IMPORTANT 2016 OPEN ENROLLMENT INFORMATION
PLEASE READ CAREFULLY

October 1, 2015

Dear Regular Full-time Faculty and Staff:

It's that time of year again – the University of Hartford’s annual open enrollment! A personalized Open Enrollment Request Form is enclosed noting your current benefit elections. Please complete both sides of this form to indicate your intentions for Calendar Year (CY) 2016 benefit elections.

Your Open Enrollment Request Form (as well as all associated forms necessary to implement your benefit elections for CY 2016) must be returned to HRD no later than 4:30pm on Friday, October 30, 2015. If HRD does not receive all completed open enrollment material(s), current CY 2015 medical, dental and/or optional life insurance elections will automatically be defaulted for CY 2016. Please note that these elections cannot be revoked or changed during the plan year unless you have a qualifying event (such as marriage, divorce, birth or adoption of child, or termination of coverage under a spouse’s plan).

Participation in a health care flexible spending account, dependent care flexible spending account and/or a health savings account for CY 2016 does not automatically default; therefore, you will be required to complete and submit a Participation and Salary Reduction Agreement Form for enrollment in these accounts.

OVERVIEW
Each 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 CY 2016.

- **NO RATE INCREASES in CY 2016!** Based on our overall claims experience last year, we are happy to announce that the monthly premiums associated with all of your open enrollment benefit options will remain unchanged in CY 2016.

- The University will continue offering two medical insurance plan options under United Healthcare – the Deductible-based Plan (DBP) and the Point of Service (POS) plan. Beginning this year, you can utilize our NEW customized Plan Cost Estimator to determine which plan will best meet your specific needs.

- The percentage of employee contribution towards medical insurance plan premium for faculty and staff whose base salary is greater than $75,001 will increase by 1%. Salary tiers for CY 2016 are as follows:

  - Base salary (if annualized) < $30,000 = 20%
  - Base salary between $30,001 to $75,000 (if annualized) = 25%
  - Base salary > $75,001 (if annualized) = 29%

  (The > $75,001 base salary tier will continue to increase by 1% per year until it ultimately reaches 30%)

- The University will continue to contribute (on a pro-rated basis) into a Health Savings Account (which partners with the DBP) – **$750** for the individual medical insurance coverage election or **$1,500** for the family medical insurance coverage election.

- The University will continue to offer incentives for faculty and staff (and their spouses) who elect to participate in the University’s NEW voluntary wellness program.

- The University is pleased to offer a **NEW** Voluntary Vision Plan which provides affordable, innovative vision care solutions to participating faculty and staff.

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 2016 medical insurance plans, with no changes to either the DBP or POS plan designs. Both the DBP and the POS plan 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%.
- The same in-network provider options, regardless of plan election.
- The same 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 out of pocket maximum (including deductible), and then the plan pays 100% for the remainder of the calendar year.

So which plan is right for you given the unique health care and financial needs of you and/or your family? We are pleased to partner with United Healthcare to introduce our new Plan Cost Estimator, an easy-to-use online tool customized specifically for the University’s medical insurance plan options. This estimator can:

- Provide you with detailed comparisons on plan premiums, out-of-pocket costs, per-paycheck contributions and much more.
- Help you determine how much money to set aside for flexible spending and/or health savings accounts.
- Assist you in comparing cost differences between the University’s plans and other plan choice options (such as a spouse’s plan).

To preview the Plan Cost Estimator tool, log on to www.pce estimator.com and enter the following credentials:


The medical insurance plan comparison, the premiums associated with the coverage options and all related forms are available on our website at www.hartford.edu/hrd under the Open Enrollment link.

NEW! RALLY – VOLUNTARY WELLNESS PROGRAM
As you know, 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 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 2012.

After reviewing our current wellness plan, we decided now is the right time to take it to the next level! We are excited to announce that we will be partnering with United Healthcare to offer Rally, the University’s new voluntary wellness program. Rally provides a digital, personalized health experience available to United Healthcare members which is designed to assist them in making healthier choices and/or building healthier habits. This new platform offers both enhanced technologies as well as integration opportunities which will streamline the user experience. Beginning on January 1, 2016, log in to www.myuhc.com and experience Rally for yourself! New and exciting incentives will continue to be awarded to those that engage in the wellness experience. Stay tuned for more information!

We are confident that this new wellness resource as well as other campus events (such as our weekly cardio, yoga and pilates classes) will continue to bring our faculty and staff together in healthy and fun ways!

FLEXIBLE SPENDING ACCOUNTS (FSA)
The University will retain United Healthcare to administer the CY 2016 health care and dependent care FSA(s). Participants in a FSA are urged to carefully consider their annual election(s) based on IRS regulations and plan guidelines.

Health Care FSA - Participants who enroll in the POS plan (as well as faculty and staff 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 contribution limit for this account remains at $2,500 for CY 2016.

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 your account for 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 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 remains at $5,000 for CY 2016.

To participate in a FSA for CY 2016, 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 ACCOUNTS (HSA) – PARTNERS ONLY WITH THE DEDUCTIBLE-BASED PLAN
The University will retain United Healthcare (Optum Bank) to administer the CY 2016 HSAs. Similar to a FSA, a HSA helps participants save money on a pre-tax basis (as a payroll deduction) for qualified expenses. However, unlike a FSA, the money you put into your HSA will never be lost. Funds in a HSA can continue to be carried 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.

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 a 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 tax consultant to discuss whether it is in your best interest to remain enrolled in Medicare Part A or to dis-enroll and open the HSA.

To assist employees who enroll in the DBP in meeting their calendar year deductible(s), the University will again contribute, on a pro-rated basis, $750 for an individual medical insurance coverage election or $1,500 for a family medical insurance coverage election into a HSA during CY 2016.

To participate in a HSA for CY 2016, you must complete a Participation and Salary Reduction Agreement. Enrollment materials for the HSA are available on our website at www.hartford.edu/hrd.

NEW!! VOLUNTARY VISION PLAN
We are excited to further enhance the health and welfare offerings at the University with the introduction of a new voluntary vision plan. This new comprehensive vision plan offered by United Healthcare 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 also includes discounts on hearing aids. To learn more about this new vision plan, please review the enclosed plan materials or visit http://www.brainshark.com/UHCSB/University_of_Hartford_Vision.

To participate in the new Voluntary Vision Plan for CY 2016, you must complete an Enrollment Form. Enrollment materials for the Voluntary Vision Plan are also available on our website at www.hartford.edu/hrd.

DENTAL INSURANCE
The University will retain Aetna to administer the CY 2016 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 continues to offer 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.

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
All regular full-time faculty and staff are automatically enrolled in the Basic Life Insurance (valued at two times base/contracted annualized salary). The University of Hartford pays all premium costs associated with this benefit.

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 can 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 can enroll; however, evidence of insurability is required at one dollar one of the life insurance election.

If you are interested in making a change to your 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.

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.

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 or posted on the HRD website at www.hartford.edu/hrd.

If you have a health insurance claim dispute issue, please be reminded that dedicated assistance is available through this process by contacting either Chris Monroe or Andrea Faber from USI Insurance Services LLP at 1.800.303.7171. Chris can also be reached at Chris.Monroe@usi.biz. Andrea can also be reached at Andrea.Faber@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 Chris or Andrea to assist you with your 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, and will take place on Thursday, October 15, 2015 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 Tuesday, October 13 and Wednesday, October 14, 2015 from 11:30am – 1:00pm in the Gengras Student Union, Suisman Lounge. In addition, HRD will also be hosting the following educational opportunities:

Benefits Review (Please RSVP at empower@hartford.edu)
- Wednesday, October 7, 2015 from 9 – 11:00am in the KF Room, Mortensen Library

Open Enrollment Benefit Plan Options Town Hall Meetings
- Thursday, October 8, 2015 from 1:30 – 3:00pm in Auerbach 325
- Friday, October 23, 2015 from 1:30 – 3:00pm in Auerbach 325

You are strongly encouraged to attend these sessions 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