Benefits Open Enrollment

November 5–16, 2018
Open Enrollment will be held November 5–16. This is your opportunity to make changes to benefit plans and annual Flexible Spending Account elections. These changes become effective January 1, 2019.

### 2019 Updates — A Quick Look

- No coverage or rate changes to the health plan.
- Health FSA limit will increase to $2,700.
- Dental plan premiums increase 4.6 percent, no change in coverage.

### Online Benefits Portal

Colgate employees will utilize the online platform, R-Solution, provided through our benefit consultants, Relph Benefit Advisors. The platform utilizes your Colgate network username and password and provides easy access for benefit-related information and resources, including:

- Open Enrollment Elections:
  - Change the benefits you enroll in
  - Add or delete dependents from your benefits
  - Flexible Spending – health & dependent care
  - Enroll in or make updates to optional and/or dependent life insurance (spouse, children, and stepchildren)
- 24/7 access
- Benefit resources – contact information, websites, and phone numbers for benefit service providers
- A Reference Center, with plan summaries and compliance documentation
- Many self-service items:
  - Current and historical benefit summaries and deductions
  - Ability to change life insurance beneficiaries
  - Ability to submit qualifying event changes such as marriage/divorce, birth, loss/gain of coverage, etc.

For 2019, changes to benefit elections must be made by logging into the Colgate portal at portal.colgate.edu and selecting the 2019 Online Open Enrollment link. You must complete the flex enrollment for 2019 in order to participate. Step-by-step instructions can be found [here](#).

### 2019 Health Plan

After making significant changes to the health plan last year, there will be no coverage changes to the plan for 2019. Health and prescription drug premiums will also remain the same as last year. Single premiums will remain $31.48 per month, with the university continuing to pay 95 percent of the total single premium. For those electing dependent coverage, the 2019 contributions calculator is available on the benefits portal Reference Center.

#### Medical

- Excellus will continue to administer the plan.
- Under the plan, for most in-network services, members will pay 20 percent of the medical expense and the health plan will pay 80 percent.
- If a member reaches $1,350 in annual out-of-pocket medical costs for in-network services, Excellus will then pay all in-network claims with no member share.
- Family plans will have an annual out-of-pocket maximum of $2,700. In addition, an embedded maximum means that each individual member of a family plan will also be capped and cannot exceed $1,350 toward the family maximum.
- Maternity physician, lab, and radiology services will be covered at no member cost. Maternity hospitalizations will be charged 20 percent to a maximum of $600.
- Preventative services under the Affordable Care Act will be covered in full by the plan.
- MDLive Tele-Medicine coverage continues at a $15 copay.
- Register and use the service anytime at ExcellusBCBS.com/Telemedicine or call 1-866-692-5045.
- The out-of-network deductible and coinsurance remain at $750/single, $2,250 family, 30 percent.
- A complete benefit summary is available in the Reference Center of the benefits portal.

#### Prescription Drugs

- OptumRx remains the prescription drug vendor.
- Copay structure remains the same:
  - $10/$30/$50 at retail
• $20/$60/$100 at mail order
• OptumRx ID card remains the same.

**Prescription Formulary** Those impacted by annual formulary changes, including prior authorizations, step therapy, quantity limits, drug exclusions, and specialty pharmacy, will receive communications directly from OptumRx by mail in mid-November. Participants should respond to all correspondence immediately to avoid any coverage disruption.

Formulary and drug copay information can be found in the Reference Center of the Online Benefits System located in the Colgate portal or at www.optumrx.com (where you will be required to create a login to manage your account).

---

**2019 Dental Plan**

- Delta Dental continues as the dental plan administrator with no coverage changes.
- Dental premiums increase by 4.6 percent.
- Colgate continues to pay the full premium for single coverage.
- Ability for reimbursement for non-participating dentists continues.

---

**Guardian/VSP Vision Plan**

- No premium or coverage changes.

A voluntary vision benefit provided through Guardian, utilizing the Vision Service Plan (VSP) network, can be elected to cover you and your eligible family members including dependents to age 26. The plan provides you with access to affordable, quality vision care coverage by allowing you to receive a routine eye examination and, if needed, glasses or contact lenses, up to the plan limits.

You can choose to receive care from a VSP participating provider (in-network) or from any doctor of your choosing (out-of-network). You get the best value from your benefit when you visit an in-network provider.

Employees newly enrolling in the plan will receive an ID card prior to January 1. In-network providers may also verify plan coverage levels by contacting Guardian under the group number 00531647.

---

**2019 Flexible Spending Account**

- Lifetime Benefit Solutions continues as the plan administrator. Reenrolling participants should continue to use their existing debit cards.
- Annual (re)election required via benefits portal.
- Elect up to $2,700, an increase in the maximum limit for 2019, tax-free dollar deductions to pay for eligible expenses.*
- Elect up to $2,500 or $5,000, depending on filing status, for tax-free dollar deductions to pay for qualifying daycare for dependent children under age 13.
- Use the Lifetime Benefit Solutions debit card, where accepted, to eliminate waiting for reimbursement.

* Eligible expenses include medical plan out-of-pocket costs, prescription drug copays, unreimbursed vision and dental care expenses, and limited over-the-counter items.

The money reserved for these expenses is exempt from federal, state, and Social Security taxes.

If you wish to continue your contributions to a **FLEXIBLE SPENDING ACCOUNT**, you must use the online portal to re-enroll, even if you currently participate in 2018.

New enrollees in the plan will receive two new health spending debit cards prior to January 1. Once you receive the debit cards, you may set up an online account, as well as download LBS’s mobile app, available on both iTunes and Google Play.

Most debit card purchases can be substantiated or validated through the card transaction, but you may be prompted to provide a copy of the receipt for certain transactions in accordance with IRS regulations. LBS is affiliated with Excellus and will receive health plan claims data, to helping reduce the number of purchases requiring validation.

Lifetime's customer service hours are:
**Mon.–Thurs.** 8 a.m.–5 p.m.
**Friday** 9 a.m.–5 p.m.
**Toll Free:** 1-800-327-7130
**Email:** LBS.CustomerService@LifetimeBenefitSolutions.com
**Website:** LifetimeBenefitSolutions.com
REMINDER FOR 2018 FSA PARTICIPANTS:
Claims for services or purchases should be submitted to Lifetime by December 31, 2018. In the event that you do not use all your FSA funds, you have a grace period of 2½ months (March 15) following the 2018 plan year to incur expenses. All grace period claims for 2018 must be submitted to Lifetime by June 30, 2019.

CU Well Incentive

In our commitment to wellness and preventative health care each year, the CU Well program provides benefit-eligible employees the opportunity to earn 200 wellness points between the period of December 1 and November 30, for a $250 taxable cash incentive, which is paid in the December paycheck.

Participants must complete a Member Health Assessment (through connect.viverae.com), a biometric screening, and preventative care services to earn 150 points, then the remainder of the points can be earned by additional activities such as online and wellness activities. All points must be logged into the online system no later than November 30 in order to receive the incentive payment. **Information will not be accepted after the deadline.**

For complete details, see the CU Well flyer in the benefits portal or log into the Viverae site listed above.

Aflac Cancer Care® Protection Plan

According to the American Cancer Society, approximately 65 percent of cancer-related expenses are not covered by regular health insurance, including the primary caregiver’s loss of income. You can protect

- yourself, your family, and your assets from the cost of cancer with a specified disease insurance policy with benefits such as first occurrence, hospital confinement, medical imaging, radiation/chemotherapy, cancer wellness screenings, etc.
- Payments you receive from this policy can be used toward medical bills, household expenses, etc.; they are in addition to your health plan.

Remember to submit for your wellness screening reimbursement of $75 per year if you are already enrolled.

If you are interested or have questions regarding this product, please contact Relph Benefit Advisors at 800-836-0026 x510.

Relph Benefit Advisors (RBA)

Save time and effort by allowing Relph Benefit Advisors to assist you with medical, prescription, dental, vision, and flexible spending plan questions. **This is a confidential service.**

RBA is available:
- **Monday–Friday:** 8:00 a.m.–4:30 p.m.
- **Phone:** 1-800-836-0026 ext. 510

Other Benefit Programs

Colgate continues to offer employees additional benefits, including:
- Employee Assistance Program (EAP)
- Voluntary retirement plan contributions (these can be adjusted at any time throughout the year with the completion of a Salary Reduction Agreement, found in the portal)
- Tuition benefits

Wellness & Benefits Fair

Human Resources will host the annual Wellness & Benefits Fair in November. This is an opportunity to meet with Colgate’s benefit representatives and community providers, receive health screenings, and learn ways to maintain a healthy lifestyle. The fair will be held in the Hall of Presidents with a **complimentary lunch** served in Donovan’s Pub.
HEALTH CARE REFORM (AFFORDABLE CARE ACT [ACA])

- 2018 federal tax returns require information related to health insurance.
- Form 1095-C will be posted to the benefits portal in January 2019.

Under the Health Care Reform Act, 2018 federal tax returns are required to provide specific information to demonstrate satisfaction of health insurance under the ACA obligation.

Colgate is required to provide the IRS with Social Security numbers of each employee and dependent covered under Colgate's health and prescription plan. While you are reviewing your Open Enrollment information, please verify and/or provide your dependents' Social Security numbers in the secure online portal.

By January 31, in addition to a W-2, covered employees will be able to print the Form 1095-C (Employer-Provided Health Insurance Offer and Coverage) from the benefits portal. Information in Part III of this form will be needed to prepare your 2018 tax return.

COMPLIANCE DOCUMENTATION

As a plan participant, you are entitled to a comprehensive description of your rights and obligations under the Welfare Benefits Plan and the Flexible Spending Plan. A posted copy of the following documents can be found in the benefits portal. In order to ensure that you fully understand the benefits available to you and your obligations as a plan participant, it is important that you familiarize yourself with the information contained within these documents.

- Welfare Benefits Plan Summary Plan Description & Summary of Material Modifications
- Flexible Benefits Plan Summary Plan Description & Summary of Material Modifications
- HIPAA Notice of Privacy Practices
- Premium Assistance-Medicaid & CHIP
- Annual Notices
- 2018 Health Plan Summary of Benefit Coverage (SBC)

Important Dates

**November 5, 2018**
**Open Enrollment begins**

- This will be your only opportunity to make health, dental, vision, life, and Aflac plan changes or to enroll in a flexible spending account for 2019.
- With the exception of your flexible spending accounts, if you do not make changes via the online open enrollment process, all of your current benefit selections will remain in effect. You will need to set an amount to be contributed to your flexible spending account through the online process if you wish to have funds in this account for the coming year.

- **In the Colgate portal, click on 2019 Online Open Enrollment**

**November 13, 2018**
**Wellness and Benefits Fair**
11:30 a.m.–1:30 p.m. | Hall of Presidents

- LAST OPPORTUNITY FOR A FREE BIOMETRIC SCREENING (CLARK ROOM)

**November 16, 2018**
**Last day to submit Open Enrollment changes for 2019**

**November 30, 2018**
**Last day to log 2018 CU Well points**

**December 31, 2018**
**Submit 2018 flexible spending expenses for expenses incurred in 2018**

**January 1, 2019**
**All benefit changes are effective**

Checklist

- Log on to the Colgate portal to elect your 2019 benefits and flexible spending options.
- Verify and/or provide your dependents' Social Security numbers in the secure benefits portal.
- Verify personal information is accurate and notify human resources of any changes in your address, telephone number, marital status, etc.
- Respond to all correspondence from OptumRx immediately to avoid any coverage disruption.

Notify human resources within 30 days of any qualifying events throughout the year, such as birth, marriage, child no longer an eligible dependent, divorce, and/or separation, that will require a change in eligibility and/or coverage. In some cases, dependents could be eligible for continued coverage under COBRA.
If you have any questions, please contact:

Human Resources
315-228-7565
benefits@colgate.edu
Monday–Friday: 8:00 a.m.–5:00 p.m.

Relph Benefit Advisors
1-800-836-0026 ext. 510
cuservice@relph.net
Monday–Friday: 8:00 a.m.–4:30 p.m.