

HUMAN RESOURCES

HAVERFORD
COLLEGE

OPEN
ENROLLMENT
2019



OPEN ENROLLMENT 2019

WELCOME TO THE 2019 BENEFITS OPEN ENROLLMENT AT HAVERFORD COLLEGE

This year's Open Enrollment will begin on Friday, October 26, 2018, and continue through Friday, November 16, 2018. All the plans offered during the Open Enrollment period are based on the 2019 calendar year (January 1 through December 31, 2019). The following pages summarize the benefit options available during this Open Enrollment period. This information is to be used as a general guide and does not reflect a complete summary of the plans. Detailed plan summaries can be obtained in the Office of Human Resources and found on the Human Resources web page, www.haverford.edu/human-resources.

During the annual Open Enrollment period, you may make changes to your Medical, Dental, Flexible Spending Account (including Health Care, Dependent Care, and Limited Purpose), Health Savings Account (used with the QHDP), Vision, and Voluntary/Dependent Life Insurance coverage, via the Workday platform. **All Employees must make their benefits elections online using this enrollment platform.** (This includes those who are not making changes this year to either covered dependents or plan election, and those waiving coverage.)

WHAT'S CHANGING FOR 2019?

The College will be moving our Health Savings Account (HSA) administration from the current two account administrators (Health Equity and Sun Federal) to a single administrator, Bank of America. More information about HSA accounts can be found on page 3.

COMPREHENSIVE BENEFITS PACKAGE

Haverford College provides a comprehensive benefits package. The plan year is January 1 through December 31, with all benefits starting January 2019. This guide provides information about the following benefits:

- Medical Insurance
- Medical Insurance Opt-Out
- Vision Insurance
- Dental Panel
- Flexible Spending Accounts (Health Care + Dependent Care + Limited Purpose)
- Voluntary Life Insurance
- Dependent Life Insurance
- Employee Assistance Program
- Health Advocate

Please carefully consider the coverage that best meets the needs of you and your family. Open Enrollment allows you to change your benefit plans and the dependents they cover without a qualifying event.

Please see the charts at the end of this brochure for a brief comparison of medical plans and coverages, as well as a comparison chart of the employee's monthly contribution to the available insurance plans.

MEDICAL PLAN CHOICES FOR 2019

The College will continue to offer three medical plan options with Independence Blue Cross for 2019, consisting of:

- Keystone HMO
- Personal Choice PPO
- Qualified High Deductible Plan (QHDP) with HSA

The following pages provide a summary of the plan options for 2019, as well as a side-by-side comparison of all three medical plans.

MEDICAL INSURANCE

Unlike an HMO plan, a PPO plan does not require a member to select a primary care physician, and does not need a referral to see a specialist.

A qualified high deductible health plan (QHDP) is PPO-based and requires greater member out-of-pocket expense in exchange for lower monthly premiums. This plan will also feature a Health Savings Account (HSA) which the College will continue to fund at 50% of the applicable annual deductible for both the individual and family coverage tiers for 2019. A Health Savings Account, or HSA, is an interest bearing "pre-tax" savings vehicle partially funded by the College. It can be used to pay for qualified health care expenses on a tax-free basis. If elected, the employee's contribution is deposited into this account during the year. The College will make its contribution to this account (50% of the deductible) in January 2019. It works very much like a flexible spending account (FSA) with some advantages. In addition to higher annual contribution limits than under an FSA, the money in the account is fully owned by the employee, and the balance can be carried forward into future years without fear of forfeiture. *Note: IRS guidelines prohibit an employee from participating in a medical FSA account if they are enrolling in the QHDP/HSA option.*

Bank of America will be the new HSA plan administrator for 2019. Existing HSA account balances will remain with the prior account administrator. (Employees will be able to transfer their prior account balances into their new Bank of America accounts upon request.) Employees enrolling in the HSA account for 2019 will receive new HSA debit cards from Bank of America.

MEDICAL INSURANCE OPT-OUT

Employees who have adequate coverage through an external qualifying group plan and provide proof of this insurance to the Office of Human Resources will receive a monetary taxable addition with the regular payroll.

VISION INSURANCE

The College will be remaining with Davis Vision for vision care insurance for 2019. Davis Vision offers members routine eye care, including discounted exams and corrective eyewear (glasses and contact lenses). Please refer to the Davis Vision summary of benefits.

DENTAL PANEL

The College is continuing with the Clinical Dental Panel for 2019. Employees and their eligible dependents can access five participating Dental Panel providers and have access to an extensive list of covered dental services. Please refer to the Dental Panel summary of covered services.

FLEXIBLE SPENDING ACCOUNTS (FSA)

For 2019, the College will continue with PayFlex as its administrator for the Flexible Spending Accounts program. An FSA debit card will be issued to all **new** members enrolling in the medical FSA for 2019. Participants already enrolled in this plan year and re-enrolling in 2019 will keep their current debit card. This program allows employees to save money on a pre-tax basis to pay for unreimbursed qualified health/medical care expenses and certain dependent care expenses. In this account, you save a portion of your pay with pre-tax dollars, thereby reducing your federal income tax burden. Specifically, the plan allows you to contribute your own money, before federal income tax, Social Security tax, and state tax (exceptions apply) to accounts, which will then be used to reimburse you for qualified out-of-pocket medical or dependent care costs. Reimbursements are, in essence, the employee's own money paid back tax-free. Visit www.payflex.com. *Note: IRS guidelines prohibit an employee from participating in a medical FSA account if they are enrolling in the QHDHP/HSA option.*

Health Care FSA

You may have money deducted from your pay on a pre-tax basis to cover qualified medical expenses that are not covered by your medical, prescription, dental, or vision insurance. The annual health care flexible spending account contribution maximum for 2019 has increased to \$2,700. (A Grace Period remains to allow participants to incur claims through March 15, 2019, and submit them by March 31, 2019, against the 2018 plan year account balance.)

Reminder: Because of the healthcare reform legislation, you may utilize funds in your medical flexible spending account to pay for qualified medical expenses for dependents to age 26. Flexible spending accounts operate on a calendar year basis. If you wish to participate for 2019, you must enroll via Workday. **Important:** Remember that you should fund the flex accounts only for eligible expenses that you expect to incur in 2019.

Dependent Care FSA

You may have money deducted from your pay on a pre-tax basis to cover costs for dependent care. The maximum limit for the 2019 calendar year is \$5,000. You save money by paying for these expenses with pre-tax dollars.

Limited Purpose FSA

You may have money deducted from your pay on a pre-tax basis to cover qualified dental or vision care expenses. You must be enrolled in a QHDP and enrolled in an HSA in order to elect this type of FSA arrangement. The maximum annual contribution amount for a Limited Purpose FSA for 2019 is \$2,700.

VOLUNTARY LIFE INSURANCE

Unum Insurance Company offers voluntary life insurance for employees over and above the non-contributory (free) Basic Life coverage already provided by the College. During the Open Enrollment period, employees may purchase voluntary life insurance in increments of \$10,000, up to a maximum amount of \$150,000. An evidence of insurability (medical questionnaire) may be required. If an employee had previously elected Voluntary Life insurance, they may elect \$10,000 of additional coverage without providing evidence of insurability. Amounts requested above \$10,000 are subject to a medical questionnaire. Premiums, which are determined by the amount of the insurance taken and the age of the employee based on age-banded rates, are fully paid by the employee through payroll deduction. If you wish to make any changes to

your current level of Voluntary Life coverage, please complete the appropriate section through Workday. If required for underwriting purposes, you may have to complete a medical questionnaire from Unum Insurance.

DEPENDENT LIFE INSURANCE

You may elect Dependent Life coverage for an eligible spouse/domestic partner and/or dependent child (to age 26) during Open Enrollment. Employees must be first enrolled in Voluntary Life before electing this coverage for their dependents. Spouse/domestic partner life coverage is available up to 100% of the employee voluntary coverage amount, in increments of \$5,000, to a maximum amount of \$500,000 (Any coverage elected above the "guaranteed-issue" amount of \$25,000 will require evidence of insurability.) Dependent child life coverage is available up to 100% of the employee voluntary coverage amount, in increments of \$2,000, to a maximum coverage amount of \$10,000.

ADDITIONAL RESOURCES

EMPLOYEE ASSISTANCE PROGRAM

Carebridge is a free confidential resource, that provides counseling, information, and referral services to help address personal, family, and work-related concerns, and provides support for you in completing daily life responsibilities. Counselors have advanced degrees and are credentialed and experienced in helping you or your eligible dependents. You can contact Carebridge at 800-437-0911 or log on to myliferesource.com (Haverford's code is TTY4N).

HEALTH ADVOCATE

Health Advocate, Inc. is a U.S. national health advocacy, patient advocacy, and assistance company, offering a spectrum of services to help employees navigate the healthcare system and to facilitate interactions with insurers and providers. Health Advocate uses registered nurses, medical directors, and benefits specialists to assist employees in addressing a range of health care and health insurance issues. Personal Health Advocates can help members locate providers, address errors on medical bills, answer questions about coverage denials, and assist with insurance appeals. Visit online at healthadvocate.com/members or call 1-866-695-8622.

COVERAGE CHANGES

You may make changes to your benefits coverage only during the Open Enrollment period. Midyear changes are allowed only if you have a qualifying life-event change in your status that affects your benefits. Qualifying events include birth or adoption of a child, marriage, divorce, death, and a change in employment status of yourself and/or your spouse or partner.

Please see the charts at the end of this brochure for a brief comparison of medical plans and coverages, as well as a comparison chart of the employee's monthly contribution to the available insurance plans.

BRIEF COMPARISON OF MEDICAL PLANS & COVERAGE

For January 1, 2019, through December 31, 2019

COVERAGE IN-NETWORK	KHMO	PC PPO	QHDP/HSA
ANNUAL DEDUCTIBLES			
<ul style="list-style-type: none"> ■ Individual ■ Family 	None None	\$300 \$900	\$1,500 \$3,000
OUT-OF-POCKET MAXIMUMS			
<ul style="list-style-type: none"> ■ Individual ■ Family 	\$6,350 \$12,700	\$3,000 \$9,000	\$6,350 \$12,700
PHYSICIAN'S OFFICE VISITS			
<ul style="list-style-type: none"> ■ Primary Care ■ Specialists 	\$15 copayment \$25 copayment*	\$20 copayment \$40 copayment	100%, after deductible 100%, after deductible
<ul style="list-style-type: none"> ■ Radiology ■ Lab Services 	100% 100%	\$40 copayment 100%, after deductible	100%, after deductible 100%, after deductible
WELL-CHILD CARE			
<ul style="list-style-type: none"> ■ Office visits ■ Immunizations 	100% 100%	100% 100%	100%, no deductible 100%, no deductible
ADULT PREVENTATIVE CARE			
<ul style="list-style-type: none"> ■ Routine Physicals ■ GYN exams ■ Prostate exams ■ Mammograms 	100% 100% 100% 100%	100% 100% 100% 100%	100%, no deductible 100%, no deductible 100%, no deductible 100%, no deductible
HOSPITAL CARE			
<ul style="list-style-type: none"> ■ Inpatient treatment 	\$500 copayment	\$150 copayment/day	100%, after deductible
OUTPATIENT FACILITY AND PHYSICIAN SERVICES			
<ul style="list-style-type: none"> ■ Outpatient Surgery ■ Ambulance Service ■ Emergency room 	\$250 copayment 100% \$150 copayment	\$150 copayment 100%, after deductible \$150 copayment	100%, after deductible 100%, after deductible 100%, after deductible
BEHAVIORAL HEALTH			
<ul style="list-style-type: none"> ■ Inpatient ■ Outpatient 	\$500 copayment \$25 copayment	\$150 copayment \$40 copayment	100%, after deductible 100%, after deductible
PHYSICAL, SPEECH AND OCCUPATIONAL THERAPIES			
<ul style="list-style-type: none"> ■ Office visits 	100%*	\$40 copayment	100%, after deductible
RETAIL DRUGS (31 DAY SUPPLY)			
<ul style="list-style-type: none"> ■ Generic ■ Preferred Brand ■ Nonpreferred Brand 	\$20 copayment \$75 copayment \$100 copayment	\$20 copayment \$75 copayment \$100 copayment	\$5 copay, after deductible \$20 copay, after deductible \$45 copay, after deductible
MAIL-ORDER DRUGS (90-DAY SUPPLY)			
<ul style="list-style-type: none"> ■ Generic ■ Preferred Brand ■ Nonpreferred Brand 	\$40 copayment \$150 copayment \$200 copayment	\$40 copayment \$150 copayment \$200 copayment	\$10 copay, after deductible \$40 copay, after deductible \$90 copay, after deductible

*Referral required.

For a complete list of covered services, please refer to the Summary of Benefits and Coverage.

MEDICAL COVERAGE PREMIUM RATES

For January 1, 2019, through December 31, 2019

TIER 1- FTE SALARY UNDER \$46,000*						
	KHMO		PC PPO		QHDP/HSA	
	YOU PAY	HC PAYS	YOU PAY	HC PAYS	YOU PAY	HC PAYS
Individual	\$20.00	\$661.84	\$55.00	\$631.76	\$6.00	\$615.06
Employee & Children	\$96.00	\$1,267.67	\$178.00	\$1,195.53	\$12.00	\$1,230.11
Couple	\$107.00	\$1,427.13	\$201.00	\$1,344.21	\$14.00	\$1,383.38
Family	\$155.00	\$2,060.96	\$290.00	\$1,941.98	\$20.00	\$1,998.44

TIER 2- FTE SALARY BETWEEN \$46,001-\$91,999*						
	KHMO		PC PPO		QHDP/HSA	
	YOU PAY	HC PAYS	YOU PAY	HC PAYS	YOU PAY	HC PAYS
Individual	\$48.00	\$633.84	\$96.00	\$590.76	\$17.00	\$604.06
Employee & Children	\$164.00	\$1,199.67	\$247.00	\$1,126.53	\$62.00	\$1,180.11
Couple	\$184.00	\$1,350.13	\$278.00	\$1,267.21	\$70.00	\$1,327.38
Family	\$266.00	\$1,949.96	\$402.00	\$1,829.98	\$101.00	\$1,917.44

TIER 3- FTE SALARY \$92,000 AND OVER*						
	KHMO		PC PPO		QHDP/HSA	
	YOU PAY	HC PAYS	YOU PAY	HC PAYS	YOU PAY	HC PAYS
Individual	\$96.00	\$585.84	\$151.00	\$535.76	\$29.00	\$592.06
Employee & Children	\$286.00	\$1,077.67	\$412.00	\$961.53	\$174.00	\$1,068.11
Couple	\$322.00	\$1,212.13	\$463.00	\$1,082.21	\$195.00	\$1,202.38
Family	\$465.00	\$1,750.96	\$670.00	\$1,561.98	\$283.00	\$1,735.44

*Salary tiers to be adjusted effective 7/1/2019

VISION COVERAGE PREMIUM RATES

For January 1, 2019, through December 31, 2019

(Keystone HMO Plan includes eye exam every other year.)

INDIVIDUAL	EMPLOYEE & CHILDREN	COUPLE	FAMILY
\$6.96	\$13.92	\$13.92	\$13.92

DENTAL PANEL RATES

For January 1, 2019, through December 31, 2019

SALARY TIER	EMPLOYEE ONLY	EMPLOYEE + 1 DEPENDENT	EMPLOYEE + 2 OR MORE DEPENDENTS
1	\$1.00	\$4.25	\$5.50
2	\$4.25	\$8.50	\$9.75
3	\$8.50	\$12.75	\$14.00

The information in this guide is only a summary of plan benefits and Haverford College's policies and is not intended to be a complete description. If there are differences between this guide and any plan documents or contracts, the plan documents or contracts will prevail. This summary is not a guarantee or a contract of continued employment.

**If you have any concerns regarding your benefits,
please contact the Office of Human Resources
(610) 795-6124 • hc-hr@haverford.edu**

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HUMAN RESOURCES

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