October 17, 2017

Dear Regular Part-time Staff:

It’s that time of year again – the University of Hartford’s annual open enrollment! Below please find a summary of calendar year (CY) 2018 open enrollment changes.

1. Effective January 1, 2018, the University of Hartford’s group medical insurance plans will change the definition of an eligible spouse* as it relates to the University’s medical insurance plans as follows:
   - **Eligible Spouse** – an employee’s spouse who does not have access to affordable health care coverage that provides minimum value (as defined by the Affordable Care Act) through his/her employer.
   - **Ineligible Spouse** – an employee’s spouse who has access to affordable health care coverage that provides minimum value (as defined by the Affordable Care Act) through his/her employer.

   All spouses currently enrolled in the University’s group medical insurance plan(s) will have their coverage cancelled effective December 31, 2017 UNLESS a signed Spousal Affidavit (enclosed) is received by HRD by 4:30pm on Friday, November 10, 2017 attesting to spousal eligibility as defined above.

   * For CY 2018, employees whose base earnings are less than $40,000, if annualized, are exempt from this requirement, if applicable.

2. The University will continue to offer both the Deductible-based Plan (DBP) and the Point of Service (POS) plan, administered by United Healthcare. Effective January 1, 2018, the University will add a third medical insurance plan option – a High Deductible-based Plan (HDBP).

3. The University will continue to contribute into a Health Savings Account (HSA), which partners with the DBP, $750 for the individual medical insurance coverage election or $1,500 for the family medical insurance coverage election. The University will contribute $1,200 for the individual medical insurance coverage election or $2,400 for the family medical insurance coverage election in the new HDBP. In addition, beginning January 1, 2018, instead of pro-rating the University’s contributions into a HSA throughout the year, the University will deposit half of the annual contribution into this account on the first pay in January, and the other half on the first pay date in July.

   **Note:** Academic year employees who receive their pay on the academic year cycle will receive the second half of their HSA contribution with their first available pay in the new academic year.

4. Because the IRS does not allow a Medicare-eligible employee to participate in a HSA, the University will continue to offer a Health Reimbursement Account (HRA), which also partners with the DBP and the HDBP, for eligible faculty and staff. The University will fund these HRAs with the same amounts as the HSAs noted above.

5. The University will continue to offer incentives for faculty and staff (and their eligible spouses) who elect to participate Rally, in the University’s voluntary wellness program.

A personalized Open Enrollment Request Form is enclosed noting your current benefit elections. **Please complete both sides of this form** to indicate your intentions for CY 2018 benefit elections. Your Open Enrollment Request Form (as well as all associated forms necessary to implement your benefit elections for CY 2018) must be returned to HRD no later than 4:30pm on Friday, November 10, 2017. If HRD does not receive all completed material(s) required during open enrollment, current CY 2017 medical, dental, vision and/or optional life insurance elections will automatically be defaulted for CY 2018.
Note: Participation in a health care flexible spending account, dependent care flexible spending account and/or a HSA for CY 2018 does not automatically default. You will be required to complete and submit the appropriate enrollment form for participation in these pre-tax savings accounts for CY 2018.

The University’s insurance plans are subject to certain federal regulations which limit benefit election changes during the plan year to only if/when you have a qualifying event as defined by IRS regulation (such as marriage, divorce, birth or adoption of child, or termination of coverage under a spouse’s plan). If you have a qualifying event, it is imperative that you notify HRD within 30 days of this event. This 30-day time period provides you with a special enrollment period in which to make applicable insurance election changes. Failure to notify HRD within 30 days of a qualifying event will result in loss of eligibility to make applicable insurance election changes.

More details regarding your open enrollment options are provided below. Please read this information in its entirety and carefully so that you can make the best decision regarding your open enrollment options.

MEDICAL INSURANCE
The University of Hartford will retain United Healthcare (UHC) to administer our CY 2018 medical insurance plans. The new HDBP, as well as the current DBP and POS plans, offer the following:

- All preventive services and wellness exams (such as annual physical exams, mammograms, colonoscopies, immunizations and well-child visits) are covered at 100%.
- The same in-network provider options.
- Virtual Visits, an option which allows members to see and speak to a contracted provider regarding non-emergency medical conditions directly from a mobile device or computer 24 hours a day, seven days a week without an appointment (member cost share is determined by the plan).
- Advocate4Me, a service designed to help members make more informed health care choices that can lead to reducing costs and closing gaps in care.
- Out-of-network benefits for providers who do not participate in the UHC network, subject to a calendar year deductible.

Due to the new options and definitions outlined on page one, the University of Hartford is able to offer the current DBP with no increase in premiums as well as the new HDBP with lower premium costs for CY 2018. The POS plan will, however, see an increase in premium costs for CY 2018.

Enclosed you will find a medical insurance plan comparison and rates associated with each plan. In addition, the Summary of Benefits and Coverage (SBC), a Uniform Glossary as mandated by federal law and other related open enrollment forms and materials are available on our website at www.hartford.edu/hrd under the Open Enrollment link.

PRE-TAX SAVINGS ACCOUNTS FOR COVERED HEALTH CARE SERVICES AND OTHER QUALIFIED EXPENSES
HEALTH SAVINGS ACCOUNT (HSA) – partners with the new HDBP and the current DBP
The University will retain UHC (Optum Bank) to administer CY 2018 HSAs. A HSA helps participants save money on a pre-tax basis (as a payroll deduction) for qualified expenses. Monies set aside in a HSA carry over from one year to the next, allowing participants to accrue funds for future qualified expenses, earn interest on deposits or invest in mutual funds.

For CY 2018, the contribution limit for an individual HSA is $3,450 and for a family HSA is $6,900. University contributions into a HSA for CY 2018 are outlined in #3 noted on page one.

Note: Per IRS guidelines, the following criteria govern eligibility for a HSA:
- You must be enrolled in a qualifying DBP (both the new HDBP and the current DBP are qualifying plans).
- Dependent eligibility must meet the IRS definition of a dependent.
- You cannot be covered by another medical plan that is not a high deductible health plan.
- You cannot be enrolled in a health care Flexible Spending Account (FSA), including your spouse’s FSA.
- You must not be enrolled in Medicare Benefits. *

* If you are enrolled in Medicare Part A or B and/or collecting Social Security income and wish to enroll in a qualifying DBP (and participate in the HSA) you can do so, but you must first notify Medicare and request dis-enrollment from Medicare. Please refer to your tax consultant to discuss whether it is in your best interest to remain enrolled in Medicare or to dis-enroll and open the HSA.
To participate in a HSA for CY 2018, you must complete a HSA Participation and Salary Reduction Agreement. Enrollment materials for the HSA are available on our website at www.hartford.edu/hrd.

HEALTH REIMBURSEMENT ACCOUNT (HRA) – partners with the new HDBP and the current DBP
The University will retain UHC to administer CY 2018 HRAs for our faculty and staff who are not eligible to participate in a HSA. A HRA is an employer-owned account that reimburses an employee’s eligible medical and prescription drug expenses. A HRA participant is not required to submit receipts; instead, UHC administers a seamlessly integrated HRA which automatically reimburses providers as claims are incurred, until the participant’s HRA fund balance is exhausted.

Employer HRA funds are excluded from wages and do not accumulate in a separate or individual account but rather the University pays eligible costs only after an eligible expense is incurred. Unused HRA balances will be “rolled over” into the next plan year for any active employee. Under current IRS guidelines, only the employer is specifically permitted to contribute to a HRA and funds in a HRA stay with the employer if an employee separates from service.

Participation in a HRA does not preclude Medicare-eligible faculty and staff from also participating in a FSA.

For CY 2018, the University will contribute to a HRA for CY 2018 as outlined in #4 noted on page one.

FLEXIBLE SPENDING ACCOUNTS (FSA)
The University will retain UHC to administer CY 2018 health care and dependent care FSA(s). Because a FSA is subject to the “use it or lose it” provision under IRS guidelines, FSA participants are urged to carefully consider their annual election(s) based on plan and cost-share guidelines.

Health Care FSA – Faculty and staff who enroll in the POS plan, those who enroll in a HRA as well as those who do not utilize the University’s group medical insurance will continue to be able to set aside pre-tax dollars into a Health Care FSA (as a payroll deduction) for qualified expenses. The annual contribution limit for this account as of the date of this letter is $2,600.

If you do not incur eligible expenses for your full Health Care FSA election during the plan year, the University’s plan allows a portion of your remaining FSA balance to automatically roll over into the next calendar year. The maximum amount that can be rolled over at the end of a plan year is $500. In order to be eligible for your Health Care FSA balance to roll over, you must elect the Health Care FSA for the following year. If you do not re-enroll in a Health Care FSA, any unused funds remaining in the account will be forfeited. The rollover amount is available for the next year only, and any unused rollover funds remaining in the account after one year will be forfeited.

Dependent Care FSA – Participants whose dependent care expenses meet IRS eligibility guidelines for a Dependent Care FSA will continue to be able to set aside pre-tax dollars into a Dependent Care FSA (as a payroll deduction) for qualified expenses. The contribution limit for this account remains at $5,000 for CY 2018.

To participate in a FSA for CY 2018, you must complete a FSA Participation and Salary Reduction Agreement. Enrollment materials for the FSA are available on our website at www.hartford.edu/hrd.

RALLY – VOLUNTARY WELLNESS PROGRAM
As you know, the medical insurance plans offered to University faculty and staff are self-funded, which means that the University (not UHC) pays all claims that are incurred by our employees and their enrolled dependents on a dollar-for-dollar basis. In an effort to continue to cultivate a culture of wellness as well as to help the University do all that it can to sustain our comprehensive medical insurance plans in an environment where health care costs continue to escalate, we are pleased to announce that we will continue to partner with UHC to offer Rally, the University’s voluntary wellness program. Rally provides a digital, personalized health experience available to UHC members which is designed to assist them in making healthier choices and/or building healthier habits. This platform offers both enhanced technologies as well as integration opportunities which streamline the user experience. New and exciting incentives will continue to be awarded to those that engage in this wellness experience. Log in to www.myuhc.com and experience Rally for yourself!

DENTAL INSURANCE
The University will retain Aetna to administer the CY 2018 Freedom of Choice dental insurance plan, and we are delighted to report that there will again be no cost increase for this plan. Inherent within the Freedom of Choice plan is a feature that allows employees to enroll in either the Dental Maintenance Organization (DMO) or passive Preferred Provider Organization (PPO). The Freedom of Choice plan continues to offer members the ability to move back and forth between the DMO and PPO through the course of the year. That “freedom of choice” has
been a cornerstone of our dental program, with many employees migrating between the DMO and PPO over the course of a given year.

A detailed benefit summary of the dental insurance plan, as well as all other related forms, is available on our website at www.hartford.edu/hrd.

VISION INSURANCE
The University will retain UHC to administer our voluntary vision insurance plan, and we are delighted to report that there will be no cost increase for this plan. This comprehensive vision plan provides participants access to a national network of both private practices and more than 100 popular retail chain providers as well as discounts/allowances on lenses, frames, contact lenses and laser vision correction. The plan features both in and out of network benefits and also includes discounts on hearing aids.

A detailed benefit summary of the vision insurance plan, as well as all other related forms, is available on our website at www.hartford.edu/hrd.

LIFE INSURANCE
Additional optional life insurance benefits continue to be available and, during open enrollment, you have the following choices:

- If you are currently enrolled the supplemental, spousal and/or dependent child[ren] optional life insurance plan(s), you can increase your level of coverage by one multiple, up to the guaranteed issue limit, without proof of insurability. If, however, the one-multiple increase in coverage is greater than the guaranteed issue limit, evidence of insurability is required.

- If you have never enrolled in supplemental, spousal and/or dependent child[ren] optional life insurance plan(s), you can enroll; however, evidence of insurability is required at dollar one of the life insurance election.

- You can enroll in or change your current personal accident insurance election with no evidence of insurability required.

If you are interested in making a change to your life insurance election(s), or would like to update your current designation of beneficiary on record, a separate form is required. All related forms are available on our website at www.hartford.edu/hrd.

PREMIUM PAYMENT
Premium payment(s) for benefit elections made by regular part-time faculty and staff can be processed monthly via post-tax direct billing (which is coordinated through the Bursar's Office) or via a pre-tax payroll deduction. Please select the premium payment election options on your personalized open enrollment form.

PRIVACY POLICY
The University of Hartford is committed to protecting the private medical information of its faculty and staff in full compliance with the Privacy Rule of the Health Insurance Portability and Accountability Act of 1996 (HIPAA). The confidentiality of all protected health information (PHI) retained in University records is protected and access to PHI is limited to only those employees, insurers and/or benefit providers with an authorized business-related need to use and/or disclose the information.

All employees are required to adhere to the University's privacy policy. If you believe that your PHI has been used and/or disclosed in violation of this policy or as set forth under HIPAA, you have the right to file a complaint as described in the University's Staff Employment Manual, Chapter 6.16 - Privacy of Medical Information or posted on the HRD website at www.hartford.edu/hrd.

If you have a health insurance claim concern, please be reminded that dedicated assistance is available through this process by contacting Andrea Faber, Employee Benefits Account Manager at USI Insurance Services LLP, at 1.855.874.0123, extension 15715 or Andrea.Faber@usi.com. Please note that under the University's privacy policy and/or HIPAA regulations, you may be asked to sign an authorization form in order for Andrea to assist you.
OPEN ENROLLMENT TOWN HALL MEETINGS

HRD will be hosting Open Enrollment Town Hall Meetings as follows:

- **Thursday, October 26**\(^{th}\) from **9-10:30am, 11:30am-1pm and 1:30-3:00pm** in Wilde Auditorium
- **Thursday, November 2**\(^{nd}\) from **6-7:30am, 9-10:30am, 11:30am-1pm and 2-3:00pm** in the North Cafeteria (located in the Gengras Student Union)
- **Monday, November 6**\(^{th}\) from **1:30-3pm and 4:30-6pm** in Auerbach Auditorium

Individual 30-minute meetings will also be made available to discuss plan options on a first come-first served basis. These dates will be announced at our town hall meetings.

You are strongly encouraged to attend the informational opportunities that HRD is offering to learn more about your open enrollment options.

Thank you.

Lisa Belanger-Buoniconti  
Executive Director  
Human Resources Development  

Enclosures