

😊 HR BENEFIT & EVENT NEWS 😊

www.union.edu/HR/News

November 2017

OPEN ENROLLMENT – Materials due to Human Resources by Friday, December 1st. Have you opened and read through the packet yet? Personalized 2018 Benefit Summaries have been inter-office mailed to all employees. Employees without regular email access were also inter-office mailed the complete Open Enrollment packet. A copy of the complete Benefit Plan Open Enrollment packet can be found at www.union.edu/2018benefits. Please thoroughly review the packet as there are many changes for 2018. Please also plan to attend one of the informational sessions!

Remember, the **Benefits Fair is Thursday, November 9th from 9:00 am – 1:30 pm** in Old Chapel and Hale House. All flex benefit enrollment and Health/Dependent Care Flexible Spending Account (FSA) forms are due to Human Resources by Friday, December 1st. If you are currently enrolled in a FSA or in the Medical Premium Rebate Program, and wish to continue for 2018, you must fill out a new enrollment form -- enrollment is not automatic. Please also remember that to change from the Dental Basic to the Dental Plus plan, you must submit a request to Human Resources one year in advance of the change.

BENEFITS FAIR 2017

When: *Thursday, November 9th – 9:00 a.m. to 1:30 p.m.*

Where: *Old Chapel/Hale House/Everest Lounge*

Who: *All Faculty and Staff are Welcome!*

NOV 7TH IS LAST DAY TO SCHEDULE YOUR FREE FLU SHOT (Appointments are from 9 a.m. – 1 p.m. only at Everest Lounge). To schedule your appointment time please go to: [Flu Shot Sign Up](#). Some people have reported difficulties accessing the site when manually typing the URL into their browsers. For best results, please either click on the link or copy or paste the link into your browser. If you have difficulties with the website or are unable to access the site through a computer, please contact Human Resources at x. 6108 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*).

OPEN ENROLLMENT INFORMATIONAL SESSIONS – In addition to the Benefits Fair, Human Resources will be hosting several one-hour informational sessions to talk about the 2018 benefit plan changes and to answer your questions regarding this year's open enrollment. All employees are encouraged to attend! Sessions will be held as follows:

- *Tuesday, November 7th, Reamer Campus Center Auditorium, 12:50 p.m.*
- *Thursday, November 16th, Everest Lounge, 9:00 a.m.*
- *Friday, November 17th, Reamer Campus Center Auditorium, 12:50 p.m.*

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 2016 was less than \$75,444, 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 (2016 income tax form required), with the amount reduced beginning at \$50,294 and reduced to zero at \$75,444. *Remember, year 2018 re-enrollment is not automatic!*

WELLNESS INCENTIVE – Don't Forget To Take Advantage Of Union's Wellness Incentive. If you are a health insurance subscriber and have not yet claimed the Wellness Incentive for having a biometric screening/annual physical and for being a non-tobacco user, please remember to do so as soon as possible. If you have questions, please contact Human Resources.

PPO PLAN AND MAGNACARE/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 CDPHN'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 CDPHN.

PRESCRIPTION DRUG PROGRAM – Administration for the Prescription Drug program is transitioning to OptumRx and will result in some changes to the prescription drug formulary. A formulary is a list of commonly prescribed medications that outlines which copay tier applies to that medication. We are pleased to report that very few members will be negatively impacted by the formulary changes. For the drugs that are negatively impacted, several comparable drugs are available, which include both brand and generic drugs. **Members will receive a letter (estimated delivery in December 2017) if their drug is:**

- **Moving to a higher tier**
- **Excluded**
- **Requires a prior authorization that has not already been obtained**
- **Requires step therapy or has new quantity limits**

If you are impacted by this change, we encourage you to discuss alternatives, if appropriate, with your prescriber prior to January 1st to ensure you have no gaps in treatment.

Have you claimed your 2017 LifePoints yet? Don't miss your opportunity to earn \$365 in 2017. If you currently have medical insurance through CDPHP, then you are eligible to participate in the LifePoints program. To get started, take your Personal Health Assessment (PHA) by logging into the CDPHP website at <http://www.cdphp.com/Members> and follow the links "Take My Personal Health Assessment". The PHA will unlock options to earn points for other activities. **Life Points® program is now integrated with CaféWell®**, an interactive health and wellness website. **CaféWell** allows you access to exciting new programs! **CaféWell** also allows you better visibility into the activities and engagement programs that are focused on health and wellness, while providing the opportunity to earn **Life Points**. The more you do, the more points you can earn.

If you have questions, please contact CDPHP at 518-641-3100. The deadline for completing the PHA is November 30th, 2017 and the deadline for redeeming earned points is December 31st, 2017. In past years, the system could not handle the number of requests that occurred the last week in December so please don't wait until the last minute. If you have an issue with the website, please contact CDPHP at [518-641-3100](tel:518-641-3100). Additional information about LifePoints is available on the Human Resources website under Health and Wellness (<http://www.union.edu/offices/human-resources/documents/policies/life-points-member-guide.pdf>).

Here's what you need to know:

- To register, go to www.cdphp.com/register and enter your user ID # from your CDPHP member ID card and choose a password.
- Look for the Life Points logo to log in and register with CaféWell. You'll only need to log in and complete the registration process once.
- Learn how to navigate the CaféWell website, add programs, view your active itinerary, and more, by selecting **Menu → Resources → Welcome to CaféWell**.

SAVE ON TAXES–FLEX SPENDING ACCOUNTS (FSA) – Elect to redirect a portion of your salary to a "Reimbursement Account" and "bank" your money in a TAX-FREE account. The UNTAXED money can be used to pay for those health and/or dependent care expenses that eat away at your take home pay. Expenses for you and your family members include, but are not limited to: insurance plan co-pays/coinsurance/deductibles for medical and dental visits, over-the-counter medications (only with a prescription from your doctor), prescription co-pays, contact lenses or glasses, chiropractor, hearing devices, insurance deductibles, child care or elder care. An FSA Enrollment Form was included in your benefits packet.

- Current participants with **WageWorks Flexible Spending Account (FSA) should register online to view your flex spending dollars, to submit expenses and/or receipts by December 15th and to view your balance and statement at <https://myspendingaccount.wageworks.com/>.**
- For current WageWorks (formerly ADP) FSA participants, under the new WageWorks login, your username and password have been deleted and you will need to either add it again or create a new one. Make use of your FSA dollars for your health care related expenses. To shop online, you can use your FSA debit card or any major credit card. Your FSA Administrator may require a receipt for your purchase(s) to substantiate the claim, so hold on to them. For information on how to use FSAstore.com, please [click here](#) or shop the online store at <https://fsastore.com/>

New for 2018, the FSA will be administered by Sentinel – Sentinel Benefits will be administering the Flexible Spending Account benefit on behalf of Union College beginning January 1, 2018. In an effort to make sure that you receive the best service possible, please be aware of the key information listed below.

- **Sentinel Benefits & Financial Group will be handling the grace and run-out periods for the 2017 plan year.** If you have funds remaining from 2017, you may submit expenses to Sentinel through March 31, 2018. These expenses must have been incurred between January 1, 2017 and March 15, 2018. Prior to the end of the 2017 plan year there will be a 'Blackout Period' beginning December 15, 2017, when the WageWorks cards will be deactivated in preparation

for the transition to Sentinel. In addition, we encourage you to submit your 2017 claims prior to this date to Wageworks. Any 2017 claims that you have not submitted to WageWorks as of December 15, 2017 should be submitted to Sentinel following the directions below. After January 1, 2018 all claims relating to your 2018 elections will be held and handled by Sentinel Benefits and your new Benny Cards will be activated.

- **You will receive new FSA benefit cards.** The Sentinel Benny Card will be mailed directly to your home address. Prior to using your card on and after January 1, 2018, please be sure to activate the card by following the activation steps on the card's sticker. This card will be used in lieu of paying for an expense out-of-pocket and submitting a claim to Sentinel, though this is still an option. Claims not incurred via the debit card can be submitted online, via mobile app, or by completing a claim form and faxing it in to Sentinel.

Remember, if you have a Health Care Spending Account for 2017, you have until March 15, 2018 to use your Health Care flex dollars. For the Dependent Care Spending Account for 2017, you have until December 31, 2017 to spend your Dependent Care flex dollars.

Life and Disability Coverage – If you were to develop a disabling condition, suffer a non-work related disabling accident, or worse yet, if you were to die, would the College's Basic Long Term Disability and Life Insurance coverages be sufficient to meet yours or your family's needs? Employees can increase their Long Term Disability insurance by 26%, increase their Life Insurance coverage by up to 5 times salary, and/or increase Accidental Death and Dismemberment coverage up to \$500,000, by enrolling in Union's supplemental insurance options. Evidence of insurability may be required.

The Universal Life Insurance with Accelerated Death Benefit for Qualified Long-Term Care Service Benefits Rider allows you access to a portion of your policy's death benefit per month to pay care needed for a Chronic Illness, serious accident, sudden illness or cognitive impairment. The Universal Life Insurance plan offers flexible premiums and death benefit amounts and will build cash value at current credited interest rates. Additional options are available to help build a plan that fits your needs.

The NYS Partnership for Long-Term Care is a unique Department of Health program combining private long-term care insurance and Medicaid Extended Coverage (MEC). Its purpose is to help New Yorkers financially prepare for the possibility of needing nursing home care, home care, or assisted living services someday. The program works by allowing an individual who purchases a Partnership insurance policy, and keeps it in effect, to hold onto all or part of their assets (depending on the type of policy purchased) under the Medicaid program if their long-term care needs extend beyond the period covered by their policy. NYSPLTC helps New Yorkers pay for their long-term care without having to "spend down" their assets, as they would have to do if they relied totally on Medicaid to pay for their long-term care.

Those interested in learning more about these long-term care solutions available to you through Union College are welcomed to visit the New York Long-Term Care Brokers booth at the benefits fair or call 518-371-5522, x. 156 for questions or to schedule an appointment.

REMAINING HOLIDAYS FOR 2017 and SCHEDULED HOLIDAYS FOR 2018 – 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.

2017

- Thanksgiving Day
- Friday following Thanksgiving Day
- December 25 (Christmas Day) plus (December 26-29 as Winter Recess Days – Winter Recess Rules Apply)

2018

- January 1 (New Year's Day)
- July 4 (Independence Day)
- November 22 (Thanksgiving Day)
- November 23 (Friday following Thanksgiving Day)
- December 24th has been added as an additional holiday for 2018
- December 25 (Christmas Day) plus (December 26-28 and 31 as Winter Recess Days – Winter Recess Rules Apply; Plus Jan. 1 for 2019)

Success Coach – Tahnya Brown is on campus weekly. Days and times are listed below. To schedule an appointment, call Tahnya 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 ***

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

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**

Personal Property Insurance

Liberty Mutual – Union College employees save money on their personal property 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, 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. Peter's next campus visit is scheduled for:

- **Wednesday, November 15th, 11:00 a.m. to 1:00 p.m. – McKean House, 3rd Floor**

When you call or visit with Peter, please remember to have your current policies describing the coverages available.

*(*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.*)*

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 are proud of serving 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.

BJ's Wholesale Club Membership Sign-up is available through November 10th, in Human Resources. By signing up, you receive a 13-month membership and 2 cards for just \$37.80. Applications are available in pdf format or in paper form upon request by contacting HR at x.6666. This offer is not available at BJ's Club locations. Current BJ's wholesale club members, please have your membership number available.

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 \$18,000 per year into their 403(b) retirement plan, through payroll deduction, for calendar year 2017. 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, November 9th, 2:00 p.m. to 4:00 p.m. – Silliman Hall, 3rd Floor.**

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

TIAA Representative:

- **Wednesday, November 15th, 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.

*(*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.*)*

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:

Winter 2018:

LES MISERABLES – February 22, 2018, 8 p.m.

- \$55 per ticket

Spring 2018:

THE KING & I – May 4, 2018, 8 p.m.

- \$50 per ticket

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**