WELCOME TO ANNUAL ENROLLMENT!

Annual Enrollment is a time that all employees can choose and fine-tune benefits to best fit your needs and the needs of your family. The 2020 annual enrollment period will take place November 1 to November 15 with changes effective January 1, 2020.

Union College provides a comprehensive, competitive benefit program that meets the needs of employees and their families. Benefits are an important part of your overall compensation so be sure to review your options.

At Union College, we continually look for ways to improve our benefits program, manage costs and better meet your health and wellness needs. We value your comments and feedback.

WHAT YOU CAN DO DURING ANNUAL ENROLLMENT

- Enroll in, cancel or modify your medical, dental and/or vision coverage
- Update your coverage to add or delete dependents, a spouse or domestic partner
- Apply for the Medical Plan Premium Rebate
- Elect a Healthcare and/or Dependent Care Flexible Spending Account for 2020
- Enroll in or change your supplemental insurance
- Add or update your life insurance beneficiaries

NEW! Online Enrollment (BenefitFocus): It’s easy to use and available from any smartphone, tablet or computer.

ANNUAL ENROLLMENT CHECKLIST

REVIEW

your enrollment materials to make changes that will go into effect on January 1, 2020.

ATTEND

the Benefits Fair on November 7, from 9:00 a.m. to 1:30 p.m. in Old Chapel/Hale House, to visit with vendors and learn more about your benefits.

EXPLORE

the new BenefitFocus online enrollment platform.

ENROLL

between November 1 – 15, 2019. You can enroll in or drop coverage, change coverage options and/or add or drop dependents. You will enroll using the new online enrollment system.
HOW TO ENROLL

- You will enroll online through BenefitFocus at https://www.union.edu/human-resources/benefits. Click on the link under the BenefitFocus section and once logged in, click on the "Review/Enroll in Your 2020 Benefits" button located in the Annual Enrollment section.

- Even if you do not wish to make any changes to your current plan selections, you are required to login and review your benefits, your covered dependents and to add your life insurance beneficiaries.

  Enrollment is required for the Flexible Spending Accounts, Wellness Incentive and Medical Premium Rebate.

  - To apply for a Healthcare and/or Dependent Care Flexible Spending Account (FSA), you must complete the FSA section of BenefitFocus.

  - To apply for the 10% Wellness Incentive beginning January 1, you must have had a biometric screening/physical in 2019 and complete a Smoke/Tobacco Free Affirmation through BenefitFocus. You can also apply for the Wellness Incentive at any time by completing these requirements.

  - To apply for a Medical Premium Rebate, you must complete the 2020 Medical Premium Rebate form and bring your most recent income tax return (page showing Total Household Income) to Human Resources for verification. You can find the needed rebate form on Benefit Focus. For more information, see the Medical Premium Rebate section in the Benefit Guide.

- All elections must be completed by Friday, November 15, 2019.
BENEFIT PLAN CHANGES

MEDICAL

Union College offers a choice of two medical plans, PPO Plan C and PPO Plan U. Both plans offer comprehensive coverage for a wide range of services including full coverage for preventive care.

- For 2020, we are offering a more meaningful difference between the medical plans, so there will be changes to Plan C (see below).

<table>
<thead>
<tr>
<th>Plan C Changes*</th>
<th>2019 Plan C</th>
<th>2020 Plan C</th>
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<tbody>
<tr>
<td><strong>In-Network Medical Design</strong></td>
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<tr>
<td>Annual deductible</td>
<td>$400 individual</td>
<td>$500 individual</td>
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<td></td>
<td>$800 family</td>
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<tr>
<td>Out-of-pocket maximum</td>
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<td>$2,500 individual</td>
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<tr>
<td></td>
<td>$4,000 family</td>
<td>$5,000 family</td>
</tr>
<tr>
<td>Outpatient surgery</td>
<td>10% copay after deductible</td>
<td>$500 copay after deductible</td>
</tr>
<tr>
<td>Inpatient hospital</td>
<td>10% copay after deductible</td>
<td>$1,000 copay after deductible</td>
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<tr>
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<td>$8,000 family</td>
<td>$10,000 family</td>
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*All other plan provisions will remain the same for 2020

Remember to consider the total cost – including what you will pay for care received and cost for coverage from your paycheck – as you choose your coverage for 2020. To help you make the best and most informed decision cost-wise for you and your family, please utilize the Cost Estimator Tool on BenefitFocus.

NEW DIABETES MANAGEMENT PROGRAM THROUGH OPTUM RX

We are pleased to announce a new diabetes management program that will provide free testing supplies and counseling to eligible members. You will be contacted by OptumRx if you are eligible for this new program.
NEW YORK STATE PAID FAMILY LEAVE ACT (PFL)

As required by New York state law, all staff (administrators and hourly staff) may be eligible for up to 10 weeks of Paid Family Leave.

Paid Family Leave can be used to:
- bond with a newly-born, adopted or foster child;
- care for a close relative with a serious health condition; or
- assist when a family member is deployed abroad or receives a notice of call to order for active military service.

For 2020, the maximum paid leave benefit will be increasing to 60% of your average weekly wage, up to $840.70 per week. The cost of this benefit is paid by employee payroll deductions. The 2020 employee contribution rate is .270% of an employee’s average weekly wage or the New York State average weekly wage (whichever is lower) to a maximum of $196.72 per year per employee.

2020 BENEFITS FAIR

NOVEMBER 7
9:00 a.m. to 1:30 p.m. | Old Chapel/Hale House

- Get Your Flu Shot (9:00 a.m. to 1:00 p.m.)
  Flu Shots are by appointment; go to https://forms.gle/ETu2KpPnqAGwE8tC8 or call ext. 6108 if you need assistance
- Get Answers to Your Questions
- Review How to Enroll Online
- Complete Your Enrollment
- Meet Insurance Representatives
- Be Eligible for Raffle Drawings and Give-Aways
- And More!

This newsletter serves as a Summary of Material Modifications (SMM) to your Union College benefit plans. If there are discrepancies between the information included in this newsletter and the applicable plan documents or insurance contracts, the plan documents and insurance contracts will govern in all cases. While it is Union College’s intent to continue all current benefit plans and policies, Union College reserves the right to amend or terminate any of the plans or to change contribution levels toward benefits at its discretion and for whatever reasons it considers appropriate. The Reservation of Rights provision pertains to all current, former, and retired employees/participants and applies to the retirement plan, the tuition remission program and all insurance plans including, but not limited to, life, disability, medical, dental, and vision insurance. No oral statement made by a representative of Union College may contradict this Reservation of Rights provision.