WELCOME TO ANNUAL ENROLLMENT!

Annual Enrollment is a time that all employees can choose benefits to best fit your needs and the needs of your family. The 2021 annual enrollment period will take place Tuesday, November 3, 2020 through Monday, November 16, 2020 with changes effective January 1, 2021.

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.

You must actively enroll through BenefitFocus for the following benefits for coverage beginning January 1, 2021:

- Medical
- Dental
- Vision
- Wellness Incentive Program
- Medical Premium Rebate
- Flexible Spending Accounts
- Supplemental Life Insurance
- Dependent Life Insurance
- Supplemental LTD
- Supplemental AD&D
- Universal Life and Long Term Care Insurance
- Auto, Home, Renters & Other

Annual flu shots will not be available onsite this year. You can get a flu shot at your doctor’s office or local pharmacy at no cost to you. We encourage you to take this important step to protect your health and your families health.

CHECK

your Union College email address for enrollment materials, deadlines, and reminders.

ANNUAL ENROLLMENT CHECKLIST

REVIEW

your enrollment materials to understand the changes that will go into effect on January 1, 2021.

ATTEND

the New Virtual Benefits Fair on November 5, 2020, to learn more and ask questions about your 2021 benefits options.

ENROLL

between November 3 – 16, 2020. You must actively enroll in your benefits through BenefitFocus this year.
ACTIVE ENROLLMENT REQUIRED

WHAT YOU NEED TO DO DURING ANNUAL ENROLLMENT

☑ Check your Union College email frequently
☑ Actively enroll in your Medical, Dental and/or Vision coverage
☑ Update your newly elected 2021 coverage to Add or Delete Dependents
☑ Apply for the Medical Plan Premium Rebate (if applicable)
☑ Elect a Healthcare and/or Dependent Care Flexible Spending Account for 2021
☑ Enroll in Supplemental Insurance
☑ Add or update your 2021 Life Insurance Beneficiaries

For 2021 benefits coverage, you are required to login and elect your benefits, add or update your covered dependents and add your life insurance beneficiaries.

Enrollment is also 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. The maximum contribution limit for the Healthcare FSA will remain at $2,750 for 2021. The maximum contribution limit for the Dependent Care FSA is $5,000.

- To apply for the 10% Wellness Incentive beginning January 1, you must have had a biometric screening or physical in 2020 and complete the 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 2021 Medical Premium Rebate form through Formstack. You also are required to attach your most recent tax return (the page that shows Total Adjusted Gross Income) for verification through Formstack. The link to Formstack can be found on BenefitFocus.

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 2021 Benefits” button located in the Annual Enrollment section.

All benefit elections must be completed by Friday, November 16, 2020.
BENEFIT PLAN CHANGES

Dental
Union College has eliminated the one-year waiting period to enroll in Delta Dental Plus. You now have a choice of enrolling in either the Basic or Plus plan during this year's active annual enrollment period.

PillarRx Cost Share Assistance Program
Union College is introducing the PillarRx Cost Share Assistance Program, which helps employees and family members who take specialty medications for complex or chronic medical conditions. This program uses drug manufacturers' coupons to cover most or all of your out-of-pocket costs for eligible medications. You will receive information directly from PillarRx by mail and by phone if you are impacted by this 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 12 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 2021, the maximum paid leave benefit will be increasing to 67% of your average weekly wage, up to $971.61 per week. The cost of this benefit is paid by employee payroll deductions. The 2021 employee contribution rate is .511% of an employee’s average weekly wage or the New York State average weekly wage (whichever is lower) to a maximum of $385.34 per year per employee.

NEW EMPLOYEE-PAID PET INSURANCE
Pet Insurance, offered by Liberty Mutual, helps you get the best veterinary care available when your pet needs it by reducing the financial burden of unexpected medical costs due to illness or injuries. Liberty Mutual offers multiple policy options to choose from. You will be reimbursed for eligible veterinary expenses related to surgeries, hospitalization, X-rays, prescription drugs, and more.

To enroll, please visit pet.libertymutual.com/UnionCollege or call 1-844-250-9199 and use promo code “Union College.”
BENEFIT HIGHLIGHTS

24/7 Access with Doctors on Demand

Now more than ever it is critical that we have access to the care we need, when we need it. Doctors on Demand allows quick access to a provider who can answer questions, diagnose conditions, and prescribe medications.

Through live video via your smart phone, tablet, or computer, meet with a board-certified doctor anytime you need to, all from the comfort of your home. The doctor can discuss your health history, review symptoms, and recommend treatment. A Doctor on Demand visit cost is comparable to what you pay when you see your doctor for a sick-visit — a $20 copay.

Visit doctoron-demand.com/cdphp/join to learn more.

2021 VIRTUAL BENEFITS FAIR

In the interest of safety for our employees and vendors, we are taking our Benefits Fair virtual!

From November 5-November 16, you will have access to information from our vendors through BenefitFocus. Set aside time to review this information so that you can make the right choices for yourself and your family.

On November 5, you will have the opportunity to Live Chat with vendor representatives who will be available to answer your questions.

Stay tuned for more information on our new Virtual Benefits Fair!

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.