🙂 HR BENEFIT & EVENT N E W S 🙂

www.union.edu/offices/human-resources/

March 2018

BENEFIT NEWS:

SENTINEL FLEX SPENDING ACCOUNTS (FSA) COUNTDOWN –March 15th is the deadline to "Use it or lose it" when it comes to your 2017 flex spending account dollars. Make use of your FSA dollars for your health care related expenses or shopping the FSA online store. To shop online, use your FSA debit card or any major credit card. For more information on how to use the FSA Store, to shop the online store or for last minute items, go to https://fsastore.com/. Sentinel, your FSA Administrator, may require a receipt for your purchase(s) to substantiate the claim, so hold on to them. **Register online to view your flex spending dollars, to submit expenses, and/or receipts, to view your statement, for online claim submission forms and instructions for reimbursements on the Sentinel website at** https://SentinelGroup.com. *****MARCH 31ST IS THE LAST DAY TO SUBMIT ALL HEALTH RELATED RECEIPTS FOR YOUR FLEX SPENDING CLAIMS. CLAIMS MAY BE SUBMITTED EITHER BY SCANNING THEM AND UPLOADING THEM IN YOUR ACCOUNT, BY REGULAR MAIL OR BY FAX. ALL MAILED RECEIPTS MUST BE POSTMARKED BY MARCH 31ST. *****

RETIREMENT PLANNING - Make the most of your money and reduce your taxable income by making a contribution, or increasing your contribution to your retirement plan! Employees are able to contribute, on a pre-tax basis, up to $18,500 per year into their 403(b) retirement plan, through payroll deduction, for calendar year 2018. Employees age 50 and over may contribute an additional $6,000. Employees not currently eligible for the College's generous 11% contribution are still eligible to participate in the retirement plan. For employees interested in contributing monies on a post-tax basis, we have a Roth 403(b) option available with TIAA and Fidelity. Changes can be made to your current retirement deduction through Employee Online or by obtaining a Retirement Investment Election Form on the HR Website or at the HR office. Make an appointment to meet with a retirement plan representative to discuss your options.

Fidelity Investments Representative:

- **Thursday, April 19th, 9:00 a.m. to 4:00 p.m. – McKean House, 3rd Floor***

To schedule an appointment with the Fidelity Representative, go to www.netbenefits.com/union or call 800-642-7131.

TIAA Representative:

- **Wednesday, March 14th, 9:00 a.m. to 4:00 p.m. - Silliman Hall, 3rd Floor***
- **Thursday, April 19th, 9:00 a.m. to 4:00 p.m. – Silliman Hall, 3rd Floor***

To schedule an appointment with the TIAA Representative, login into your account at www.tiaa.org/union or call 800-732-8353. Learn more about the available plans and investment options at Union College by checking out our web portal at TIAA.

PERSONAL PROPERTY INSURANCE

Liberty Mutual – Liberty Mutual is committed to providing you with comprehensive coverage, first class service, convenient payment plans, payroll deduction, no down payment, round the clock claims service and personalized service. If you would like to see how Liberty Mutual compares to your current insurance programs, or to make an appointment to meet with a Liberty Mutual Personal Property representative on campus, call Peter Flood at 518-390-7435 or email him at peter.flood@libertymutual.com. Remember to have your current policies available when you call or visit with Peter. Peter's next campus visit is scheduled for:

- **Wednesday, March 14th, 11:00 a.m. to 1:00 p.m. – McKean House, 3rd Floor***

Merriam Insurance – Merriam is your local independent insurance agency, with access to over 90 different insurance companies to find the best home, car, or business insurance policy for you. They have proudly served the Union employees for over 20 years. If you would like to see how Merriam Insurance compares to your current insurance, for a quote, or if you would like to make an appointment to meet with a Merriam Insurance representative on campus, please email or call James Dick at Merriam Insurance at 518-393-2109 x219 or email James at jdick@merriaminsurance.com. Remember to have your current policies available when you call or visit with James. James next campus visit is scheduled for:

- **Thursday, May 3rd, 11:00 a.m. to 1:00 p.m. – McKean House, 3rd Floor***

(*Please note that these meetings are scheduled on a floor without elevator access. If this presents a problem/concern, please call x.6666, with as much advanced notice as possible, and we will arrange for an alternate location.*)

BENEFICIARY REVIEW - A beneficiary is the person or entity designated to receive the death benefits of a life insurance policy or the proceeds from a retirement plan upon the death of an individual. It is recommended that you review your beneficiary designations at least every two years. Additionally, your beneficiary designations should be checked and updated upon certain life events (i.e., divorce, marriage, birth of child). At Union, a beneficiary designation is required for your life insurance coverage and retirement plan participation. Human Resources have the forms you need to make a change in your current beneficiary designation. Please stop by or call Human Resources at x. 6435.

OPTUM RX – To find out where your prescription(s) falls under the OptumRx prescription drug formulary list, go to www.union.edu/offices/human-resources. In some cases, the formulary will indicate the need for a Prior Authorization. Prior Authorizations require your Doctor to explain why you are taking certain medications in order to determine if it will be covered under the pharmacy benefit. Specialty medications are handled through BriovaRx. More information about OptumRx, Briova and all formulary codes can be found on the HR Benefits webpage at www.union.edu/offices/human-resources/benefits.

- **BriovaRx Specialty Pharmacy –** A pharmacy for your special medication needs. Specialty medications are prescribed for complex, long-term conditions such as cancer, rheumatoid arthritis or MS. BriovaRx offers extra support to help you manage your care. You can contact BriovaRX at855-427-4682.

EMPLOYEE ASSISTANCE PROGRAM – E4HEALTH – Life and Wellbeing assistance for you and your family available anytime, any day, confidentially and at no cost. Contact information:

- Phone: **800-828-6025;** Website: www.HelloE4.com - Username: **union college** Password: **guest**

SUCCESS COACH – Union College's Success Coach Tahnya Brown is on campus weekly. Days and times are listed. To schedule an appointment, call Tahnya Brown at 518-709-8575 or email at tbrown@SchenectadyWorks.com:

- **Mondays 8:00 a.m. – 10:00 a.m., Wicker Wellness Center (1st Floor)**
- **Wednesdays 1:00 p.m. – 3:00 p.m., Feigenbaum Basement Conference Room ***
- **Fridays 10:30 a.m. – 12:30 p.m., Silliman Hall Room 303 ***

HR PROFESSIONAL/PERSONAL DEVELOPMENT OPPORTUNITIES:

NEW TRAINING CALENDAR – "Professional/Personal Training & Development Calendar". Human Resources offers and supports many different programs and have created a calendar to make planning easier. The calendar is accessible on the HR website (www.union.edu/offices/human-resources) and is updated as new programs are added. If you do not have email access, ask your supervisor to print you a hard copy. The calendar cycles are September through December, January through June and July through August.

PERFORMANCE EVALUATION TRAINING -

- Employee's Meeting – Monday, March 19th, 1:30 pm – 3:00 pm, Everest Lounge*
- Supervisor's Meeting – Monday, March 19th, 3:30 pm - 5:00 pm, Everest Lounge*
- Supervisor's Meeting – Tuesday, March 20th, 9:00 am - 10:30 am, Everest Lounge*
- Employee's Meeting – Tuesday, March 20th, 11:00 am - 12:30 pm, Everest Lounge*
- Employee's Meeting – Wednesday, March 21st, 1:00 pm – 2:30 pm, Hale House
- Supervisor's Meeting – Wednesday, March 21st, 3:00 pm - 4:30 pm, Hale House

MISCELLANEOUS:

ON THE JOB INJURIES AND NON-WORK-RELATED ILLNESSES/INJURIES - If you find yourself in the unfortunate situation of having suffered an on-the-job accident or injury, you need to contact **Security (x. 6911) and your supervisor immediately**. If your injury required medical attention or you missed work, you will also need to contact Gwen Pulvirent in Human Resources, at x. 6304, as soon as possible and you will be required to provide appropriate medical documentation. Human Resources will then supply you with necessary paperwork to properly document your absence. For all injuries, please consider using EllisWorks, the Occupational Medicine department of Ellis Hospital (open 7:30 am to 4:30 pm Monday-Friday). EllisWorks specializes in treatment of non-work and work-related injuries and most often can evaluate and treat your condition much faster than using an "Emergency Room".

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PAYROLL TIMESHEETS AND TIMELY SUBMISSION - Failure to turn-in completed and signed timesheets can put your bi-weekly paycheck in jeopardy. It is an employee's responsibility to complete, verify all information, sign, and turn-in their timesheet to their supervisor by the deadline set by the Payroll Department. It is the supervisor's responsibility to collect all timesheets, to make sure all timesheets are completed and totaled correctly, contain a correct employee ID number, contain an account number, are signed by the employee and supervisor, and that a completed timesheet has been submitted by each hourly paid person working in their respective area. The deadline for submission of timesheets to Payroll is the close of business on the Wednesday following a pay date. If you have any questions, please contact the Payroll office at x. 6533.

PREPARE, PRINT, AND E-FILE YOUR FEDERAL TAX RETURN FOR FREE - TAXACT MAKES TAX PREPARATION LESS TAXING: For the 2017 tax preparation season, your e4health website offers you and your family TaxACT - an online tool for easy tax preparation and filing. Secure and reputable, TaxACT offers a variety of support and filing options including the option to prepare, print, and e-file your federal tax return for free. By filing with TaxACT, the accuracy of your returns is 100 percent guaranteed. If you are assessed a penalty due to a TaxACT calculation error, TaxACT will reimburse you the penalty and interest associated with that calculation error. **To take advantage of this beneficial resource, log on to www.helloe4.com and select TaxACT under "HELP ME FIND" in the middle of the homepage.** Free, confidential support is always available for tax issues, or any other issue that matters to you and your family.

TOLL-FREE: 800-828-6025 **WEBSITE:** www.helloe4.com
USERNAME: Union College **PASSWORD:** guest

SPECIAL TAX CREDIT TO HELP EMPLOYEES SAVE FOR RETIREMENT - Through the **SAVER'S TAX CREDIT (also known as the Retirement Savings Contribution Credit or Credit for Qualified Retirement Savings Contributions),** certain low and moderate-income individuals, who voluntarily contribute to a 403(b), 401(k), or certain other qualified retirement plans or IRAs, are eligible for a tax credit. For the 2017 tax year, the tax credit applies to individuals with adjusted gross income not exceeding $63,000 (for married filing jointly), $47,250 (for head of household), and $31,500 (for single filers). The "SAVER'S TAX CREDIT" is in addition to the tax benefits of contributing pre-tax dollars to a retirement plan. Like other tax-credits, the "SAVER'S TAX CREDIT" can increase your refund or reduce the tax owed by up to $2,000 for married couples filing jointly or up to $1,000 for single filers. The amount of the credit is a maximum of 50% of an employee's retirement plan contributions of up to $2,000 ($4,000 for married couples filing jointly), based on the filer's adjusted gross income (AGI) as reported on Form 1040 or 1040A. Filers using Form 1040EZ are not eligible for the credit. While focusing on your taxes, remember the Saver's Tax Credit for 2017 and consider setting up or increasing a tax-deferred contribution to your retirement plan…there is a double benefit for doing so!

DISCOUNTED TICKET OFFERS*:*

Tickets for great events, theatre, travel, movies and much more is always available at a discount to Union employees. Visit one of the websites listed for great offers.
Corporate Offers: Call 646-290-6419

- Web at. http://www.corporateoffers.com/corporateaccess/offers/broadway.php

TicketsatWork

- **Go to** www.TicketsatWork.com
- Click on **"Become a Member"** You will then be prompted to create an account with your email address and company code: **UNIONEDU**

PROCTORS TICKETS
******Due to the limited number of group tickets, all tickets are on a* ***FIRST COME, FIRST SERVED basis. FULL PAYMENT*** *reserves your ticket(s). If you are interested in reserving your ticket, stop by HR with payment today. ******
(All seating for all shows is on the main floor)

The 2018 Proctors Season:

SPRING 2018:
THE KING & I – May 4, 2018, 8 p.m.

- **$50 per ticket**

PROCTORS 2018-2019 ONLINE GROUP SHOWS SURVEY - The Survey will be sent out this week. We will be offering several shows this season. Once you receive the survey, please complete it by selecting your favorite choice(s) for the season. Your opinion matters and shows will be chosen based on the responses

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