Dear Colleague:

The annual Open Enrollment Period for insurance benefit changes begins today and continues through Friday, June 3, 2016. During this time you will have the opportunity to make changes to your benefits as described below. Changes will become effective July 1, 2016.

It is important to note that certain changes can only be made during the open enrollment period. In many cases, the next opportunity to modify your benefit coverage will be July 1, 2017. Please review the enclosed information carefully and submit any change requests by June 3, 2016. This announcement and other items relating to the open enrollment are available at the Office of Human Resources’ website https://www.amherst.edu/mm/530803. We strongly recommend that you visit the website to view all of the information.

During the open enrollment period you may:
- Enroll in, cancel or modify your medical coverage
- Transfer between the medical plan options
- Modify your medical coverage to add or delete dependents, spouses or same-sex domestic partners
- Apply for sliding scale consideration
- Establish your flexible spending account (The Amherst Plan) for the new fiscal year
- Increase your supplemental life insurance election by one times your salary in coverage

Enrollment or drop/add forms are available online and from the Office of Human Resources. Any coverage changes you elect will be effective July 1, 2016.

If you are currently participating in the Amherst Plan medical or dependent care accounts, your election ends June 30th. If you wish to make contributions in 2016-2017, you must complete a new form authorizing the College to make payroll deductions. Those participating only in the pre-tax premium option for health and dental insurance do not need to complete a new form.

Information and Actions

**Health, Dental and Vision Insurance**

**Rates**

Each year the rate for our health and dental programs is determined, based on an number of factors, the most important being prior claims, future medical trend (expected future cost increases for services), benefit design and health care regulations. Based on these factors and taxes relating to the Affordable Care Act, the renewal rates for medical insurance will increase 5.0%, while dental rates will increase by 4.4%. Please review the enclosed rate sheets for the applicable premium rates for each medical and dental plan. The rates for vision coverage will increase 2.5%, or $5.89 and $15.03 for single and family coverage, respectively.
We will continue to provide the sliding scale program of reduced premiums for certain income levels. Income levels have been adjusted upward based on the CPI for 2015 (0.12%). The income levels and associated subsidy levels are outlined on the enclosed Sliding Scale Program application. We encourage you to review your 2015 tax return, and if you qualify, apply for the reduced premium rates by stopping by the Office of Human Resources. The dates and times of several meeting times on campus are noted on the last page. **This application must be returned by June 24, 2016 or you will not be able to take advantage of the sliding scale benefit until the next open enrollment period.**

### Coverage Features

#### Medical

The medical plans offered include HMO Blue, Blue Choice, HMO Blue Deductible and Blue Care Elect (only available to those residing outside of Massachusetts). Generally the basic design of these plans has not changed.

However, BCBS has introduced a new option for accessing medical care for you and your family. Using your smartphone, computer, or tablet, you can access Telehealth online video services to speak with a doctor or therapist anytime you need care, including after business hours and on weekends. Please review the enclosed brochure for more information on this unique program.

On the Human Resources’ website, the following items, and other information, will assist you in evaluating your options.

- A Summary of Benefits and Coverage (SBC) is intended to give participants clear and consistent information about their health plan and a glossary of common health care terms, helping them to better understand and evaluate their choices. A copy of each plan’s SBC is located on the Office of Human Resources’ website, or a paper copy can be requested by contacting the Office of Human Resources.

- A calculation tool is on the Human Resources’ website to help you estimate your costs, and to determine your potential savings.

- A summary of the coverage differences between the HMO Blue, Blue Choice, and HMO Blue Deductible plans is available on the Human Resources’ website.

Massachusetts and federal law requires each employee to have health plan coverage to avoid facing certain tax penalties.

#### Dental

Two dental plan options are available. The higher option plan provides a higher calendar year claim maximum of $2,000 per covered member, and orthodontia coverage for adults and dependents. The orthodontia benefit covers 50% of the allowed charge, to a maximum lifetime limit of $1,500 per member.

#### Vision

A stand-alone vision plan through EyeMed, provides coverage for a vision exam ($0 copay) as well as frames, lenses and contacts. It is 100% employee-paid through pre-tax payroll contributions and all benefits eligible employees may elect the benefit. You do not have to be enrolled in one of our medical plans.

EyeMed’s network is comprised of both private practitioners and large national retail chains (e.g. Lenscrafters, Target Optical, JCPenney Optical). To view providers near you please visit and make sure to select the “Insight” network [https://bit.ly/1QiLVqz](https://bit.ly/1QiLVqz).

The plan also includes an out-of-network benefit that reimburses members for services at providers outside of EyeMed’s Insight network. There is also a mail order site affiliated with EyeMed,
Other Information

Eligible dependents for medical, dental and vision insurance include all dependents up to the end of the month in which they turn age 26, regardless of the dependent’s Internal Revenue Service tax qualification status, marital status, student status, or employment status. Other eligible individuals include spouses and same-sex domestic partners. Imputed income charges may apply to individuals who are eligible under the plan rules, but who are not recognized as a legal tax dependent under the IRS tax code. Please contact the Office of Human Resources if you have questions regarding dependent eligibility.

Creditable Coverage Notices

For participants who are eligible for Medicare coverage and enrolled in an employer sponsored plan that contains prescription drug coverage, an annual notice is required that discloses whether or not the plan provides what is referred to as “Creditable Prescription Drug Coverage”. That is, coverage at least as good as standard Medicare prescription drug coverage. The prescription drug coverage provided through the HMO Blue, Blue Choice, HMO Blue Deductible and Blue Care Elect plans has been determined to provide creditable prescription drug coverage. A copy of the Creditable Coverage Notice is available on the Human Resources’ website.

Special Premium Assistance Program

The Children’s Health Insurance Program (CHIP) may provide premium assistance to help individuals who are unable to afford the premiums to pay for coverage from Amherst. Please refer to the enclosed notice describing CHIP for additional information. Amherst will comply with the special enrollment requirements for individuals who lose eligibility for Medicaid or CHIP coverage, or who become eligible for premium assistance for such coverage. This information is also available on the Human Resources’ website.

Wellness Initiatives

A range of wellness programs and workshops are available through our HRWellness@Amherst initiative. In conjunction with Blue Cross/Blue Shield, our health insurance provider, we offer a separate website, ahealthyme https://bit.ly/1Eh6gE5. On this site, you are able to access information about online wellness classes, read articles about health related issues, take part in "wellness challenges" that can earn you rewards, and much more. More details about this wellness program, including descriptions of the program and resources, are available at ahealthyme Overview https://www.amherst.edu/mm/441047. We encourage you to learn more about this initiative which can lead to better health and lower health costs.

Employee Assistance Program

E4Health is a comprehensive resource available to the Amherst College community to help and support you and your family members with life services for everyday living. Members of the Amherst College community can access these services at any time, either through the E4Health website https://www.helloE4.com (username: amherst college password: guest) or by calling the toll-free phone number 1-800-828-6025. Accessing and using these services is confidential.

The Amherst Plan

The Amherst Plan allows eligible participants to contribute pre-tax dollars, through payroll deductions, to pay for many dependent care expenses and eligible medical expenses not covered by the health or dental plans. You may enroll in either or both of the Medical and Dependent Care Spending Accounts. Paying for expenses through the Amherst Plan on a pre-tax basis can provide a significant savings to you.
Elections to the medical spending account cannot exceed $2,550 and elections to the dependent care spending account cannot exceed $5,000. Additional information is available on the Human Resources’ website.

Plan rules require you to re-enroll in the Medical and/or Dependent Care Spending Accounts each year in order to participate in the Plan through payroll deductions. The enclosed enrollment form must be completed and returned to the Office of Human Resources by June 3, 2016 in order to participate in the upcoming year.

**Life Insurance**

Each eligible employee under age 65 receives Basic Life Insurance coverage equal to 1.5 times annual salary to a limit of $600,000, at no cost to the employee. Basic coverage reduces to one times salary at age 65 and to 67% of salary at age 70. Supplemental coverage can be purchased according to age-based rates. Coverage is also available for a spouse/partner and dependent children.

During the annual enrollment period, you may increase your present level of supplemental coverage by one level, without providing any evidence of health. Supplemental insurance up to 1, 2, 3, 4, or 5 times your salary may be purchased. The maximum amount of coverage for Supplemental and Basic coverage is $750,000. Spouse/partner and dependent insurance is available at a flat $10,000 of coverage. The rates for supplemental, spouse and dependent coverage are unchanged. The applicable rates for supplemental and dependent coverage, as well as an enrollment/change form, are posted on the Human Resources’ website.

**Contact the Office of Human Resources For Information**

Each year, you have the opportunity to meet with our benefit providers at the Benefits and Services Fair. In addition, we have open campus drop-in hours at different locations for you to turn in health insurance forms, submit applications for sliding scale cost sharing and the Amherst Plan, as well as discuss any other benefit issues or changes you may be contemplating. Please review the enclosed notice for details on the times and locations for these events.

Questions concerning open enrollment may be directed to Philip Chapman-Bell at 542-5403, pchapmanbell@amherst.edu or to Ernie LeBlanc at 542-5407, eleblanc@amherst.edu.

The Office of Human Resources is located at 79 So. Pleasant Street, Suite 200. Application forms for processing any changes to your plan, and detailed brochures, are also available in our office which is open each work-day from 8:30 a.m. to 4:30 p.m. Applications for the sliding scale health insurance premiums can be witnessed during office hours.

Please remember that changes must be completed and received in the Office of Human Resources no later than June 3, 2016.

Sincerely,

Maria-Judith Rodriguez
Chief Human Resources Officer

Enclosures: Health/Dental Rates, Application for Sliding Scale Cost Sharing, Amherst Plan Enrollment Form, CHIP Notice, Vision Care Summary, Telehealth Brochure, Meeting Details