ANNUAL ENROLLMENT

Materials are due to Human Resources no later than Friday, November 30, 2018. Personalized 2019 Benefit Summaries have been sent through inter-office mail to all employees. Employees without regular email access receive and complete an Annual Enrollment packet and a Benefits Overview. For everyone else, the Annual Enrollment packet and Benefits Overview can be found at www.union.edu/2019benefits.

Please thoroughly review the Benefits Overview and Annual Enrollment Packet as there are changes for 2019. Also, plan to attend one of the information sessions mentioned below (please note updated times, dates and locations).

MARK YOUR CALENDARS

Annual Enrollment Informational Sessions

In addition to the Benefits Fair, Human Resources will be hosting several one-hour informational sessions to talk about the 2019 benefit plan changes and to answer your questions regarding this year’s annual enrollment. All employees are encouraged to attend! Sessions will be held as follows:

- Monday, November 5th, Reamer Campus Center Auditorium, 7:30 a.m.
- Monday, November 5th, Reamer Campus Center Auditorium, 2:30 p.m.
- Tuesday, November 6th, Reamer Campus Center Auditorium, 7:30 a.m.
- Tuesday, November 6th, West College Dining Room, 2:30 p.m.
- Thursday, November 15th, Reamer Campus Center Auditorium, 12:50 p.m.
- Friday, November 16th, Everest Lounge, 9:00 a.m.
- Friday, November 16th, Reamer Campus Center Auditorium, 12:50 p.m.

Benefits Fair 2018

When: Thursday, November 8th – 9:00 a.m. to 1:30 p.m.
Where: Old Chapel/Hale House/Everest Lounge
Who: All Faculty and Staff are Welcome!

Please remember that all forms must be submitted to Human Resources for the 2019 plan year. If you are currently enrolled in a Health/Dependent Care Flexible Spending Account (FSA) or in the Medical Premium Rebate Program, and wish to continue for 2019, you must fill out a new enrollment form - enrollment is not automatic. Additionally, please remember that in order to change from the Dental Basic to the Dental Plus plan, you must indicate on your Flex Enrollment Form one year in advance that you wish to make the change.

Annual enrollment, for the Union College Flexible Benefits program, occurs during the month of November, with any changes effective on January 1. Take advantage of this opportunity to learn more about the benefits offered at Union. All flex benefit enrollment and flex spending account forms must be signed and will be due into Human Resources by the end of the day Friday, November 30th.

Nov 7th is the Last Day to Schedule Your FREE Flu Shot

By Appointment only, 9:00 a.m. – 12:45 p.m. Everest Lounge - According to the Centers for Disease Control and Prevention, if everyone got a flu shot, sick days would be reduced 32 to 45 percent. Do your part and take advantage of this free offering, at the Benefits Fair, sponsored by the Union College Wellness Program. To schedule your appointment time, go to: Flu Shot Sign Up. If you have difficulties with the website or are unable to access the site through a computer, please contact Human Resources at x6108 to schedule your appointment. If you cannot make it for a free flu shot at the Benefits Fair, please note that all Union College medical insurance plan participants, including family members, if appropriate for their health status, may receive a free flu shot from their primary care physician. (*Employees who are on antibiotics and women who are pregnant or nursing will need a note from their doctor before a shot can be administered).
Medical Premium Rebate – Want to save some money? If you are enrolled for medical insurance at Union and your total household adjusted gross income for 2017 was less than $78,023, you can save money by completing and returning a simple form along with proof of your adjusted gross income. The Medical Premium Rebate Program supplements the cost of your medical insurance premiums. The size of the rebate is based on the level of medical insurance coverage and total household adjusted gross income (2017 income tax form required), with the amount reduced beginning at $52,013 and reduced to zero at $78,023. Remember, year 2019 re-enrollment is not automatic!

Wellness Incentive - To qualify for the 10% wellness incentive, you, and if applicable, your covered spouse/domestic partner must have either a biometric screening or annual physical and attest to meeting the Smoke/Tobacco Free requirement (you are a non-smoker/non-tobacco user and have not smoked or used tobacco products within the last year, or certify that you are currently participating in a physician-approved smoking cessation program). Screenings/Physicals done anytime during 2018 qualify you for wellness incentive consideration for the remainder of 2018 and pre-qualify you for 2019.

Please remember that if you participate in the on-campus biometric screening programs or have had an annual physical through your CDPHP doctor, then no documentation will be required to meet the physical/biometric screening requirement for the wellness incentive (CDPHP is able to tell us who has had these done). In the interest of keeping premium costs down, please avoid multiple screenings/physicals in the same year unless deemed medically necessary. The College does incur a cost for these services which impact our premiums.

PPO Plan and Magna Care/First Health Network – Did you know that the Preferred Provider Organization (PPO), the network behind our medical insurance plans, provides members with the freedom to see CDPHN physicians without a referral, to see an in-network physician outside of the area, and to see non-participating physicians if they so choose? The PPO network includes over 725,000 providers, extends coverage to virtually anywhere in the nation--all 50 states plus Puerto Rico, and provides coverage worldwide for emergency care. For helpful information regarding using the PPO plan and for finding a doctor within CDPHP’s MagnaCare/First Health network, please go to the helpful links under Medical Insurance on the HR Benefits webpage: http://www.union.edu/offices/human-resources/benefits/ or contact HR directly for a hardcopy of the information. As with most medical decisions, before receiving treatment, it is generally a good practice to consult the Summary Plan Description (SPD), Summary of Benefit Coverage (SBC), and/or contact CDPHP.

Flexible Spending Account (FSA) with Sentinel – Register online at www.SentinelGroup.com to view your flex spending dollars, to submit expenses and/or receipts, to view your statement, and to access online claim submission forms and instructions for reimbursements. Remember, you have until March 15, 2019 to use your 2018 Health Care and Dependent Care flex dollars.

You can use your Health Care FSA dollars for health care related purchases. Through the FSA Store, you can shop on-line for approved products. Just remember to keep all receipts. For more information on how to use FSASTore.com or to shop the online FSA Store, click www.FSASTORE.com.

Life Points – Have you claimed your 2018 Life Points yet? Don’t miss your opportunity to turn 365 Life Points into $365 in 2018. If you have medical insurance through the PPO Plan U or PPO Plan C, you are eligible to participate in the Life Points program. To get started, take your Personal Health Assessment (PHA), worth 50 points, by logging into the CDPHP website at http://www.cdphp.com/Members and following the link to “Take My Personal Health Assessment”. The more you do, the more points you can earn. If you have an issue with the website, please contact CDPHP at 518-641-3100. Additional information about Life Points is available on the Human Resources website under Health and Wellness www.union.edu/human-resources/benefits.

Success Coach - Union College cares about You! Union’s Success Coach Justin Hamm is on campus weekly. See days and times listed below. To schedule an appointment, feel free to email him directly at jhamm@schenectadyworks.com. Monday’s from 8:00 am – 10:00 am in Wicker Wellness Center

- Wednesday’s from 1:00 pm – 3:00 pm in Feigenbaum Hall Basement Conference Room*
- Friday’s from 10:30 am – 12:30 pm in 303 Silliman Hall*

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](http://www.HelloE4.com)
- Username: union college
- Password: guest

**Get Healthy/Stay Healthy!** - Get out and enjoy the beautiful fall foliage. Union continuously offers various health and wellness programs to aid you in getting healthy and staying healthy. Whether you walk, jog, dance, do yoga, take spinning, aerobics, cardio, weights, participate in Weight Watchers or want to take a healthy walking tour of the campus, Union provides its employees with the tools or classes that they need to accomplish their health goals year round. You can also check out wellness and health options with CDPHP by clicking on [https://www.cdphp.com/members/wellness-treatment](https://www.cdphp.com/members/wellness-treatment).

**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, for calendar year 2019. 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 for November to meet with a retirement plan representative to discuss your options.

**Fidelity Investments Representative**
- Thursday, November 15th, from 9:00 am to 4:00 pm – McKean House, 3rd Floor*
To schedule an appointment with the Fidelity Representative, go to [www.netbenefits.com/union](http://www.netbenefits.com/union) or call 800-642-7131.

**TIAA Representative**
- Thursday, November 29th, from 9:00 am to 4:00 pm- McKean House, 3rd Floor*
To schedule an appointment with the TIAA Representative, login into your account at [www.tiaa.org/union](http://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.

**HR PROFESSIONAL/PERSONAL DEVELOPMENT OPPORTUNITIES:**

**Employee Training Scholarship Program** – Employees interested in pursuing training opportunities should submit a brief written proposal, using the Employee Training Scholarship Program form. Completed forms, available on the HR website at: [https://www.union.edu/human-resources/benefits](https://www.union.edu/human-resources/benefits), should be submitted to the supervisor, department head, or department chair for consideration and then forwarded to HR. Each proposal will be considered carefully in terms of job-relatedness and availability of funds; a prompt approval or denial will be provided.

**lynda.com** – “Learning Paths.” - The knowledge and skills required to be successful in our jobs today is accelerating. This rate of change challenges all of us to stay ahead in our roles. Numerous “Learning Paths” are available to help you stay ahead in your current job or to prepare for a new opportunity. If you are interested, documentation is available on the ITS website: [https://its.union.edu/documentation/lynda.com](https://its.union.edu/documentation/lynda.com). You must have a Union email address to access the site.
**DISCOUNTED TICKET OFFERS:**

**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.**

The 2019 Proctors Season:

Winter 2019:
**School of Rock** – February 7, 2019, 7:30 pm
   ▪ $50 per ticket

Spring 2019:
**The Phantom of the Opera** – April 24, 2019, 7:30 pm
   ▪ $49 per ticket

**General Tickets and Events** - Tickets for great events, theatre, travel, movies and much more is always available at a discount to Union employees. Visit one of the following websites for current offers:

**Corporate Offers**

**TicketsatWork**
   ▪ Go to [www.TicketsatWork.com](http://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

**MISCELLANEOUS:**

**Remaining Holidays for 2018 and Scheduled Holidays for 2019** – Unless otherwise noted and with the exception of certain essential services employees, the College will be closed for the following days and employees will be eligible for holiday pay. For more information regarding eligibility and use, please consult your handbook or contact Human Resources.

**2018**
   ▪ November 22 (Thanksgiving Day)
   ▪ November 23 (Friday following Thanksgiving Day)
   ▪ December 24 has been added as an additional holiday for 2018
   ▪ December 25 (Christmas Day); December 26-28 and 31 as Winter Recess Days (Winter Recess Rules Apply)

**2019**
   ▪ January 1 (New Year’s Day)
   ▪ July 4 (Independence Day)
   ▪ November 28 (Thanksgiving Day)
   ▪ November 29 (Friday following Thanksgiving Day)
   ▪ December 25 (Christmas Day)

**Personal Property Insurance** – Offering a full range of Auto, Home, Renters and other personal property insurance.

**Liberty Mutual** – offers a full range of auto, home, renters and other insurance products. Union College employees save money on their personal property insurance and qualify for a special group discount. Enjoy convenient payment plans, including automatic payroll deduction, with no down payment, round the clock claims service and personalized service. Liberty Mutual is committed to providing you with comprehensive coverage and first class service. If you would like to see how Liberty Mutual compares to your current insurance programs, either call Peter Flood at 518-390-7435 or email him at peter.flood@libertymutual.com. Please remember to have your current insurance policies available when you call or visit with Peter.
Merriam Insurance – offers additional discounts for individuals with advanced education degrees. These discounts can apply to home, auto, and umbrella policies. Make sure you're taking advantage of all the discounts you're eligible to receive. Based in Schenectady since 1895, Merriam partners with over 90 insurance companies to make sure each client gets exactly what they need. Merriam has served Union College employees for over 25 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 call or email James Dick at Merriam Insurance at 518-393-2109 x219 or email James at jdick@merriaminsurance.com. Please remember to have your current policies available when you call or visit with James.

**Employee Online (EO)** - is a system designed to make much of your human resources and payroll information available to you online. A Union College email address is required. If you do not have a Union email address, you can sign up for access by clicking Employee Online and then click the FAQs on the left for more information on how to request an account.

Some of the information available to you includes:

- View and/or print your current and previous paystubs
- Make changes to your home address, emergency contact, and family related information
- Review direct deposit elections, tax withholding, and retirement contributions and make changes by submitting a request online
- Review, access, and print your W2 forms
- Run "What If" scenarios to see how various changes to your tax withholding status or benefit selections will affect your net pay
- Check your current vacation accrual, benefit selections, and flexible spending account withholding amount
- Access the College directory and various HR and Payroll employee-related forms

This system eliminates cumbersome paper processes and makes your personal employee information more readily available. If you have questions about the system, please contact Joanne Herrick in Payroll at (518) 388-6105 or Jennifer Blessing in HR at (518) 388-6133. ***PLEASE NOTE: The Login field (username) requires “union\" in front of your username. i.e. union\smithj***

*Please note that this meeting is 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.*