

Human Resources Illuminator

October 2011



Dear Colleagues:

This HR Illuminator is filled with important information regarding your benefits, please take note of the changes, rates, deadlines, and programs being offered this fall and into the new year. We are very pleased with the array of benefits we are able to offer, we hope you will take the time to review this Illuminator and take advantage of the resources Wellesley is offering.

HIGHLIGHTS

Health Insurance (p. 3)

- Plan rates will increase by only 1 %, the national and local average increases are over 11%.
- We are eliminating the co-payment on preventive care office visits to support your individual and family efforts to focus on your health.

Healthy You (p. 2)

- Our first year rolling out **Healthy You** has been successful – with a great turnout for our on campus programs including the biometric screenings and the HPHC on-line health questionnaire. There is much more to come this year, with a primary focus on stress reduction (a 6 week mindfulness series), nutrition, portion control and more.

Free Keohane Sports Access (p. 4) – Come for a Tour!

The New Retirement Plan Investment Menu (p. 7)

- Following a thorough review of our investment funds choices, and with the key guidance of our Wellesley College Investment Office - we have a new "best in class" investment menu. Communications to your home this month highlight the timeline and programs – lots more information and resources to come.

Dental Insurance (p. 5)

- No increase to rates for the coming year

New Benefits

- Flexible Spending Account Debit Card added for your convenience
- Life Insurance – We are pleased to announce that we are extending the College provided Life Insurance to part time, non-union employees. Information is coming to the homes of those newly eligible.

Sincerely,

Eloise See McGaw

Assistant Vice President and Director of Human Resources
and Equal Employment Opportunity

KEY DATES

- **Open Enrollment —**
Monday, November 7th –
Friday, November 18th
- **Benefits Fair —**
Wednesday, November 9th,
8:30am – 12:00pm, Alumnae Hall
- **Form Due Dates:**
 - > Medical, Dental & FSA forms due -
Friday, November 18th
 - > HIRD form due (for employees
waiving medical coverage for 2012) -
Monday, December 19th
- **Effective Date for all changes —**
January 1, 2012

The Summary Plan Description (SPD) for Wellesley College's Health and Welfare Plans is available at <http://web.wellesley.edu/configuration/Dept/HR/Benefits/detailedbenefits.psm>

This document, together with any separate benefit plan certificates or booklets for the benefits you have selected, constitute the Summary Plan Description for your health and welfare benefits and is intended to comply with the disclosure requirements set forth in regulations issued by the U.S. Department of Labor under the Employee Retirement Income Security Act of 1974 (ERISA). You should use these materials to understand the health and welfare benefits Wellesley College provides for you and your family. You have the right to request a paper version of the SPD from Human Resources free of charge.

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 2012.
- ☐ **I want to make a change to my health, dental and/or life insurance.** Return the applicable form(s) to Human Resources by November 18th.
- ☐ **I want to elect/change my TDA.** Complete a Salary Reduction Agreement at any time.
- ☐ **I want to participate in the health care and/or dependent care FSA.** You must re-enroll in the FSAs. Your 2011 election(s) will not automatically continue.
- ☐ **I am not enrolled in Wellesley College's health insurance.** You must complete an Employee Health Insurance Responsibility Disclosure (HIRD) by December 19th, 2011.

Reminder: 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.**

Healthy You – What we have learned so far



We had a great turnout to our **Healthy You programs** in the last academic year – the following statistics highlight participation and what we have learned:

- 36% of employees and 23% of spouses took the HPHC on-line Health Questionnaire and received the \$100 gift card;
- Hundreds attended the “*On the Road to a Healthy You*” lunch-time programs.
- 250 employees got their numbers at the biometric screenings on campus called “*Know Your Numbers*”.
- We have learned that the three top health risks of our population (employees and families in the health plan) at the College are body weight, blood pressure and stress.

WHAT'S NEXT FOR HEALTHY YOU

We have exciting programs rolling out this fall and winter.

We have designed the upcoming programs to target our three top health risks noted above. You will see programs on stress reduction (a 6 week mindfulness series), healthy cooking, nutrition and portion control, and more.

LEARN MORE ABOUT THE HEALTHY YOU PROGRAMS COMING UP

We will again offer the biometrics screenings on campus, the on-line Health Questionnaire with the \$100 gift card, the iPad2 drawing for those that attend 3 or more on-campus programs and a video testimonial contest. Visit the following sites to learn details about the programs coming to campus: www.healthyyouhmi.org and <http://web.wellesley.edu/web/Dept/HR/healthyyu.psm1>. Look-out for email information about these programs in the coming weeks. *Refer to the last page of this Illuminator to see the Healthy You Roadmap to Wellness.*

A recent study by the National Health Center for Health Promotion and Disease Prevention indicated that of 100 workers, 20% of health care costs are associated with the treatment of preventable illnesses, and 40% of costs are associated with modifiable risk, (risk that can be reduced or eliminated with behavior change).

Save the Date: Benefits Fair, Biometric Screenings & Flu Shots!

WEDNESDAY, NOVEMBER 9TH, ALUMNAE HALL,
8:30AM – 12:00PM



All benefit carriers will be onsite to answer questions.

Harvard Pilgrim will again provide **free biometric screenings** to help you “know your numbers”. See if they have changed since last year. The screenings include blood pressure, body mass index, cholesterol and glucose. Stop by the HPHC table to learn about and sign up for the free 6 week **Mindfulness series**.

Visit the TIAA-CREF table for a chance to win an **iPad2!**

FLU SHOTS



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

2012 HEALTH PLAN OPTIONS & RATES

Medical plan rates will increase by 1% for 2012.

Why the good news for the College? This rate news reflects Harvard Pilgrim Health Care’s (HPHC) commitment, in partnership with Wellesley College, to the **Healthy You** initiative taking place across campus. HPHC believes we will see a positive impact on the health of employees and their families down the road. HPHC has partnered with us by providing excellent programs, biometric screenings, interactive web tools, individualized health coaching and more, to support our ongoing Healthy You initiative. The College continues to pay 75% of the cost of the HMO and the same dollar amount toward the cost of the PPO. A comparison of the two plans is available on our website at www.wellesley.edu/HR.

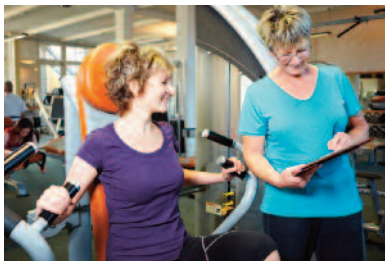
January 1, 2012 Rates								
Harvard Pilgrim Health Care Plan Choices	Total Monthly Premium	College Monthly Contribution	Employee Payroll Deductions					
			Weekly	\$ change	Bi-Weekly	\$ change	Monthly	\$ change
HMO – Individual College 75%/EE 25%	\$ 588.73	\$ 441.55	\$ 33.97	\$0.34	\$ 67.93	\$0.67	\$ 147.18	\$ 1.46
PPO – Individual College 43%/EE 57%	\$ 948.11	\$ 441.55	\$116.90	\$1.16	\$233.80	\$2.32	\$ 506.56	\$ 5.02
HMO – Family College 75%/EE 25%	\$1,595.42	\$1,196.57	\$ 92.04	\$0.91	\$184.09	\$1.83	\$ 398.85	\$ 4.00
PPO – Family College 43%/EE 57%	\$2,569.35	\$1,196.57	\$316.80	\$3.14	\$633.59	\$6.27	\$1,372.78	\$13.60

NEW ID CARDS

As a result of the elimination of the co-payment on preventive care office visits (\$15 HMO/\$20 PPO), all members will receive a new ID card that reflects the \$0 copay. Your new ID card will be sent to you via mail in late December.

Visit the College Wellness website to learn about Walktober, <http://wellesleycollege.walktober.com>, and use the password wellesley2011 to bypass the countdown page. Walktober begins October 10th – participate as an individual or as a group. Visit the site and learn more.....walk the talk!

FREE KEOHANE SPORTS CENTER (KSC) ACCESS!



The College is committed to your health. In an effort to “walk the talk” eligible employees and their immediate family members now have access to the KSC. Come tour the facility; tours will take place every Wednesday at 12:15pm through October. The tours will take 30 minutes and depart from the front lobby of the KSC. Tours include the weight room, court areas, locker rooms, cardio area, spinning room, multi-purpose gym and dance studios.

Visit the web site for answers to questions about eligibility and policies:
<http://web.wellesley.edu/web/Athletics/Recreation/kscmemberships.psm1>

FITNESS REIMBURSEMENT OF UP TO \$150!

Included in the Wellesley College health plans is an annual fitness reimbursement of up to \$150 (per family). You must be a member of the College health plan and be a member of a qualified health and fitness club for at least four consecutive months in the calendar year.

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

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. (TDD: 1-800-637-8257).

2012 DENTAL PLAN OPTIONS & RATES

We are pleased to announce that the dental plan rates will not increase for either plan. 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	\$0.00	\$4.67	\$0.00	\$10.12	\$0.00
DeltaCare – Ind College 80%/EE 20%	\$35.92	\$28.74	\$1.66	\$0.00	\$3.31	\$0.00	\$7.18	\$0.00
Premier – Fam College 50%/EE 50%	\$132.01	\$66.01	\$15.23	\$0.00	\$30.46	\$0.00	\$66.00	\$0.00
DeltaCare – Fam College 50%/EE 50%	\$88.80	\$44.40	\$10.25	\$0.00	\$20.49	\$0.00	\$44.40	\$0.00

ROLLOVER MAX



The Rollover Max feature was added to the Delta Dental Premier Plan January 1, 2011. This allows you to roll a portion of your unused \$1,500 annual maximum over to the next plan year if you receive at least one cleaning or oral exam and your claims do not exceed \$800.

Find out your accumulated rollover amount by calling Delta at 1-800-872-0500, or accessing the website at www.deltamass.com.

FLEXIBLE SPENDING ACCOUNTS (FSA) – Introducing the Debit Card for the Medical FSA



Many employees have asked for the convenience of the debit card and we are pleased to be able to offer it for 2012. You will now have the option to pay for eligible Medical Flexible Spending Account (FSA) expenses with the **Flex Debit Card** if you sign up for a flexible spending account. This allows you direct access to your Medical FSA funds instead of paying out of pocket and waiting for reimbursement.

Your debit card will arrive at your home in early January. Everyone enrolled will receive one but you do not have to use it. You can continue to submit claims on paper or on-line if you choose.

1. Activate your card once you receive it, (instructions are on the front of the card).
2. If prompted at the register you should select CREDIT. No PIN is necessary to use this card.
3. You still need to **keep all of your receipts**. Other than co-pay amounts and reoccurring expenses, you will be required to submit receipts following your purchase. If you receive a request for substantiation of a Flex Debit Card transaction, follow the instructions in the letter or email.

For more information about using your card, review the Flex Debit Card brochure coming to your home and online at: http://www.crosbybenefits.com/_Documents/Form/12/HIGHRESOLUTIONCrosbyDebitCardforonlineviewing.pdf



CLAIMS REIMBURSEMENT FREQUENCY INCREASING TO WEEKLY!

Effective January 1st, reimbursement checks will now be issued and mailed daily instead of twice a month. If you are not using the debit card, you could receive your reimbursement check within a week.

MINIMUM ANNUAL ELECTION REDUCED

The minimum annual election has been reduced. You now may choose an election as low as \$150 for both the medical or dependent care FSA. That's a payroll deduction of only \$12.50 a month, a great way to try out the FSA plan.

GRACE PERIOD

Remember as of 2011 the FSA plan includes a 2.5 month Grace Period; you have until March 15th to incur expenses and submit for reimbursement from any balance remaining from the prior calendar year's election. So, you have 14 ½ months to spend your FSA funds instead of 12.

Additional information on the grace period and other frequently asked questions can be found at: <http://www.crosbybenefits.com/ParticipantArea/FAQs.aspx>

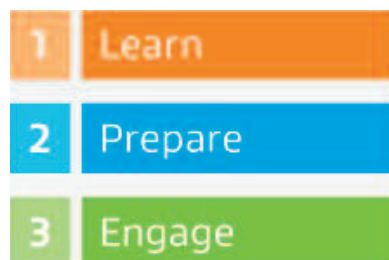


LIFE INSURANCE FOR PART-TIME EMPLOYEES

Part time non-union benefits eligible employees will now be covered for 1x their salary in life insurance (paid for by the College). They will have the option to buy up to 4x their salary in contributory coverage, and to obtain life insurance for their spouses. **Additional information will be mailed directly to employees' homes.**

The Wellesley College Retirement Program – Make the Most of Your Financial Future

You recently received a letter informing you that the Faculty & Staff Retirement Plan investment menu is changing on December 1st. *Though you are not required to take any action*, this is an opportunity to review your fund choices and educate yourself on the new offerings. This change is a result of federal retirement plan regulations. We have been fortunate to have in-house expertise through our own Wellesley College Investment Office to work on these new fund offerings, along with the newly formed Retirement Plan Investment Committee.



Visit the Wellesley College Human Resources web site to learn more about the new Retirement Plan Investment Menu and the financial education series offered on campus.

One-on-one retirement plan counseling is available through TIAA-CREF, call 781-314-2403 to set up a convenient time for you.

TIAA-CREF has an updated micro site at www.tiaa-cref.org/wellesleycollege.

Don't miss the two narrated power points on the Human Resources site available 24/7 at <http://web.wellesley.edu/web/Dept/HR/TIAA-CREF/tiaa-cref.psm1> if you are unable to make the presentations.

Benefits Fair, November 9th, 8:30 am - 12 pm, Alumnae Hall
Visit the TIAA-CREF table for a chance to win an iPad 2.

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. 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.

The Human Resources Series Flyer, outlining benefit and training programs for the Fall/Winter

<http://web.wellesley.edu/web/Dept/HR/Development>

Sign up today!

Benefit Plan Provider Information

WELLESLEY COLLEGE HR BENEFITS TEAM:

Eva Bedrick x2212 ebedrick@wellesley.edu

Marymichele Delaney x2215 mdelaney@wellesley.edu

Plan Provider	Website	Telephone
AllOne Health EAP (User name: Wellesley / Password: employee)	www.allonehealthheap.com	1-800-451-1834
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
Harvard Pilgrim Health Care Harvard Pilgrim Healthy You site	www.harvardpilgrim.org www.harvardpilgrim.org/wellesleycollege	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	www.3.standard.com	1-800-628-8600 1-800-368-2859 1-800-368-1135
TIAA-CREF	www.tiaa-cref.org www.tiaa-cref.org/Wellesley College	1-800-842-2776
Wellesley Community Children's Center	www.wccc.wellesley.edu	1-781-235-7667

Wellesley College Websites:

Human Resources

<http://web.wellesley.edu/web/Dept/HR>

Keohane Sports Center

www.wellesley.edu/Athletics/Recreation/facilities.html

Healthy You Websites:

Healthy You homepage

www.healthyyouhmi.org

Wellesley College **Healthy You** site

<http://web.wellesley.edu/web/Dept/HR/healthyu.psm>

Harvard Pilgrim **Healthy You** site

www.harvardpilgrim.org/wellesleycollege

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.

Wellesley College Roadmap To Wellness



Intro to Mindfulness

Oct 3rd

12:30pm – 1:30pm

Library Lecture Room

Learn and practice mindfulness meditation

Benefits Fair

November 9th

8:30am - 12:00pm

Alumnae Hall



Flu Clinic

Greatly reduces absenteeism during flu season



Biometrics & Health Coaching

Blood Pressure, Body Mass Index, Cholesterol and Glucose Screenings



Healthy Holiday Cooking

December 7th

12:30pm - 1:30pm

Library Lecture Room

Learn how to make appealing, tasty and healthy holiday meals



Breaking the Stress Cycle

March – More details to come

Learn how to manage stress



Mindfulness... At Work For You (6-part series)

January – February

More details to come

This practice can help participants reduce stress, be more productive and creative at work



Healthy You Fair

April 17th

3:00pm - 6:00pm

Alumnae Hall

Biometrics & on-line Health Questionnaire & Health Coaching

Blood Pressure, Body Mass Index, Cholesterol & Glucose Screenings



Nutrition & Portion Control Info Table

Learn practical strategies for managing portion sizes



Mail



In Person



Online



Savings



Phone