



H A M P S H I R E C O L L E G E

TO: All Benefits-Eligible Employees
 FROM: Shelly Ruocco, Associate Vice President for Human Resources
 DATE: October 31, 2013

SUBJECT: **2014 Annual Open Enrollment Period
 November 4, 2013 – December 6, 2013**

Welcome to Open Enrollment 2014! This is your annual opportunity to review your current benefit elections and make changes based on your and your family’s needs for the upcoming year. We are very pleased to announce that Hampshire College will be making some enhancements to our benefit offerings for 2014, so be sure to read through this memo carefully before making your enrollment decisions. The most exciting information you should read more about below includes:

- We have changed vision plans and will now offer vision coverage through Davis Vision. Davis Vision offers a much more robust provider network in our area, 44 unique practices vs. 14 with our current provider. You will only pay pennies more for this per month--well worth it!
- Our Tufts Health Plan rates are remaining unchanged for 2014. This is great news as medical trends are averaging 7 to 8 percent increases nationally.
- Delta Dental rates will remain the same for 2014, too! We negotiated a two-year rate guarantee so unless you change to a different level of coverage, you will have the same deduction as this year.

We have also posted this memo along with several benefit summaries that provide more detail about your coverage options on the Human Resources Open Enrollment internet site at:

<http://openrollment.hampshire.edu>

All enrollment forms with changes must be received in Human Resources by the Friday, December 6, 2013 deadline. Any changes you make will be effective January 1, 2014, as will any applicable changes to your 2014 payroll deductions.

What’s New for 2014?

New Vision Plan with Davis Vision

Effective January 1, 2014, Hampshire will be introducing a new vision plan changing vendors from UnitedHealthcare to Davis Vision. The new plan has a higher number of providers in the area, making it easier for you to find a covered provider. This benefit will cost a little more than our current plan and the rates below will be in effect for four years. **If you are currently enrolled in UnitedHealthcare, your benefit will be updated and continued by Davis Vision.** The new rates will be as follows:

Coverage	Employee Bi-Weekly Contribution	Employee Monthly Contribution
Individual	\$ 2.80	\$ 5.59
Employee + One	\$ 5.04	\$10.07
Family	\$ 7.83	\$15.66

Medical Plan

We are very pleased to announce that our medical plan will not have any increase in 2014!

With our Low Cost HMO, you also have the opportunity to reduce the premium contributions you are making today, whether you are currently enrolled in the HMO Value or the PPO plan. Note that your coverage, copays and deductibles under our current plans are not changing for 2014, and you can continue to cover adult children up to age 26 under all three of your medical plan options. The rate chart below reflects the premium cost sharing between the College and employees who work 75 percent time (.75 FTE) or more:

Plan	Coverage	Total Monthly Premium	College's Monthly Contribution	Employee Bi-Weekly Contribution	Employee Monthly Contribution
LOW COST HMO	Individual	\$ 532.86	\$ 493.32	\$ 19.77	\$ 39.54
	Employee + One	\$1,065.69	\$ 766.12	\$149.73	\$ 299.57
	Family	\$1,598.40	\$1,149.09	\$224.58	\$ 449.31
HMO	Individual	\$ 580.38	\$ 493.32	\$ 43.53	\$ 87.06
	Employee + One	\$1,160.72	\$ 766.08	\$197.32	\$ 394.64
	Family	\$1,740.94	\$1,149.09	\$295.96	\$ 591.85
PPO	Individual	\$ 732.95	\$ 493.32	\$119.82	\$ 239.63
	Employee + One	\$1,465.83	\$ 766.19	\$349.90	\$ 699.64
	Family	\$2,198.77	\$1,149.30	\$524.85	\$1,049.47

We will continue the \$250 fitness reimbursement benefit for membership in a health/fitness club through your Tufts Health Plan membership. The Yoga or Pilates reimbursement rate will be \$150.

Health and Dependent Care Flexible Spending Accounts (FSA) - provided by Benefit Strategies.

If you wish to participate in either or both of Hampshire's Medical or Dependent Care Flexible Spending Accounts (FSA) for 2014, **you must complete a new enrollment form**, even if you are participating today. Your 2013 FSA elections **do not** carry forward into 2014!

The maximum amount that you can elect for the health care spending account remains at \$2,500 for 2014. The dependent care maximum remains at \$5,000 for 2014.

- Before you enroll, you must first decide how much you want to contribute to your account(s). You will want to spend some time estimating your anticipated eligible medical and dependent care expenses for the 2014 calendar year, as Federal tax regulations require that any unused amount at the end of the calendar year be forfeited—**“use it or lose it.”**
- The *FlexExpress Card* is also available and is a stored value debit card that functions like a credit card and provides you with easy access to your Flexible Spending Account(s) to pay your IRS qualified expenses directly at the point-of-sale.
- For more information about FSAs, visit the benefits website at <http://openenrollment.hampshire.edu>.

Your Other Benefit Options for 2014

Highlighted below are some of the other benefits offered to you as a benefits-eligible employee that we encourage you to review during Open Enrollment. For a complete listing and detailed summaries of all Hampshire's employee benefit plans, visit <http://openenrollment.hampshire.edu>

Delta Dental Plan

Dental insurance rates will remain the same for 2014.

Coverage	Employee Bi-Weekly Contribution	Employee Monthly Contribution
Individual	\$23.92	\$ 47.83
Employee + One	\$51.83	\$103.65
Family	\$87.70	\$175.39

Life Insurance Options

Hampshire recognizes the importance of planning for the future and is committed to helping our employees build financial security for themselves and those who depend on them.

Basic Life Insurance

The College will continue to provide all benefits-eligible employees with Basic Life Insurance equal to two times base annual pay, up to a maximum of \$150,000. We will also be providing you with Basic Accidental Death & Dismemberment (AD&D) Insurance to match the amount of your Basic Life Insurance. Both coverages are automatic and available at no cost to you. The AD&D benefits are in addition to the Basic Life Insurance benefits when death is accidental, though AD&D benefits are also payable when you suffer the loss of a bodily member (hand, foot, eye) as a result of an accident.

Voluntary Supplemental Life Insurance

Supplemental Life Insurance can be purchased in amounts up to 1 to 5 times your base annual pay, subject to a coverage maximum of \$300,000. Amounts in excess of \$150,000 are subject to evidence of insurability (proof of good health) through our insurance company.

The cost of Supplemental Life Insurance is based on your current age and the amount of coverage you elect to purchase.

Spouse and Child Life Insurance

Employees who have a spouse or partner and/or a child or children will have the opportunity to purchase protection on their lives, another important element of building financial security for the future. You may purchase Spouse Life Insurance in increments of \$10,000, \$30,000 or \$50,000.

The cost of the Spouse Life Insurance is based on your spouse's or partner's current age and the amount of coverage you elect to purchase. The monthly rates can be found on the Human Resources Open Enrollment internet site at: <http://openenrollment.hampshire.edu>.

Child Life Insurance for children from 14 days of age up to age 25 (if unmarried and a full-time student) is also available to you. The plan provides coverage for all your dependent children in the following amounts:

From age 6 months to 25 years	\$10,000
From age 14 days to 6 months	\$250
From birth to age 14 days	No benefit

Cost of the Child Life Insurance is \$2.00 per month for the benefit noted above, regardless of the number of children you are covering.

Note: You may elect Spouse and/or Child Life Insurance only if you elect to purchase the voluntary Supplemental Life Insurance for yourself.

Enrollment Reminders

You may keep your 2013 benefits for 2014 (except for Medical and Dependent FSAs) . . . by doing nothing. Your current coverage will automatically continue, but at 2014 rates.

You must enroll or reenroll in one or both Flexible Spending Accounts if you wish to participate in 2014.

This is also your opportunity to change medical plans, change coverage levels (by adding or dropping covered dependents) or drop medical coverage for 2014.

IMPORTANT NOTE FOR MASSACHUSETTS RESIDENTS: You are required by state law to be enrolled in medical coverage. If you are eligible and drop or decline the benefits offered to you by Hampshire College, you will be required to complete an Employee Health Insurance Disclosure Form (HIRD Form), indicating that you have other medical coverage. This form will be sent to you at home by Benefit Strategies, one of our benefits administration partners.

This is your opportunity to enroll in the new Supplemental Life Insurance, Spouse Life Insurance and Child Life Insurance. You will not have another chance to enroll in these coverages unless you experience a qualifying change in status during the year (marriage or birth/adoption of a child).

More information about all of our benefit plan options is available on the Human Resources website dedicated to Open Enrollment information: <http://openenrollment.hampshire.edu>. If you are having trouble retrieving forms from the Human Resources website, are unsure of which forms to fill out, have questions, would like to speak with us about your benefit options and costs, or would like to request a hard copy of our benefit open enrollment materials, please contact Donna Turban at (413) 559-5495 or at dturban@hampshire.edu. As always, please feel free to stop by the Human Resources office, where copies of all enrollment forms will be available.

Please complete the enrollment form(s) reflecting the benefit plan changes you wish to make for January 1, 2014, and return the form(s) to the Human Resources Office by the Friday, December 6, 2013 deadline.

This memo, detailed benefit summaries and additional enrollment information can be found on the Human Resources Open Enrollment internet site at:
<http://openenrollment.hampshire.edu>.

IMPORTANT NOTICES

Plan sponsors are required to provide plan participants the following notices each year. Most employer groups provide these notices as part of their annual enrollment communications.

The Women's Health and Cancer Rights Act of 1998

The Women's Health and Cancer Rights Act of 1998 requires group health plans to make certain benefits available to participants who have undergone a mastectomy. In particular, a plan must offer mastectomy patients benefits for:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses
- Treatment of physical complications of the mastectomy, including lymphedema

Our plan complies with these requirements. Benefits for these items generally are comparable to those provided under our plan for similar types of medical services and supplies. Of course, the extent to which any of these items is appropriate following mastectomy is a matter to be determined by the patient and her physician.

If you would like more information about WHCRA required coverage, you can contact Donna Turban at (413) 559-5495 or dturban@hampshire.edu.

Medicaid and the Children's Health Insurance Program (CHIP) Offer Free or Low-Cost Health Coverage to Children and Families

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office, or dial **1-877-KIDS NOW** or log on to www.insurekidsnow.gov to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to

permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer’s plan. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

Patient Protection Disclosure

Hampshire College’s HMO plans require the designation of a primary care provider. You have the right to designate any primary care provider who participates in the Tufts Health Plan network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact Tufts Health Plan at (800) 462-0224. For children, you may designate a pediatrician as the primary care provider.

Eligibility for Continued Coverage for Dependent Students on Medically Necessary Leave of Absence

Michelle’s Law, which applies to group health plans for plan years beginning on or after October 9, 2009 (for calendar year plans, the law is effective beginning January 1, 2010), provides continued coverage under group health plans for dependent children who are covered under such plans as students but lose their student status because they take a medically necessary leave of absence from school.

As a result, if your child is no longer a student, as defined under one of Hampshire College’s medical plans, because he/she is on a medically necessary leave of absence, your child may continue to be covered under the plan for up to one year from the beginning of the leave of absence. This continued coverage applies if, immediately before the first day of the leave of absence, your child was (1) covered under the plan and (2) enrolled as a student at a post-secondary educational institution (which includes colleges and universities).

For purposes of this continued coverage, a “medically necessary leave of absence” means a leave of absence from a post-secondary educational institution, or any change in enrollment of the child at the institution, that:

1. begins while the child is suffering from a serious illness or injury,
2. is medically necessary, and
3. causes the child to lose student status for purposes of coverage under the plan.

The coverage provided to dependent children during any period of continued coverage:

1. Is available for up to one year after the first day of the medically necessary leave of absence, but ends earlier if coverage under the plan would otherwise terminate, and
2. stays the same as if your child had continued to be a covered student and had not taken a medically necessary leave of absence.

If the coverage provided by the plan is changed during this one-year period, the plan must provide the changed coverage for the dependent child for the remainder of the medically necessary leave of absence unless, as a result of the change, the plan no longer provides coverage for dependent children.

If you believe your child is eligible for this continued coverage, the child's treating physician must provide a written certification to the plan stating that your child is suffering from a serious illness or injury and that the leave of absence (or other change in enrollment) is medically necessary.