



2017 Annual Enrollment – BEGINS TODAY!

Quick Links

Enrollment/Change Forms

- [Enrollment/Change/Termination form](#)
- [FSA Enrollment and Payroll Contribution Form \(new participants only\)](#)
- Current FSA participants (*renewing participants look for personalized online enrollment email in your Outlook inbox*)
- HSA Online Enrollment Instructions (*All participants must enroll online – see Enrollment Instructions below*)
- [HSA Payroll Contribution Form](#) (*new and renewing participants complete this form to notify payroll of your contributions*)
- [Voluntary Life Enrollment/Change form](#)

Helpful Resources

- [Annual Enrollment Webpage](#) (*click this line, then scroll down to the yellow box at the bottom of the webpage*)
- [2017 Benefit Rates](#)
- [2017 Anthem Benefit Summaries](#)
- [2017 Superior Dental Summary](#)
- Email [USI Benefit Resource Center](#)
- [FSAstore.com](#)

Multimedia

- USI Brainshark presentation (*coming soon!*)
- [PowerPoint slides](#)
- [MyTASC mobile app](#) (for FSA)

Quick Summary

➤ The 2017 Annual Enrollment period begins today, **October 24th** and will end **November 11th, 2016**. **Elections will be effective 01/01/2017.**

➤ **WHAT IS ANNUAL ENROLLMENT?** Annual Enrollment is your opportunity to enroll or make changes to your benefit elections. New enrollees or participants wishing to make changes to their benefits must do so during this annual enrollment period or wait until the next annual enrollment period or qualifying event.

➤ **DO I NEED TO ACTIVELY ENROLL OR CAN I CONTINUE LAST YEAR'S ELECTIONS?** Most of your benefits will remain the same for 2017 unless you make a change. ***Without action, your benefits will default as follows:***

- Medical plan coverage will default to your current medical plan coverage with ***no*** FSA or HSA.
- Dental coverage will default to your current coverage.
- Vision coverage will default to your current coverage.
- Life and AD&D insurances will default to your current coverage.
- Health Care & Dependent Care FSA will end.
- HSA election will end.

Keep in mind that Health Care and Dependent Care Flexible Spending Accounts (FSA) and Health Savings Accounts (HSA) are only available to you if you actively enroll each year. If you do not actively enroll in these, your coverage will end on 12/31/2016.

➤ **WHAT DO I NEED TO DO FOR THE ENROLLMENT PROCESS?** Everything you need for 2017 Annual Enrollment is included in this document. It has been created to guide you through the annual enrollment process. While it does not explain every detail of every Plan, it does provide a description of the Plan changes, and the 2017 employee contribution rates.

Please review your current benefits, then determine what changes you want to make for 2017. Paperwork is required for employees wishing to newly enroll, make changes to current elections, discontinue current elections, or add or delete dependents. Please reference the 'Enrollment Instructions' at the end of this document.

Required Documents

- All required notices & documents are located on the [Required Notices HR page](#):
 - 2017 Anthem Plan Documents
 - FSA Plan Document
 - HSA Plan Document
 - Medicare Creditable Coverage Notice
 - Notice of HIPAA Privacy
 - SBC/Summary of Benefits Coverage for Anthem medical
 - SPD/Wrap Plan Document

Please check the [Annual Enrollment Webpage](#) for links to important documents. The webpage includes all annual enrollment information including this document, enrollment forms, costs, and presentations.

➤ **WHAT IS CHANGING FOR 2017?**

- **The \$100 one-time employer contribution to the HSA plan has been eliminated.**
- **There are no other plan design changes for 2017.**
- **There are no rate increases for 2017.**

- **HOW CAN I LEARN MORE?** Please view the **Brainshark video presentation (*coming soon!*)** created by our broker USI to learn more about the benefits being offered for 2017. **This tool allows employees to access annual enrollment information 24/7. It can be viewed multiple times and shared with family members or other benefit decision makers.**

Medical Plans (administered by Anthem)

For 2017 we are continuing to offer two medical plan designs for you to choose from:

1. PPO Plan

- The chart below shows the 2017 PPO plan design. Remember, it is always best to use network providers whenever possible.

	In-Network	Out-of Network
Annual Deductibles	\$600 Single / \$1,200 Family	\$600 Single / \$1,200 Family
Maximum Out-of-Pocket (Medical Only)	\$3,000 Single / \$6,000 Family	\$3,100 Single / \$6,200 Family
PCP/Specialist Office Visit	\$20 Copayment	Plan pays 70% after deductible
Emergency Room	\$100 Copayment	\$100 Copayment
Inpatient/Outpatient Hospital	\$100 Copayment / then plan pays 80%	Plan pays 70% after deductible
Imaging and Lab Services	Plan pays 80% after deductible	Plan pays 70% after deductible
Urgent Care	\$50 Copayment	Plan pays 70% after deductible
Preventive Care	100%	Plan pays 70% after deductible
Prescription Drugs – Retail	\$10 / \$25 / \$40	Plan pays 50% after deductible
Prescription Drugs – Mail Order	\$20 / \$50 / \$80	
Rx Maximum Out-of-Pocket	\$1,200 Single/\$2,000 Family	

- For coverage details on the PPO plan see the [PPO Anthem Summary of Benefits](#) on the [Annual Enrollment Webpage](#).

HDHP Plan with HSA

2. High Deductible Health Plan (HDHP) plan with Health Savings Account (HSA)

- The HDHP is designed to work together with a **tax-advantaged** Health Savings Account (HSA), managed by TASC, to help cover your medical expenses. See USI's flyer [What is a HSA?](#) and the [USI Q&A](#) for additional information on HSA's.
- The university will contribute an amount equal to 25% of your plan deductible to your HSA account evenly throughout the year. For Single coverage, this amount is \$650 and for +Spouse, +Children, or Family coverage this amount is \$1300.
- The chart below shows the 2017 HDHP plan design. Like the PPO Plan, it is always best to use in-network providers whenever possible.

	In-Network	Out-of Network
Annual Deductibles	\$2,600 Single / \$5,200 Family	\$5,000 Single / \$10,000 Family
Maximum Out-of-Pocket (Includes Rx Cost)	\$3,500 Single / \$7,000 Family	\$7,000 Single / \$14,000 Family
PCP/Specialist Office Visit	100% after deductible	70% after deductible
Urgent Care & Emergency Room	100% after deductible	100% after deductible
Inpatient/Outpatient Services	100% after deductible	70% after deductible
Imaging & Lab Services	100% after deductible	70% after deductible
Preventive Care	100%	70% after deductible
Prescription Drugs – Retail Prescription Drugs – Mail Order	\$10/\$25/\$40 copayment after deductible	70% after deductible
Wittenberg Contribution to HSA Account	\$650 Single/\$1,300 Family, plus an additional one-time \$100 contribution on 1/4/16	

Note: With the exception of preventive care, employee must pay the full Anthem contracted rate of all services including prescriptions, up to the deductible amount, before the plan pays its portion.

- For coverage details on the HDHP with HSA see the [HDHP Anthem Summary of Benefits](#) on the [Annual Enrollment Webpage](#) .

Medical Premiums for 2017

3. The tables below show the 2017 medical premiums for each plan design.

ANTHEM Blue Access PPO Plan			
	Total Monthly	Wittenberg Monthly	Employee Monthly
Single	\$ 509	\$ 356	\$ 153
Employee/Spouse	\$ 1,070	\$ 749	\$ 321
Employee/Children	\$ 917	\$ 642	\$ 275
Family	\$ 1,528	\$ 1,070	\$ 458

ANTHEM HDHP Plan with HSA			
	Total Monthly	Wittenberg Monthly	Employee Monthly
Single	\$ 488	\$ 391	\$ 97
Employee/Spouse	\$ 1,020	\$ 777	\$ 243
Employee/Children	\$ 890	\$ 676	\$ 214
Family	\$ 1,411	\$ 1072	\$ 339

Additional Benefit Offerings for 2017

Voluntary Plan Superior Dental

The dental plan is a voluntary plan meaning the university does not contribute to the cost of the premium. The university has designed a group dental plan for employees to participate in. Dental premiums are taken on a pre-tax basis.

The table below shows the dental rates for 2017.

Superior Dental	
	Employee Monthly
Single	\$ 27
Employee/Spouse	\$ 53
Employee/Children	\$ 71
Family	\$ 106

See the [Superior Dental Summary of Benefits](#) on the [Annual Enrollment Webpage](#) for details on dental coverage.

Vision Plan

The Blue View Vision plan through Anthem will continue for 2017. The plan design is the same as the current plan and the rates have not changed.

The table below shows the vision rates for 2017.

Anthem Vision	
	Employee Monthly
Single	\$ 3
Employee/Spouse	\$ 6
Family	\$ 10

See the [Vision Summary of Benefits](#) on the [Annual Enrollment Webpage](#) for detail on vision coverage.

Flexible Spending Accounts (FSA)

Flexible Spending Accounts (FSA) - Administered by TASC

An FSA allows you to set aside pre-tax money to pay for qualified out-of-pocket healthcare and dependent care expenses.

Health Care FSA

- **The IRS has limited Health Care FSA salary reductions to \$2,550 for the 2017 plan year.**
- IRS regulations require active enrollment for FSA's which means your 2016 FSA elections will **not** renew automatically for 2017. If you are choosing the PPO Plan design for 2017 and you'd like to enroll in a Health Care FSA you must newly enroll or re-enroll.
- The IRS allows up to \$500 in unused Health Care FSA funds to be carried-over into the next calendar year.
 - **IMPORTANT: If you elect the HDHP with HSA for 2017, then your FSA carry-over money from 2016 will be deposited on 1/1/17 (without the 90-day run out period) into a Limited Purpose FSA (LPFSA) to be used only for dental and vision expenses.**
 1. If you enroll in the HDHP with HSA for 2017 and wish to avoid the FSA carry-over money going to a LPFSA, it is recommended that you use all of your FSA money by 12/31/16.
- Health Care FSA funds in excess of \$500 cannot be carried-over and will be forfeited.
- You may wish to utilize www.fsastore.com to search for and purchase healthcare items you may need.
- You can check your FSA balance anytime by going to www.tasconline.com and logging into your account.

Dependent Care FSA

- **The IRS has limited Dependent Care FSA salary reductions to \$5,000 for the 2017 plan year.**
- Your 2016 FSA elections will **not** renew automatically for 2017. If you'd like to enroll in a Dependent Care FSA for 2017 you **must** newly enroll or re-enroll.
- **The \$500 carry-over does not apply to Dependent Care FSA.**

<p style="text-align: center;">Limited Purpose FSA (LPFSA)</p>	<p><u>Limited Purpose FSA (LPFSA) – Administered by TASC</u></p> <p>A Limited Purpose FSA (LPFSA) is a pre-tax spending account similar to a general purpose FSA but is specifically for dental and vision out-of-pocket expenses.</p> <ul style="list-style-type: none"> ○ The IRS <i>does not</i> allow employees to contribute to both a general purpose FSA and HSA. ○ The IRS <i>does not</i> allow employees to contribute to both a LPFSA and general purpose FSA. ○ The IRS <i>does</i> allow employees to contribute to both a LPFSA and HSA. ○ By depositing FSA carry-over money into a LPFSA, employees are eligible to enroll in, and contribute to, a HSA plan. ○ HSA can be used for medical, dental, or vision expenses while the LPFSA can only be used for dental and vision expenses
<p style="text-align: center;">Health Savings Accounts (HSA)</p>	<p><u>Health Savings Account (HSA) – Administered by TASC</u></p> <p>A health savings account (HSA) is a personal tax-exempt savings account used with High Deductible Health Plans (HDHP) to pay for, or reimburse, eligible expenses.</p> <p><u>Benefits of HSA's:</u></p> <ul style="list-style-type: none"> ○ Contributions remain in your account until you use them. ○ You are always 100% vested in your contributions and your employer's contributions. ○ The account is "portable". It stays with you if you change employers or leave the workforce. ○ You can invest your contributions and your employer's contributions in investment funds. Interest or other earnings on the assets in the account are tax free. ○ Contributions made by your employer may be excluded from your gross income. ○ Distributions may be tax free if used for qualified medical expenses. <p><u>To be eligible for HSA participation:</u></p> <ul style="list-style-type: none"> ○ Must be covered under a HDHP ○ Must not have other health coverage ○ Must not be enrolled in Medicare ○ Cannot be claimed as a dependent on someone else's tax return ○ Your spouse/DP cannot have a general purpose FSA. If your spouse is covered by their employer plan, they can only enroll in a LPFSA if you enroll in the HSA. <p><u>There are annual limits on contributions</u></p> <ul style="list-style-type: none"> ○ The 2017 contribution limit (employee + employer) for Single coverage is \$3,400. ○ The 2017 contribution limit (employee + employer) for Family coverage is \$6,750. ○ If you are, or will be by the end of the tax year, 55 or older and not on Medicare you can contribute an additional \$1,000. <p><u>Report contributions on your Tax Returns</u></p> <ul style="list-style-type: none"> ○ You will receive a tax form from TASC showing the amounts contributed to your HSA during the year. Wittenberg's contributions will also be shown on box 12 of your W-2 ○ You will report all contributions to your HSA on Form 8889 and file it with your Form 1040. You will show contributions made by Wittenberg as well. <p>Please take time to review the TASC HSA Participant Reference Guide. Also see USI's flyer What is a HSA? and the USI Q&A for additional information on HSA's.</p>

**Voluntary Life Insurances
Employee & Dependent**

Voluntary Employee and Dependent Life Insurances (Administered by Lincoln Financial)

The university provides full-time benefit eligible employees 1.5x their salary in basic life insurance at no cost. If you wish to purchase additional life insurance for yourself or for your dependents you can do so during this annual enrollment period. Voluntary coverages may be subject to Evidence of Insurability.

Employees can elect the following voluntary life insurances:

- **Voluntary Employee coverage**
 - \$10,000 increments not to exceed 3x salary
- **Voluntary Spouse coverage:**
 - \$5,000 increments not to exceed 50% of employee coverage.
- **Voluntary Child(ren) coverage:**
 - Up to \$10,000 in Dependent Child life coverage
- See the 2017 Benefit Costs posted on the [Annual Enrollment Webpage](#) for rate and volume information.
- Complete the [Voluntary Life Insurance Enrollment form](#) and return to HR.

Please see the [Lincoln Voluntary Life Summary of Benefits](#) for more information.

ENROLLMENT INSTRUCTIONS

Enrollment Instructions

To newly enroll, make changes to current elections, discontinue current elections, or add/delete dependents, please complete and submit the following form to HR:

- Complete the [Benefits Enrollment/Change/Termination form](#) . This Adobe PDF fillable form is designed to be completed electronically. Simply type in your elections then print, sign, date and return the form to HR.
 - **To enroll or make changes to elections or coverage levels:** Complete the Employee Information section at the top of the form, then Column 1 in Section 1, and the Dependent Information in Section 2 if applicable. Be sure to click the acknowledgement, sign and date, and return to HR.
 - **To discontinue coverages:** Complete the Employee Information section at the top of the form, Column 2 in Section 1, and the Dependent Information in Section 2 if applicable. Be sure to click the acknowledgement, sign and date, and return to HR.

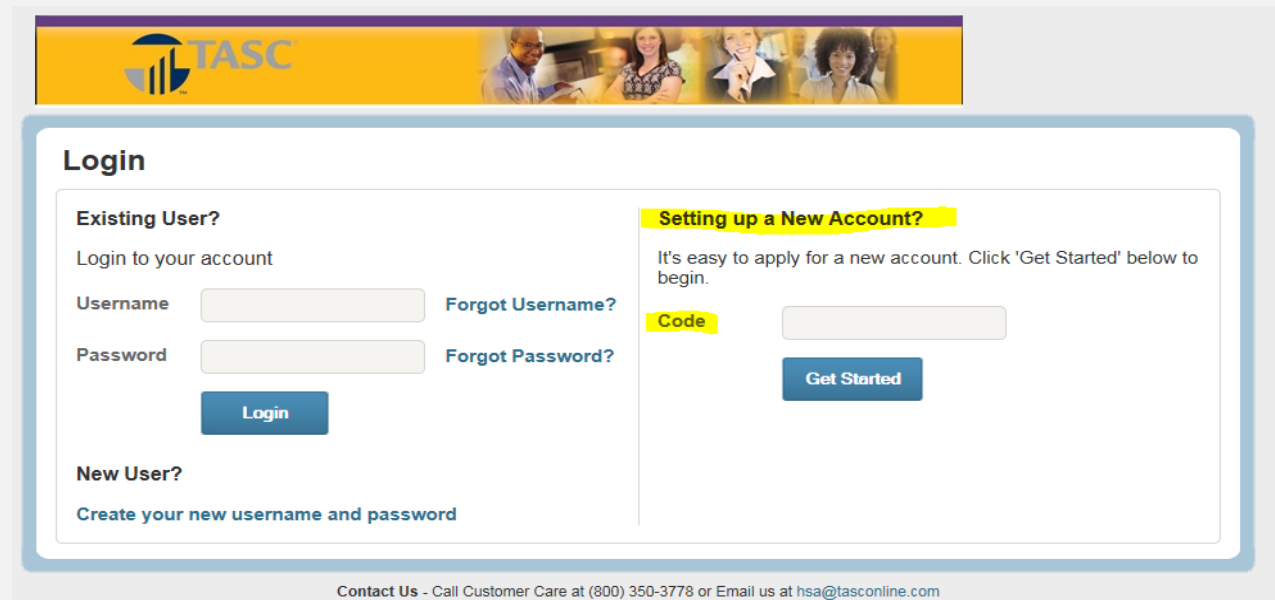
To newly enroll or re-enroll in a Health Savings Account (HSA) with TASC: (Health Savings Account (HSA) is available for High Deductible Health Plan (HDHP) enrollees only)

Online enrollment with TASC is the only available method of enrolling in the HSA.

- **EXISTING TASC HSA Participants:** All existing accountholders [log in to your accounts](#). Once logged in, you'll be prompted to follow the steps for re-enrollment as shown below.



- **NEW TASC HSA Participants:** Click the [participant enrollment link](#). Then, under "Setting up a New Account?" you'll need to type in a code representing your Wittenberg payroll schedule, Bi-weekly or Monthly. **Please call HR at ext. 7517 or email dsullivan@wittenberg.edu to get the codes. Last year the codes were published and non-Wittenberg people tried to enroll in our plan.** Then just follow the prompts and instructions to create your account. **If you encounter problems or have questions please contact TASC HSA customer service directly at 800-350-3778.**

A screenshot of the TASC website's login and account setup page. The page has a yellow header with the TASC logo and a photo of four people. Below the header is a white box with a blue border. On the left, under the heading "Login", there is a section for "Existing User?" with fields for "Username" and "Password", and links for "Forgot Username?" and "Forgot Password?". A blue "Login" button is below these fields. On the right, under the heading "Setting up a New Account?", there is a text prompt: "It's easy to apply for a new account. Click 'Get Started' below to begin." Below this is a "Code" field and a blue "Get Started" button. At the bottom of the white box, there is a "New User?" section with the text "Create your new username and password". At the very bottom of the page, there is a small text line: "Contact Us - Call Customer Care at (800) 350-3778 or Email us at hsa@tasconline.com".

- **TO BEGIN PAYROLL CONTRIBUTIONS TO YOUR HSA:** Please complete the [HSA Payroll Contribution Form](#) and return to Human Resources so we know how much you've elected to contribute. If you're a new enrollee to the HSA plan, please also complete the [Benefits Enroll/Change form](#).

To newly enroll or re-enroll in a *Healthcare Flexible Spending Account (FSA)* with TASC: (Healthcare FSA is available for PPO health plan enrollees only)

- **EXISTING HEALTHCARE FSA PARTICIPANTS:** If you are a current Health Care FSA participant, a separate email will be sent to you with your personalized information so you can re-enroll online with TASC. Online re-enrollment is preferred but if you do not want to re-enroll online, simply return the form to HR.
 - **NOTE:** If you are a current Health Care FSA participant and elect the HDHP for 2017: Do not complete the FSA Health Care enrollment form; you'll instead need to complete the HSA enrollment form.
- **NEW HEALTHCARE FSA PARTICIPANTS:** If you are not a current Health Care FSA participant and wish to newly enroll in for 2017, please complete an enrollment form and return to HR.
 - [FSA enrollment form](#)

To newly enroll or re-enroll in a *Dependent Care Flexible Spending Account (FSA)* with TASC: (Dependent Care FSA is available for both HSA and PPO health plans enrollees)

- **EXISTING DEPENDENT CARE PARTICIPANTS:** If you are a current Dependent Care FSA participant, a separate email will be sent to you with your personalized information so you can RE-enroll online with TASC. Online re-enrollment is preferred but if you do not want to RE-enroll online, simply return the form to HR.
- **NEW DEPENDENT CARE PARTICIPANTS:** If you are not a current Dependent Care FSA participant and wish to newly enroll in a Dependent Care FSA, please complete an enrollment form and return to HR.
 - [FSA enrollment form](#)

To newly enroll or re-enroll in a *Limited Purpose Flexible Spending Account (LPFSA)* with TASC:

- Complete the **LPFSA enrollment form** if you were enrolled in the PPO plan in 2016 and are enrolling in the HDHP for 2017 and want to allow your 2016 FSA carry-over funds to be deposited into the LPFSA OR to make additional contributions specific to dental and vision expenses over and above the HSA maximum contribution limits.
 - [LPFSA enrollment form](#)

To newly enroll or increase your Supplemental Life Insurance elections

- Complete the [Lincoln Voluntary Life Insurance Change form](#) if you wish to make changes to your life insurance elections. Voluntary elections may be subject to Evidence of Insurability.
- Employees may enroll in voluntary life insurance or the first time or increase the current voluntary life insurance coverage by up to \$20,000 for employee or \$10,000 for spouse. Any other applied for amount will require an Evidence of Insurability form.