



Human Resources Illuminator

Dear Colleagues:

This Open Enrollment issue of The HR Illuminator includes important **benefits information** for all faculty, administrative and union employees. You will find information on our Benefits Fair, which includes flu shots and biometric screenings, the 2011 medical and dental rates, and enhancements to your dental and Flexible Spending Account plans.

For the first time in many years, we are happy to announce our **medical plan rates will not increase in 2011**; your premium stays the same. This is exciting since the national College & University Professional Associations' 2010 Benefits Survey reported that the median health care cost increases for colleges and universities in 2011 is 7%. Our medical plan costs are based on the number of claims made to our health plan or our utilization, which have been lower over the last year. The College wants to continue this trend of healthier employees and families by introducing a series of health management programs designed to help you and your family understand, improve and maintain your health.

In 1995, Wellesley College, along with 15 Boston-area colleges and universities formed the Boston Consortium. The mission of The Consortium is to create a collaborative environment for the development and implementation of cost saving and quality improvement ideas. One of the projects that Wellesley has been very involved in through The Consortium is the **Health Management Initiative (HMI)**. The goal of the HMI is to improve the health of faculty, staff and families, encourage healthy behaviors, manage the cost trend and keep health care affordable and accessible. We are calling the HMI initiative Healthy You—*Working Together for Your Wellness*.

In 2011, as we launch our Healthy You program, you will hear a lot about health promotion and you will learn about incentives offered to those employees who participate in the health programs we offer. Watch for the Healthy You brand in communications over the coming year to learn how you can take advantage of these incentives.



Attend the **Benefits Fair on November 10th** and participate in the Biometric Screenings – with a chance to win a Nintendo Wii Fit, golf club membership, and more! (see information on page 2).

Sincerely,

Eloise See McGaw
Assistant Vice President and Director of Human Resources
and Equal Employment Opportunity



October 2010

IMPORTANT DATES

- Open Enrollment —**
November 10 – November 24
- Dependent to Age 26 Enrollment Period (medical & dental) —**
November 10 – December 10
- Benefits Fair —**
**November 10, 10am-2pm,
Wang Center/Tishman Commons – Including Biometric Screenings & Flu Shots!**
- Form Due Dates:**
 - > Medical, Dental and FSA - **November 24**
 - > Tax Deferred Annuity - **December 15**
 - > HIRD Form (for employees waiving medical coverage) - **December 24**
- Effective Date for all changes —**
January 1, 2011



OPEN ENROLLMENT INFORMATION

What do I need to do?

- I do not want to make changes.** No action is necessary unless you want to participate in the FSA for 2011.
- I want to make a change to my health, dental, life insurance or Tax Deferred Annuity elections.** Return the applicable form(s) to Human Resources by the due dates.
- I want to participate in the FSA.** Re-enroll in the FSAs. Your 2010 election will not automatically continue into 2011.
- I am not enrolling in Wellesley College's health insurance.** Complete and return an Employee Health Insurance Responsibility Disclosure (HIRD) by December 24, 2010.

Open Enrollment is your once-a-year opportunity to make changes to your medical, dental and FSA plans. Outside of Open Enrollment you may only make changes to your benefit plans if you have a qualified change in family status as defined by the Internal Revenue Service (IRS). These changes include marriage, divorce, birth or adoption of a child, termination or commencement of a spouse's employment, or change in employment of employee or spouse (including changes in part-time/full-time status and taking a leave of absence). **If you have a family status change during the year and wish to make a change to your benefit elections, notify Human Resources (HR) within 30 days of the qualifying event.**

The Benefits Series Flyer outlining benefit and training programs for fall 2010 is online.

http://www.wellesley.edu/HR/new/Benefits%20Training%20Schedule_Fall%202010_Final%203.pdf



Save the Date: Benefits Fair

Wednesday, November 10th from 10am to 2pm, Wang Center

Many factors play a role in your risk for disease. Some factors, like your family history, cannot be changed. Others — like diet, activity level, stress and smoking — can be controlled.

FREE BIOMETRIC SCREENINGS FOR EMPLOYEES

Your cholesterol, blood pressure, blood sugar and body mass index measures are key indicators of your health.

Harvard Pilgrim clinical staff will be onsite to provide a **free biometric screening** of the key indicators above. **All screening participants will be entered into a raffle to win a Wii Fit and other fabulous prizes!**

These screenings are entirely confidential, and conducted by Harvard Pilgrim. Wellesley College has no access to your biometric information.

This is the first of many initiatives we will introduce over the next many months to improve the health and well-being of faculty, staff and families.

FLU SHOTS FOR EMPLOYEES



Campus Center, Room 210

Harvard Pilgrim nurses will be on-site during the Benefits Fair to administer flu shots. If you are a Harvard Pilgrim member, bring your HPHC card. You do not have to pay a copay.

If you are not a Harvard Pilgrim member you may still receive a shot. The cost is \$25, due when you receive the shot, (cash or check).



Extension of Dependent Coverage (Medical and Dental) to Age 26

As a result of National Health Care Reform, dependent eligibility for Wellesley College's health plans will extend to age 26 (regardless of tax dependent status or residency) effective January 1, 2011. Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26, are eligible to enroll in Wellesley College's health plan. **Individuals may request enrollment for children for 30 days from Wednesday, November 10 – Friday, December 10.** Enrollment will be effective January 1, 2011. For more information contact Marymichele Delaney at 781-283-2215.

If your adult child is eligible for another employer group health plan (other than their parents' plans) they are not eligible to be covered under Wellesley College's plan. It is your responsibility to notify HR if your child is no longer eligible for the plan.

Grandfathered Plan Notice

The Wellesley College Medical Plan believes its health plans are "grandfathered health plans" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to Marymichele Delaney at 781-283-2215. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

CHANGE TO DURABLE MEDICAL EQUIPMENT (DME) BENEFIT: HPHC has determined that DME falls under the "essential benefits" category that can no longer have an annual dollar limit under health care reform. Effective 1/1/2011, the annual limit of \$2,500 will be removed.

2011 Medical Plan Rates – Harvard Pilgrim Health Care

We are pleased to announce there is no increase in our medical plan rates for 2011 and there are no plan design changes. A comparison of the two plans is available on our website at www.wellesley.edu/HR/benefit and in HR.

The College continues to pay 75% of the cost of the HMO, and the same dollar amount toward the cost of the PPO.

Harvard Pilgrim Health Care Plan Choices	Total Monthly Premium	College Monthly Contribution	Employee Payroll Deductions					
			Weekly	\$ change	Bi-Weekly	\$ change	Monthly	\$ change
HMO – Individual College 75%/EE 25%	\$ 582.90	\$ 437.18	\$ 33.63	\$0.00	\$ 67.26	\$0.00	\$ 145.72	\$0.00
PPO – Individual College 43%/EE 57%	\$ 938.72	\$ 437.18	\$115.74	\$0.00	\$231.48	\$0.00	\$ 501.54	\$0.00
HMO – Family College 75%/EE 25%	\$1,579.62	\$1,184.72	\$ 91.13	\$0.00	\$182.26	\$0.00	\$ 394.90	\$0.00
PPO – Family College 43%/EE 57%	\$2,543.91	\$1,184.72	\$313.66	\$0.00	\$627.32	\$0.00	\$1,359.19	\$0.00



Take Control of Your Health with HPHConnect

With your secure, password-protected account, you have around-the-clock access to your Harvard Pilgrim plan information, plus health-improvement and decision-making tools:

- Check your benefits and plan details
- Change your PCP and request an I.D. card
- Compare hospitals and prepare for procedures
- Access tools to help manage chronic conditions
- Review your Personal Health Record, including: medication and claims history, visit summary, illnesses/conditions and more.

Get started today! Access to HPHConnect is easier than ever:

1. Go to www.harvardpilgrim.org and select “Members”
2. Under Your Account, select “Create an account”
3. Enter your Harvard Pilgrim I.D. number (from your I.D. card), birth date, Zip Code and the last four digits of the subscriber’s Social Security number
4. Choose a username and password to activate your account

Questions?

Call Harvard Pilgrim Member Services at 1-888-333-4742 M-F from 8a.m. to 5:30p.m.,
and until 7:30p.m. on Mondays and Wednesdays. (1-800-637-8257).

FITNESS REIMBURSEMENT OF UP TO \$150!



Included in the Wellesley College medical plan is an **annual fitness reimbursement of up to \$150** (per family). In order to submit for reimbursement you must be a member of the College medical plan and be a member of a qualified health and fitness club for at least four consecutive months in the calendar year. Your Keohane Sports Center membership is eligible for reimbursement.

Submit your reimbursement online at HPHConnect or via mail. Forms are available at www.harvardpilgrim.org or www.wellesley.edu/HR/Forms. All reimbursements must be filed by March 31st of the following year.



Dental Plan Enhancements January 1, 2011

With Rollover Max, you may not lose what you don't use!

If you don't hit your annual maximum dental benefit of \$2,000, you may roll over a portion of your unused maximum to increase your 2011 benefit for next year and beyond. This allows you to plan for larger, more expensive procedures – such as bridges, crowns, and root canals. This is an automatic benefit for all Delta Premier participants, it is not available under the DeltaCare Plan.

Your plan's 2010 annual maximum benefit amount (per member)	If your total 2010 claims don't exceed this threshold amount...	Then you can roll over this amount to use in 2011, and beyond.	Your 2011 annual maximum benefit amount
\$2,000	\$800	\$600	\$2,600

To qualify in 2010, you must receive at least one cleaning or oral exam and your claims must not exceed \$800. The accumulated rollover total is capped at \$1,500.

Visit Delta Dental at the Benefits Fair, or call Delta at 1-800-872-0500, or access their website at www.deltadentalma.com.

CHANGE IN CLEANINGS FOR DELTA PREMIER PLAN – MAKES LIFE EASIER

Effective January 1, 2011, the benefit for preventive cleanings will change from “once every 6 months” to “2 times per calendar year”. This will allow members greater flexibility in making their semi-annual dental appointments.

CHANGE IN DEPENDENT ELIGIBILITY

Effective January 1, 2011, the definition of eligible dependents will be changed to age 26 to match the medical plan eligibility.

2011 DENTAL PLAN RATES

The cost of the Delta Premier plan will increase 6% and DeltaCare will increase 2.7%. The College will continue to contribute 80% of the cost of individual coverage and 50% of the cost of family coverage.

Delta Dental Plan Choices	Total Monthly Premium	College Monthly Contribution	Employee Payroll Deduction					
			Weekly	\$ change	Bi-Weekly	\$ change	Monthly	\$ change
Premier – Ind College 80%/EE 20%	\$50.58	\$40.46	\$2.34	\$0.14	\$4.67	\$0.27	\$10.12	\$0.58
DeltaCare – Ind College 80%/EE 20%	\$35.92	\$28.74	\$1.66	\$0.05	\$3.31	\$0.08	\$7.18	\$0.18
Premier – Fam College 50%/EE 50%	\$132.01	\$66.01	\$15.23	\$0.86	\$30.46	\$1.72	\$66.00	\$3.72
DeltaCare – Fam College 50%/EE 50%	\$88.80	\$44.40	\$10.25	\$0.27	\$20.49	\$0.53	\$44.40	\$1.16



Life Insurance

Employees may make changes to their Contributory Life Insurance at any time because premiums are paid on a post-tax basis.

Current participants will be required to submit proof of good health if increasing their contributory benefit beyond 2 times salary.

New participants (who were previously eligible) will be required to submit proof of good health for any Contributory amount.

If you are adding Spouse Coverage, proof of good health is required for all amounts. Spouse coverage is available to all employees who have Contributory coverage.

Enhancements to the Flexible Spending Account (FSA) for 2011

We are pleased to announce that we have added a 2.5 month Grace Period to the Flexible Spending Accounts. Current plan participants who have not used all their contributions by December 31, 2010 will have until March 15, 2011 to incur expenses. Claim forms, for expenses incurred between January 1, 2010 and March 15, 2011, still must be postmarked/received by March 31, 2011 when submitting to Crosby Benefit Systems.

Expenses incurred prior to March 15, 2011 will be applied first to the previous plan year's account if it has a remaining balance. Remaining amounts will be applied to the new plan year. This Grace Period ensures you have more time to incur expenses and benefit from the Federal, State and FICA tax savings associated with participating in the Plan.

WITHOUT THE PLAN Deductions are Taxed		WITH THE PLAN Deductions are TAX FREE
ANNUAL EARNINGS	\$40,000	\$40,000
Estimated Medical Expenses	\$0	-\$500
Estimated Dep. Care Expenses	\$0	-\$2,500
TAXABLE INCOME	\$40,000	\$37,000
Estimated Taxes (Fed, State & Soc Sec)	-\$9,600	-\$8,640
ADJUSTED INCOME	\$30,400	\$28,360
Additional Medical Expenses	-\$500	\$0
Dependent Care Expenses	-\$2,500	\$0
TAKE HOME PAY	\$27,400	\$28,360
Take Home Salary Increase: \$960		

Important FSA Note – National Health Care Reform legislation has introduced some changes that impact Health Care Flexible Spending Accounts effective January 1, 2011. The regulations will require that any over-the-counter (OTC) medicines or drugs purchased on or after January 1, 2011, must be accompanied by a prescription. This change will take effect on January 1, 2011 and will apply to the 2010 plan year (for Grace Period claims) as well as 2011 claims. Expenses for OTC medications or drugs incurred during the grace period or during the 2011 plan year will be denied unless you have a prescription. Additional information and guidance regarding these provisions can be found at www.crosbybenefits.com/ParticipantArea/FAQs.aspx



Retirement

TAX DEFERRED ANNUITY PLAN



The Tax Deferred Annuity (TDA) allows you to save for retirement before state and federal taxes, and the earnings grow tax free – which makes the TDA a critical part of your retirement planning strategy. You can enroll, or change your current election amount and redirect future contributions, at any time during the year. Salary Reduction Agreements need to be received in HR by the 15th of any month, to be effective on the first of the following month.

Maximum Contributions for 2011 – are set by the IRS. The 2011 maximums have not been communicated by the IRS as of this mailing. Once we receive the 2011 maximum limits we will provide them.

In 2010 employees could contribute up to \$16,500 (or their entire salary after other required deductions, whichever was lower) plus an additional \$5,500 for employees age 50 and over for a total of \$22,000. If you do not submit a new Salary Reduction Agreement Form for your TDA, your 2010 contribution percent remains in effect. (Those employees who are currently maximizing their deductions in 2010 and want to maximize their deductions in 2011 may need to submit a new Salary Reduction Agreement.)

The deadline for Salary Reduction Agreement forms for both new and existing TDAs to be effective 1/1/2011 is December 15th.

If you have never had a TDA, sign up at the Benefits Fair, or in HR.

Have you Seen...

The Wellesley homepage, www.wellesley.edu, has a section called “**This Week at Wellesley**”. Click on “More Events” to see the Benefit Programs and Training & Development Series scheduled for this fall.

Benefit Plan Provider Contact Information

Websites and telephone numbers for benefit plan providers are listed below for your interest and for further information about these benefit plan offerings.

Plan Provider	Website	Telephone
CNA (Long-Term Care Insurance) (CNA Note: ID number to gain access is "wellesleyltc")	www.ltcbenefits.com	1-877-777-9072
Crosby Benefit Systems (Medical and Dependent Care Flexible Spending Accounts)	www.Crosbybenefits.com	1-800-462-2235 1-617-928-0700
Delta Dental Plan: Delta Premier DeltaCare	www.deltamass.com	1-800-872-0500 1-800-327-6277
Fidelity Investments	www.fidelity.com	1-800-343-0860
Harvard Pilgrim Health Care	www.harvardpilgrim.org	1-888-333-HPHC (4742)
Keohane Sports Center	www.wellesley.edu/Athletics/Recreation/facilities.html	
Liberty Mutual Insurance Co. (group automobile and homeowners' insurance)	www.libertymutual.com	1-800-789-2925
Metropolitan Credit Union	www.metrocreditunion.org	1-508-620-8922 1-877-MY-METRO
Parents in a Pinch	www.parentsinapinch.com	1-800-688-4697
The Standard Life Insurance Short Term Disability Long Term Disability	www3.standard.com	1-800-628-8600 1-800-368-2859 1-800-368-1135
TIAA-CREF	www.tiaa-cref.org	1-800-842-2776
Wellesley Community Children's Center	www.wccc.wellesley.edu	1-781-235-7667
The Wellness Corporation EAP	www.WellnessWorkLife.com	1-800-828-6025

This document presents basic information about the benefits provided to you by the College. In the event the content conflicts with or is inconsistent with the Plan document, the provisions of the Plan and/or other related insurance contracts are controlling and will govern.