### **OPEN ENROLLMENT**

Dear WPI Community,

The annual Open Enrollment period for group medical and dental plans, flexible spending accounts, pre-paid legal and vision plans is April 2<sup>nd</sup> to May 4<sup>th</sup>, 2012. Due to Massachusetts Healthcare Reform requirements, **all WPI employees must complete a new WPI enrollment form for this year even if you are not electing coverage for FY13**. All benefits need to be reelected and changes will take effect on **July 1<sup>st</sup>, 2012**. This is the only time of year employees are able to enroll or make changes to their coverage without a qualifying event.

- > Important Information for Open Enrollment:
  - Health Insurance: Coverage will change from Blue Cross/Blue Shield of MA to Harvard Pilgrim Health Care. Current plans will end on June 30, 2012. Employees must complete a Harvard Pilgrim Health Care Enrollment form to elect a new plan.
  - Flexible Spending Account: Coverage will remain with TASC. For medical FSA, the maximum amount for withholding will be reduced from \$5,000.00 to \$2,500.00 per fiscal year per federal health care reform guidelines. Dependent care will remain at \$5,000 per year. All current enrollments end on June 30, 2012. Re-enrollment is required to elect or renew.
  - Dental Insurance: Dental coverage will remain with Altus Dental. Re-enrollment is required to elect or renew.
  - Pre-paid Legal: All current enrollments end June 30, 2012. Re-enrollment is to elect or renew.
  - Vision Plan: All current enrollments end June 30, 2012. Re-enrollment is required to elect or renew.

#### > Please see below for more important open enrollment information and links:

- <u>WPI Enrollment Form</u> Employees wishing to continue with medical coverage must select a Harvard Pilgrim Health Care Plan and complete a Harvard Pilgrim Health Care enrollment form.
- Harvard Pilgrim Health Care Employees electing health insurance coverage must complete a <u>HMO enrollment form</u> or <u>PPO enrollment form</u>

- <u>Health Insurance Matrix</u> Compares all health insurance plans being offered for FY13.
- Flexible Spending Account- WPI will continue with TASC. Employees wishing to participate in the Flexible Spending Accounts for either medical or dependent care for FY13 <u>must</u> elect an amount on the WPI form. FSA will **not** automatically renew.
- <u>Altus Dental Matrix</u> Information on dental coverage.
- <u>Hyatt Legal Plan</u> Information on this post-tax benefit.
- <u>Vision Plan</u> Employees interested in renewing or signing up for this benefit must elect the level of coverage on the universal form.
- <u>Employee Resource Center (ERC)</u> Outlines any changes to the benefits for FY13 and includes the new health and dental rates. (user name wpi-ee, password wpi-ee), also includes detailed information on all benefits
- To assist you in the transition HR has developed an <u>open enrollment to-do list</u>. Please use this form to ensure that you have completed the necessary paperwork for this open enrollment.

**IMPORTANT:** Please complete fillable pdf forms online, print, sign and return to HR. In an effort to support WPI's Sustainability Initiative for open enrollment this year, this email will be the official open enrollment communication. All forms are available on the <u>HR website</u>; no paper copies will be distributed.

# All Enrollment Forms Must Be Completed and Returned to The Office of Human Resources by Friday, May 4, 2012

## Important Dates to Remember

The 11<sup>th</sup> Annual **Health and Benefit Fair** will be held **Thursday, April 5<sup>th</sup>, 2012 from 11 am – 3pm** at the Campus Center Odeum. Representatives from Harvard Pilgrim will present info sessions. A wide range of other vendors will be there to answer questions about their products as well as health screenings and of course raffle prizes for those who attend. Come learn more about the exciting benefits and programs.

In addition, the Office of Human Resources will be hosting several Harvard Pilgrim Information Sessions for all WPI employees to attend. The dates are as followed:

- April 10<sup>th</sup> 9-10am
- April 13<sup>th</sup> 10-11am
- April 17<sup>th</sup> 12-1pm (brown bag lunch)
- April 24<sup>th</sup> 2-3pm (to include an RX specialist)
- April 26<sup>th</sup> 12-1pm (brown bag lunch)

## All info sessions will be held in the Hagglund Room, Campus Center.

Changes to payroll deductions for medical and dental elections will become effective 7/1/12 with the June payroll. Please visit <u>Banner Web for Employees</u> to look at your current benefits or print a benefit summary.

Please note, in 2007 the state of Massachusetts enacted a *Health Care Reform Law* that requires residents of the state to have health care coverage. If you do not have coverage you may be subject to certain tax penalties. For more information on this law please contact the <u>Massachusetts Health Connector</u> at 877-623-6765.

If you have any questions regarding Open Enrollment, please contact the Office of Human Resources at 508-831-5470 or e-mail <u>human-resources@wpi.edu</u>.

Best regards, Eric