

What's New for 2013?

New Dental Plan with Delta Dental

Effective January 1, 2013, Hampshire will be introducing a new dental plan changing vendors from Altus to Delta Dental. The new plan also covers preventive/routine services in full and enhanced benefits for periodontal cleanings. This benefit will cost a little less than our current plan and the rates below will be in effect for two years. **If you are currently enrolled in Altus your benefit will be updated and continued by Delta Dental.** The new rates will be as follows:

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

Medical Plan

We are very pleased to announce that our medical increase fell well below expected national trend rates (7%) to 3.2% with no change in plan design.

Once again, the overall increase to premium contributions that we are passing on to employees falls well below national medical trend. However, with our new 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 or the PPO plan. Note that your coverage, copays and deductibles under our current plans are not changing for 2013, 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	\$ 766.08	\$149.81	\$ 299.62
	Family	\$1,598.40	\$1,149.02	\$224.70	\$ 449.39
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	\$1,149.02	\$295.96	\$ 591.92
PPO	Individual	\$ 732.95	\$ 493.32	\$119.82	\$ 239.63
	Employee + One	\$1,465.83	\$ 766.08	\$349.88	\$ 699.75
	Family	\$2,198.77	\$1,149.02	\$524.88	\$1,049.75

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 2013, **you must complete a new enrollment form**, even if you are participating today. Your 2012 FSA elections **do not** carry forward into 2013!

The IRS has decreased the amount that you can elect for the health care spending account from \$5,000 to \$2,500 effective January 1, 2013. The dependent care maximum remains at \$5,000 for 2013.

- 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 2013 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>.