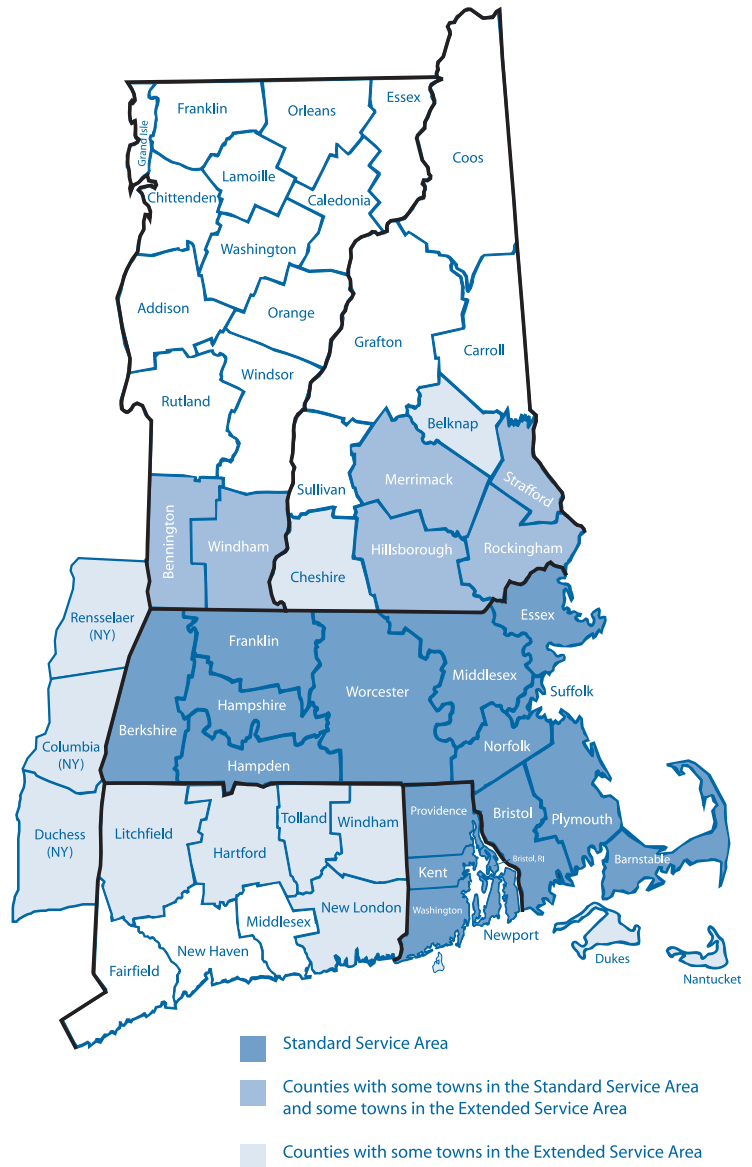


Service Area

The Tufts Health Plan service area comprises a standard service area and an extended service area. The standard service area includes Massachusetts (except Nantucket and Martha's Vineyard), Rhode Island (except Block Island), and towns in New Hampshire and Vermont where contracted primary care physicians (PCPs) are located and are a reasonable distance from specialists who provide the most-often used services, such as behavioral health practitioners, surgeons, and OB/GYNs.

The extended service area includes Nantucket and Martha's Vineyard, Block Island, and some towns in Connecticut, New Hampshire, Rhode Island, Vermont, and New York that are located a reasonable distance from PCPs and specialists in our network who provide the most-often used services, such as behavioral health practitioners, surgeons, and OB/GYNs. Members who live in the extended service area are eligible for Tufts Health Plan coverage and are not required to sign an enrollment waiver.

Our network includes approximately 25,000 providers and 90 hospitals. You can visit our Web site at tuftshealthplan.com for a current list of our network providers.



For more information, contact your sales office:

Watertown 800-208-8013 | Worcester 800-208-9545

Springfield 800-337-4447 | Providence 800-455-2012

TUFTS  Health Plan

tuftshealthplan.com

What makes the PPO different from the HMO plans?

The following table highlights the key differences between the HMO and PPO plans.

| | HMO | PPO |
|---|---|---|
| Am I required to elect a PCP to enroll? | Yes | No |
| Am I required to stay within a network? | Yes – Tufts HMO network. Any services incurred outside of the network, other than urgent/emergency, are not covered. | No – although your out-of-pocket expenses will be lowest when you seek care from a Tufts network. |
| Do I need a referral to see a specialist? | Yes – except for OB/Gyn visits, maternity care and routine eye exams | No |
| What is the network service area? | The HMO network is generally, all of Massachusetts and Rhode Island and many counties and localities in neighboring states (NY, VT, NH, and CT). Please see the Service Area map for greater detail: http://www.tuftshealthplan.com/pdf/service_area.pdf | The PPO network is national. |
| Am I covered for urgent/emergency care outside of my plan’s service area? | Yes | Yes |

What are some of the reasons someone might select a PPO?

There are primarily three reasons why a Hampshire College employee may want to elect the PPO plan.

- 1) The employee resides and/or seeks care outside of the Tufts HMO service area.
- 2) The employee has a covered dependent who resides and/or seeks care outside of the Tufts HMO service area.
- 3) The employee or a covered dependent would like to use a physician or facility that is not in the HMO network.

How can I know if the specialist I see is in the Tufts’ HMO network? If switch to the HMO can I continue to see my specialist?

You can find out if your providers are within the Tufts’ HMO network by using the online Find a Doctor tool:
http://tuftshealthplan.prismisp.com/?_ga=1.222307995.1804758504.1444674684

You can also call member services at (800) 462-0224. They are available Monday - Thursday 8:00am to 7:00pm and Friday 8:00am to 5:00pm.

If your provider is not in the HMO network and you decide to enroll in one of the HMO plans, you will need to find a new provider within the HMO network. Services outside of the HMO network are not covered (unless urgent/emergency).

I cover my dependent child who resides outside of the HMO service area. What plan should I choose?

Hampshire College covers dependents to age 26 regardless of student or tax dependent status. If your covered child resides outside the HMO network area, you would need to enroll in the PPO plan in order for them to have coverage beyond for non-urgent/emergency care.

If your covered dependent is college student, they likely also have a health plan option through their college or university. It may be worthwhile to compare costs and services provided by Hampshire College and their college/university plan.

If I don't make changes to my medical plan election during Open Enrollment (11/2/2015 - 12/4/2015), what other opportunities would I have to make a change during the year?

Outside of open enrollment, you may only make a change to your health plan election if you have a qualifying event.

Examples of qualifying events include changes in your marital status or number of dependents, change in employment status, change in residence, loss of eligibility under another group health plan or losing or gaining eligibility under CHIP or Medicaid.

Where can I find more detailed information on the Hampshire College plans?

For a more detailed description of each plan's benefits, please refer to the summary of benefits for our three health plans on the Open Enrollment website or via the links below:

[PPO Value Summary of Benefits](#)

[Advantage \(Low Cost\) HMO Summary of Benefits](#)

[HMO Choice Summary of Benefits](#)



benefit strategies

Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) is a benefit governed by the IRS and sponsored by your employer. An FSA allows you to pay certain Health Care and/or Dependent Care expenses with pre-tax money. Money is diverted out of each of your paychecks on a pre-tax basis and put into a Health Care and/or a Dependent Care Assistance Account. Since the money you choose to put into the FSA accounts are non taxable, you will save Federal Income Tax (15% - 35%), FICA (7.65%), and State Income Tax (0-6+%). The savings range from 22.65% to 48.65% depending on your federal tax bracket and the state you live in. Here at Benefit Strategies we use a medium of 27.65% as an estimate savings. Once enrolled, you are allowed to draw money out of the accounts to reimburse yourself for out-of-pocket medical and/or dependent care expenses incurred during the plan year which are not reimbursed from insurance or other sources.

How do Flexible Spending Accounts Work?

Prior to the start of each plan year, you conservatively estimate how much money you expect to spend in Health Care and/or Dependent Care expenses for the year. **It is very important that you estimate your annual election conservatively;** IRS regulations stipulate that once you enroll in your Health Care Account and/or Dependent Care Account the election is locked in for the balance of the year. You may be allowed to make an election change if you have a qualifying change in family status (birth, adoption, marriage, divorce, death) or employment status (changing from full to part-time). Expenses must be incurred during the plan year and cannot be eligible for reimbursement from any other source. At the end of each plan year there is a run out period for you to submit claims with receipts to Benefit Strategies for reimbursement. Any monies left unclaimed at the end of the run out period will be forfeited to your employer.

Once you have decided the amount you would like to contribute to the FSA, it will be deducted by your employer from your paycheck. The payroll deduction is calculated by dividing your annual election by the number of paychecks you receive in a year. You must make separate elections for Health Care Reimbursement Accounts and Dependent Care Reimbursement Accounts if applicable.

- If you earn \$36,000 a year
- That means you pay about \$9,954 a year in Federal, State and FICA taxes (assuming an average 27.65% rate)
- If you decide to contribute 3% or \$1,080 a year to your FSA account
- Your taxes drop by 3% to \$9,655 - a savings of \$299 a year!
- You essentially give yourself a raise by increasing your take-home pay

| | Without Flex | With Flex |
|---|--------------|--------------|
| Annual Earnings | \$36,000 | \$36,000 |
| Pre-tax Health Care Account Contributions | \$0 | -\$1,080 |
| Taxable Income | \$36,000 | \$34,920 |
| Average Federal, State, FICA Taxes = 27.65% | -\$9,954 | -\$9,655 |
| After Tax Health Care Expenses | -\$1,080 | \$0 |
| Spendable Income | \$24,966 | \$25,265 |
| TOTAL SAVINGS | \$0 | \$299 |

3 Methods of Reimbursement



FlexExpress® Card

The *FlexExpress*® Card may look like a typical credit card but it is a special benefits card. This card provides you with easy access to your Flexible Spending Account(s) to pay your IRS qualified expenses directly at the point-of-sale. The card will only be accepted at specific healthcare providers such as physician offices, dental offices, pharmacies, hospitals, chiropractors or optometrists. The card will also work at many dependent care locations.

NOTE: Your card will be reactivated with your new election each year upon your request, so please keep your card!

What is eligible for reimbursement with the *FlexExpress*® card?

You are ultimately responsible for the use of your *FlexExpress*® Card. The card is to reimburse only IRS eligible expenses incurred during the plan year. Be careful not to misuse the card for ineligible expenses or for expenses incurred outside of the plan year. If the card is used for any ineligible expenses, you will be required to return the funds to the plan. Misuse may result in the card's permanent revocation.

What needs to be kept for tax records?

The IRS requires you to keep all documentation for the purchases associated with the debit card. You may be required to verify eligibility of claims by submitting documentation to Benefit Strategies. Documentation must show: the date the expense was incurred, the amount of the expense after insurance adjustments, the service provider, and a description of the service/expense.

What to do if your card is lost or stolen, or to receive additional cards for a spouse or dependent?

Contact customer service at 1-888-401-FLEX (3539).



Online Reimbursement

The second reimbursement method is to pay for your qualified expenses out-of-pocket and submit a claim by logging into your personal account at www.benstrat.com, Employee, then choose Flexible Spending Account. Once your claims are entered, print the confirmation page and submit this to Benefit Strategies with the appropriate documentation. We will generate payment once the confirmation page and documentation have been received. Not only is our website used to file claims, it also contains important information such as account balances, claim history, banking information as well as a communications history. For help logging into your account, please contact our customer service toll free at 1-888-401-FLEX (3539).



Paper Reimbursement

The third reimbursement method is to pay for your qualified expenses out-of-pocket and submit a completed paper Reimbursement Request Form along with a copy of the detailed documentation of your expenses to Benefit Strategies. Claim forms can be found online at www.benstrat.com.

Benefit Strategies pays paper claims on a weekly basis. Claims that are properly completed, have the appropriate documentation and are received prior to Thursday by 12:00 pm will usually be processed on Monday. Reimbursement requests should be for a minimum of \$25, unless using your remaining account balance.

Fitness Center and Yoga Rewards

Reward Yourself with Fitness and Yoga Rebates and Discounts

To encourage you to get fit and healthy, Tufts Health Plan offers a number of ways for you to save on fitness center and yoga fees both in and outside of our network. You can get up to \$400 back each year!

\$250 Fitness Center Rebate

We'll give you a rebate of up to \$250 on your fitness center membership. It's simple! Once you've been a member of Tufts Health Plan and any fitness center for at least four months, you're eligible for the rebate. To qualify for the rebate, the fitness center must offer cardio and strength-training machines and other programs to improve physical fitness.

\$150 Yoga Rebate

We'll give you a rebate of up to \$150 on yoga center or studio classes and fees. Once you've been a member of Tufts Health Plan and any yoga center or studio for at least four months, you're eligible for the rebate.

The rebates apply one time per family, one time per year. The rebates are paid to the Tufts Health Plan subscriber after you pay your fitness and/or yoga center fees. Submit the Fitness and Yoga Rebate Form, along with proof of fitness and/or yoga center membership and payment, and Tufts Health Plan will give you up to \$250 back towards fitness center fees and up to \$150 back for yoga center fees. You can also request your rebate online – just log in to your secure online account at tuftshealthplan.com. Fitness centers and programs that are not part of the rebate program include martial arts centers, gymnastics centers, country clubs, aerobics-only or pool-only centers, sports teams and leagues, and tennis clubs. Personal trainers, sports coaches, and exercise machines are also not included in the rebate program.

To learn more about Tufts Health Plan fitness discounts, or to request a rebate for your fitness or yoga center membership, log in to your secure online account at mytuftshealthplan.com.

Great Discounts on Network Fitness Centers

You can save even more money when you join a fitness center in the Tufts Health Plan network.

- Save 20% on one-year memberships and pay no joining fee at any of our Tufts Health Plan network fitness centers in Massachusetts, New Hampshire, and Rhode Island. There are almost 80 to choose from.
- Save 50% when you join a participating New England Curves® club.
- Save 10% on a personal training package at Fitness Together and receive a free fitness evaluation.
- Members 18 years old and younger pay no fee to join a network Boys & Girls Clubs in Massachusetts and Rhode Island. Members also receive a 20% discount on the cost of most programs.
- If you're not ready to join a center, you and your family can go to a fitness center in the Tufts Health Plan network and pay a small copayment of \$3-\$6 for each visit up to five visits a month.

For a full list of fitness centers in the Tufts Health Plan network, go to tuftshealthplan.com and click on Find a Doctor, then search under Other Medical Services.

continued on reverse



TUFTS  Health Plan

No one does more to keep you healthy.

Urgent Care Options

Hampshire College employees have access to several urgent care providers who offer evening and weekend hours. The following are in-network providers within 30 miles:

- AEIOU Healthcare locations – 8am-8pm weekdays & 11am – 5pm weekends
- Med Express – 8am-8pm weekdays
- Doctors Express locations – 8am – 8pm weekdays & 8am – 5pm weekends
- Concentra Urgent Care - 8am – 8pm weekdays
- Urgent care of Wilbraham – 9am – 7pm
- Noble Express – 10am -7pm weekdays, 8am -5pm weekends

There are also 5 CVS Minute Clinics within 20 miles. These are generally open Monday - Friday 8am – 7pm, Sat – 9am - 5:30pm & Sunday 10am - 5:30pm

MinuteClinics— One More Choice for Basic Health Care Services

Illnesses and injuries come unexpectedly, and we all know it's important to get care as soon as possible. If you are in a situation that is not an emergency, it's a good idea to call your primary care provider (PCP) to schedule an appointment. There are also circumstances in which a visit to a MinuteClinic is appropriate.

What is MinuteClinic?

MinuteClinic walk-in clinics at CVS/pharmacy locations in Massachusetts are part of our provider network.

The limited-service, store-based clinics, which are open evenings and weekends, offer an alternative to certain emergency room visits when you need less urgent care or when you are unable to visit your PCP because of scheduling or other challenges.

MinuteClinics diagnose, treat, and write prescriptions, when clinically appropriate, for common illnesses—such as strep throat, and ear, eye, sinus, and bronchial infections—for patients 24 months and older.

Prescriptions written at MinuteClinic can be filled at any pharmacy in the Tufts Health Plan network. Practitioners see people on a first-come, first-served basis. No appointments are needed.

What the clinics cannot provide

The clinics do not provide emergency or wound care, or treatment for injuries. People who need X-rays or stitches or who have a life-threatening condition are not appropriate patients for MinuteClinic. Members experiencing these conditions should go to an emergency room.

How you are covered

As a Tufts Health Plan member, you can go to any MinuteClinic in Massachusetts without a referral. Just show your Tufts Health Plan ID card at the time of your visit and pay the applicable copayment, which will be equal to your PCP office visit copayment. At the end of your visit, you will receive a summary of your treatments. If you agree, a copy will be sent to your PCP. While this additional treatment option is now available to you, we encourage you to seek care from your PCP, who will also direct any additional care you may need.

For more information

To find a MinuteClinic in Massachusetts or for a list of things they treat, go to minuteclinic.com.



MinuteClinic Locations in Massachusetts

This is a list of MinuteClinics in Massachusetts. For the most current information about MinuteClinic locations and directions for each—and for a list of services provided—go to minuteclinic.com.

| | | | |
|---|--|---|---|
| Acton 344 Great Road Acton, MA 01720 | Clinton 792 Main Street Clinton, MA 01510 | Medway 67 D Main Street Medway, MA 02053 | Seekonk 1479 Newman Avenue Seekonk, MA 02771 |
| Ashland 414 Union Street Ashland, MA 01721 | Danvers 311 Newbury Street Danvers, MA 01923 | Natick 137 West Central Street Natick, MA 01760 | Stoughton 1025 Central Street Stoughton, MA 02072 |
| Amesbury 5 Macy Street Amesbury, MA 01913 | Dedham 947 Providence Highway Dedham, MA 02026 | Newton 978 Boylston Street Newton, MA 02464 | Sudbury 501 Boston Post Road Sudbury, MA 01776 |
| Amherst 165 University Drive Amherst, MA 01002 | Fall River 1620 President Avenue Fall River, MA 02722 | 148 California Street Newton, MA 02458 | Swansea 2340 Gar Highway Swansea, MA 02777 |
| Andover 68 Main Street Andover, MA 01810 | Franklin 272 East Central Street Franklin, MA 02038 | North Attleboro 8 East Washington Street North Attleboro, MA 02760 | Taunton 284 Winthrop Street Taunton, MA 02780 |
| Beverly 19 Dodge Street Beverly, MA 01915 | Greenfield 137 Federal Street Greenfield, MA 01301 | North Grafton 100 Worcester Street North Grafton, MA 01536 | Tewksbury 1900 Main Street Tewksbury, MA 01876 |
| Braintree 270 Grove Street Braintree, MA 02184 | Hanover 207 Rockland Street Hanover, MA 02339 | Northampton 366 King Street Northampton, MA 01060 | Uxbridge 323 North Main Street Uxbridge, MA 01569 |
| Bridgewater 19 Summer Street Bridgewater, MA 02324 | Hudson 234 Washington Street Hudson, MA 01749 | Northborough 24 West Main Street Northborough, MA 01532 | Wellesley 188 Linden Street Wellesley, MA 02482 |
| Brockton 316 North Pearl Street Brockton, MA 02301 | Kingston 189 Summer Street Kingston, MA 02364 | Norton 35 West Main Street Norton, MA 02766 | Westford 174 Littleton Road Westford, MA 01886 |
| Cambridge 36 White Street Cambridge, MA 02140 | Marshfield 1880 Ocean Street Marshfield, MA 02050 | Plymouth 8 Pilgrim Hill Road Plymouth, MA 02360 | Weymouth 1515 Commercial Street Weymouth, MA 02189 |
| 215 Alewife Brook Parkway Cambridge, MA 02138 | Maynard 105 Main Street Maynard, MA 01754 | Quincy 626 Southern Artery Quincy, MA 02169 | Wilmington 222 Main Street Wilmington, MA 01887 |
| Carver 100 D North Main Street Carver, MA 02330 | Medfield 555 Main Street Medfield, MA 02052 | Rockland 80 Market Street Rockland, MA 02370 | Worcester 44 W Boylston Street Worcester, MA 01605 |
| Charlton 142 Worcester Road Charlton, MA 01507 | Medford 85 High Street Medford, MA 02155 | Salem 300 Canal Street Salem, MA 01970 | |

Support for your TOTAL WELL-BEING



EMOTIONAL WELL BEING

LifeScope offers up to 3 sessions of confidential counseling for <company name> <employees>, their family members and household members.

Call 24/7 for support with issues including:

- Relationship Difficulties
- Mental Health Concerns
- Life Cycle Events
- Grief and Loss
- SOAR: Fear of Flying
- Addiction
- Stress
- Family

LEGAL CONSULTATION AND REFERRALS

Call to be connected to a free, 30-minute consultation with an advice attorney for most legal matters, such as:

- Civil Lawsuits
- Real Estate Transactions
- Divorce/Custody
- Criminal Actions
- Contracts
- Immigration Issues
- Eldercare Tools (e.g., wills, healthcare proxies)

Note: Should your matter be more complex in nature, you will be referred to an attorney at a 25% discounted rate.

FINANCIAL CONSULTATION AND REFERRALS

Our financial professionals are available to provide free telephonic consultation on most financial issues, including:

- Credit/Debt Issues
- Budgeting
- Bankruptcy
- Identity Theft
- Tax Filing
- Estate/Retirement Planning

HEALTH & WELLNESS RESOURCES AND REFERRALS

Receive information, resources and referrals to assist with health-related issues, such as:

- Walking/Fitness Programs
- Diet and Nutrition
- Smoking Cessation
- Stress Management
- Chronic Disease
- Referrals to Gyms/Health Clubs, Holistic Health Resources, and Support Groups

FAMILY & CAREGIVING RESOURCES AND REFERRALS

From becoming a new parent to taking care of an aging relative to pet care needs, our specialists provide you with in-depth consultations, resources and referrals to help you make educated decisions. Common concerns include:

- Parenting
- Special Needs Programs
- Educational Programs
- Childcare Services
- Prenatal/Fertility
- Adoption
- Eldercare Services
- Pet Care

CONVENIENCE SERVICES

Referrals to local vendors and resources to assist with everyday tasks such as:

- Chore Services
- Moving and Relocation
- Electricians and Plumbers
- Event and Party Planners
- Consumer Comparisons
- Volunteer Opportunities
- Travel and Safety

WEBSITE

Log on to access the savings center, articles, assessments, webinars, financial calculators, searchable databases, skill builders and more.

(800) 828-6025 | www.LifeScopeEAP.com

USERNAME: Hampshire College | PASSWORD: guest

360 Parenting

TOTAL PARENTING SUPPORT YOU CAN COUNT ON ANY TIME, ANY DAY

As commitments to your children abound, finding time to pay the bills, meet work demands, practice self-care, nurture relationships and satisfy our own intellectual curiosity can be a challenge. Whether you're a mother, father, biological parent, adoptive parent, step-parent, single parent, first-time parent, or empty-nester, LifeScope has something for everyone!



LifeScope appreciates all you have to juggle and can assist you from all angles.

- Expecting your first child? Counseling can help new parents through the stages of preparing for baby, parental leave, and returning to work.
- Daily living professionals have time when you don't to research summer camps, compare car seat safety ratings, and find a plumber when your 2-year-old flushes a rubber duck down the toilet.
- Looking for a daycare facility near work, back-up care options when your pre-schooler is sick, or an afterschool science program for your 6th grader? Caregiving specialists can help you locate providers, matched to your specific criteria.
- Financial educators can assist with developing a family budget, answer questions about opening a life insurance policy or counsel on applying for financial aid.
- Health and wellness specialists can assist with locating a martial arts class for your adolescent, a nutritionist for your picky eater, or a walking club for you.

ALWAYS AVAILABLE. ALWAYS CONFIDENTIAL.

800-828-6025 | www.LifeScopeEAP.com | Username: institution name | Password: guest

Elder Care Resources — Support is there when you need it

The care of an older family member can be a very rewarding experience. But whether you are providing hands-on assistance, or managing care from afar, caregiving can be both challenging and stressful. Your employee support program can help with information and referrals to assist you in all areas of elder caregiving and family support.

- Confidential caregiver support services provided 24/7 via phone or web
- Qualified Elder Care Consultants available
- Community resources and assistance in your area
- Literature on caregiving, insurance, and end-of-life decisions
- Referrals for in-home care providers, assisted living providers, and skilled nursing facilities



ALWAYS AVAILABLE. ALWAYS CONFIDENTIAL.



TOLL-FREE: **800-828-6025**
WEBSITE: **www.lifescopееap.com**
USERNAME: **hampshire college**
PASSWORD: **guest**

Identity Theft Protection and Recovery

Support to prevent and recover from a stolen identity



What is identity theft?

Identity theft occurs when someone possesses or uses your name, address, Social Security number (SSN), bank or credit card account number, or other identifying information without your knowledge with the intent to commit fraud or other crimes. **When a SSN has been compromised, you're 5 times more likely to become a victim of fraud than an average consumer. Immediate action is the only hope for containing or minimizing the impact.**

What can you do if your personal information is compromised?

The **Fraud Resolution Program** is a confidential and easily accessible service available through the **LifeScope** benefit. In the event of an identity theft or fraud-related event, members will receive a **free 60-minute telephonic consultation with a trained and experienced Fraud Resolution Specialist™**. The FRS can assist with the following:

- Provide an ID Theft Emergency Response Kit™
- Furnish key documents and offer counsel on how to complete and submit these documents
- Advise on how to notify local and federal authorities, as well as the fraud departments of one's creditors
- Advise on how to communicate with credit reporting agencies and how to place a "fraud alert" or "security/credit freeze" on one's credit line
- Educate on how identity theft occurs and protective measures to take to avoid further occurrences
- Make a legal referral to an attorney for a free initial consultation, if indicated

What can you do to protect your personal information?

Before you become a victim of identity theft, call to speak with a financial educator about steps you can take to protect your personal information from a breach. All members have access to up to 60 minutes of free telephonic financial consultation per issue per year.

LifeScope is a free, confidential life service available to all faculty and staff as well as family and household members. Our professional counselors are standing by 24 hours a day to assist with managing identity theft-related stress or with any issue that matters to you and your family.



TOLL-FREE: 800-828-6025

WEBSITE: www.LifeScopeEAP.com

USERNAME: institution name

PASSWORD: guest