would like to update your current designation of beneficiary on record, a separate form is required. All related forms are available on our website at www.hartford.edu/hrd.
PREMIUM PAYMENT
In past years, premium payment(s) for benefit elections made by regular part-time faculty and staff were processed monthly via post-tax direct billing, coordinated through the Bursar’s Office. Beginning January 2014, we were delighted to announce that all premium payments for benefit elections could be set up pre-tax via payroll deduction. These two premium payment options remain in effective for CY2015.

PRIVACY POLICY
The University of Hartford is committed to protecting the private medical information of its employees 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 carriers having an authorized business-related need to use and/or disclose the information.

All employees are required to adhere to the University’s privacy policy. If you believe that your PHI has been used and/or disclosed in violation of this policy or as set forth under HIPAA, you have the right to file a complaint as described in the University’s Staff Employment Manual, Chapter 6.16 Privacy of Medical Information, which is posted on the HRD website at www.hartford.edu/hrd.

If you have a claim dispute regarding your medical and/or dental insurance, please be reminded that Mary Hilliman, Account Manager at USI Insurance Services LLC, can provide you with dedicated assistance through this process. Mary can be reached at (toll free) 800.303.7171 or (direct) 203.634.5731 or Mary.Hilliman@usi.biz. Please note that under the University’s privacy policy and/or HIPAA regulations, you may be asked to sign an authorization form in order for Mary to assist you with a claim issue.

FLU SHOTS
As a part of HRD’s ongoing wellness efforts, we will again provide faculty and staff with the opportunity to receive a complimentary seasonal flu vaccine. This opportunity is for employees only, will take place on Tuesday, October 14, 2014 in the Konover Great Room. The vaccines will be administered by contracted nurses. Interested employees must pre-register. Once registered, the vaccine will be reserved in your name. Detailed information regarding the registration process will be forthcoming.

BENEFIT FAIRS AND TOWN HALL MEETINGS
HRD will be hosting our annual Benefits Fair on Wednesday, October 8 and Thursday, October 9, 2014 from 11:30am – 1:00pm in the Gengras Student Union, Suisman Lounge. All appropriate enrollment forms will be made available at this fair or can be downloaded from our website at www.hartford.edu/hrd. In addition, below please find a summary of the town hall meetings and educational opportunities, coordinated by HRD.

PureWellness Town Hall meetings
➢ Wednesday, October 8, 2014 from 10 – 11:00am in the Woods Classroom, Mortensen Library
➢ Thursday, October 9, 2014 from 2:30 – 3:30pm in GSU rooms 331/333

HRD Benefits Review
➢ Tuesday, October 14, 2014 from 9 – 11:00am in the KF Room, Mortensen Library

Open Enrollment Plan Options Town Hall meetings
➢ Wednesday, October 15, 2014 from 3 – 4:30pm in the KF Room, Mortensen Library
➢ Tuesday, October 21, 2014 from 10 – 11:30am in the KF Room, Mortensen Library

You are strongly encouraged to attend any meetings which are applicable to you to learn more about the subject matter and ask any questions that you may have.

In addition, enclosed you will also find information regarding the Health Insurance Marketplace Coverage Options as well as the Annual Notice of Creditable Prescription Drug Coverage. If you have any questions regarding this information, please contact your designated HR Manager.

Thank you.

Lisa Belanger-Buoniconti
Executive Director
Human Resources Development
Enclosures