

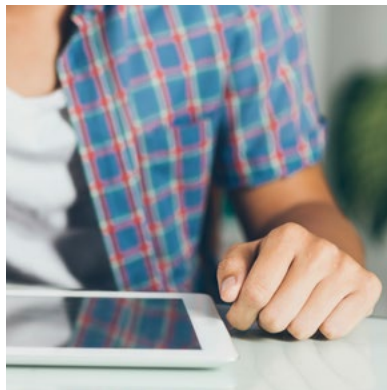
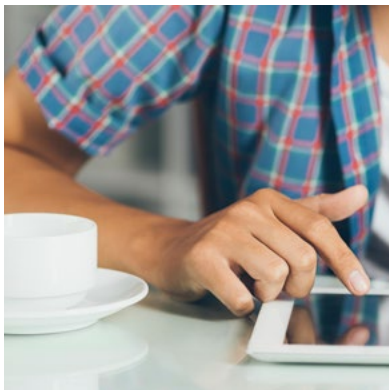


2018



Annual Benefits Enrollment

Adjunct Faculty: Steps 1 & 3



Important Notes

Health

Dental

Important Contacts

Enrollment

Summary
Annual Report



FOCUSING ON YOUR HEALTH

LEARN
MORE
INSIDE

Important
Notes

Health
Insurance

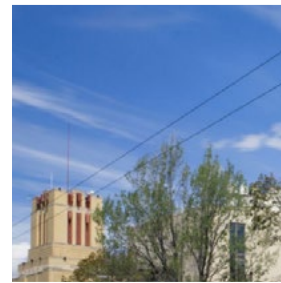
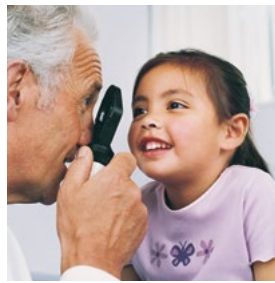
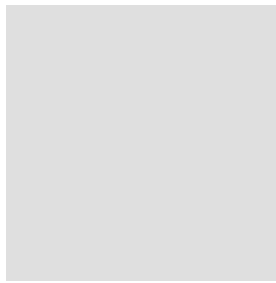
Dental
Insurance

Other
Employee
Benefits

Important
Contacts

Enrollment

Summary
Annual Report



Important Notes

Annual Enrollment for 2018 is here, and we want to update you on the benefit programs offered to eligible adjunct faculty. Please take a close look at all the information in this guide, *including information on a new University-sponsored Health Savings Account (HSA)*. For a more detailed benefit description, please visit the Benefits page of the Human Resources website at <https://www.lesley.edu/faculty-staff/human-resources/benefits>.

Annual Enrollment is the period when we introduce new benefits and/or changes to existing plans for the upcoming year. In addition, employees may enroll in coverage, terminate coverage or change their elections under certain benefit programs.

Important Notes about Annual Enrollment

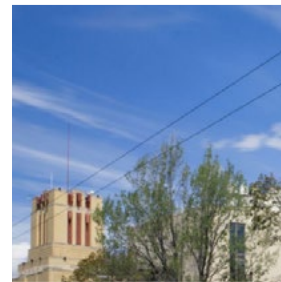
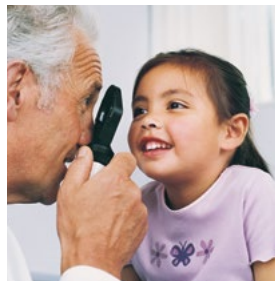
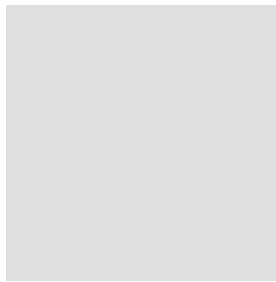
- Annual Enrollment Period is **Monday, December 11, 2017 through Friday, December 22, 2017**. All benefit changes made during this period will become effective January 1, 2018.
- You can jump to a benefit of interest by clicking on the benefit name in the left hand margin.

Please see the Enrollment section on [Page 11](#) for detailed information on how to enroll in benefits or change your enrollment.



Eligibility Information

Note: To be eligible for medical, dental or vision coverage, you must have worked an average of 17.5 hours per week during the current Measurement Period, December 1, 2016 - November 30, 2017. Eligible adjunct employees will receive a separate notice if eligible for coverage.



Health Insurance

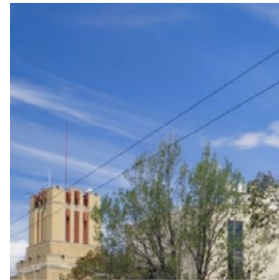
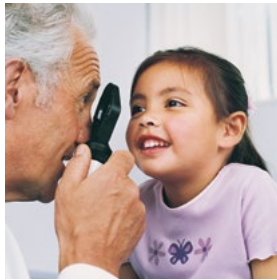
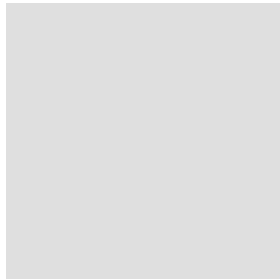
Your health and well being are priorities at Lesley. We offer Tufts Health Plans to ensure you and your eligible dependents have access to quality health care.

For 2018, eligible adjunct faculty will continue to have the choice of four health plan options through Tufts Health Plan. Please note the following plan changes for 2018:

- The HMO Value Plan inpatient hospital copay will now be \$500
- The PPO CareLink deductible will increase to \$750 for an Employee and \$1,500 for Employee Plus One and Family coverage
- A Health Savings Account will be available to anyone electing the HMO Saver Plan. The University will make a contribution of \$500 (Employee) and \$1,000 (Employee Plus One and Family) to your Health Savings Account. These amounts are prorated based on the average number of hours worked per week for those who are less than full-time employees. See more information about the Health Savings Account on [Page 6](#).
- The HMO Saver Plan deductible will decrease to \$1,500 for Employee Only and \$3,000 for Employee Plus One and Family Coverage.

Lesley offers the following health plans (see the plan comparison chart on [Page 4](#) or benefit summaries for more details):

- **Tufts HMO Value Plan:** This Health Maintenance Organization (HMO) plan requires the use of in-network providers. There is only urgent and emergency care for services received from non-network providers. There are no deductibles for medical services; however, there is a deductible for prescription drug benefits. Preventive care is covered in-full.
- **Tufts Advantage HMO Plan:** This plan has a lower monthly premium than the HMO Value Plan and is subject to an annual deductible of \$500 for Employee coverage and \$1,000 for Employee plus One or Family coverage. There is also a separate deductible for prescription drugs. Preventive care is covered in-full.
- **Tufts HMO Saver Plan:** This plan has the lowest monthly premium and is subject to an annual deductible of \$1,500 for Employee coverage and \$3,000 for Employee plus One or Family coverage. Everything except preventive care is subject to the deductible on this plan. After the deductible has been met, members pay 35% coinsurance (or copayments for prescriptions) up to the annual out-of-pocket maximum. You also have the ability to make pre-tax contributions to your Health Savings Account, in addition to the amount that Lesley contributes. Preventive care is covered in-full.
- **Tufts CareLink PPO Plan:** This Preferred Provider Organization (PPO) plan gives you the option of using either in-network or out-of-network benefits. Employee costs are lower when using in-network or “preferred” providers. You do not have to select a primary care physician, or obtain a referral. The plan also has a deductible for medical services and a separate deductible for prescription drug benefits, which must be met before benefits become payable. Preventive care is covered in-full.



Important
Notes

Health
Insurance

Dental
Insurance

Other
Employee
Benefits

Important
Contacts

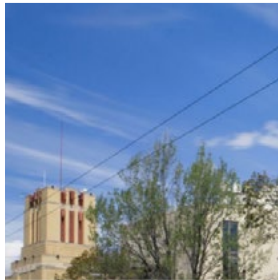
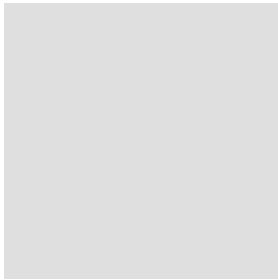
Enrollment

Summary
Annual Report

Health Insurance (cont'd)

Plan Comparison Chart

	Tufts HMO Value Plan	Tufts Advantage HMO Plan	Tufts HMO Saver Plan	Tufts CareLink PPO Plan	
				In-Area ²	Out-of-Area ²
Calendar-Year Deductible <ul style="list-style-type: none">EmployeeEmployee plus OneFamily	N/A N/A N/A	\$500 \$1,000 \$1,000	(*Includes Rx) \$1,500 \$3,000 \$3,000	\$750 (Combined IN & OON) \$1,500 (Combined IN & OON) \$1,500 (Combined IN & OON)	
Out-of-Pocket Maximum (Medical & Rx) <ul style="list-style-type: none">EmployeeEmployee plus OneFamily	\$1,500 \$3,000 \$3,000	\$1,500 \$3,000 \$3,000	\$4,500 \$9,000 \$9,000	\$1,500 (Combined IN & OON) \$3,000 (Combined IN & OON) \$3,000 (Combined IN & OON)	
Coinsurance (Member pays)	0%	0%	35% after ded.	0%	20% after ded.
Doctor's Office Visits <ul style="list-style-type: none">Primary care (PCP)Specialist	\$30 \$40	\$30 \$40	35% after ded.	\$30 \$30	20% after ded.
Preventive Care	covered in full	covered in full	covered in full	covered in full	
X-rays, Lab Work, Etc.	covered in full	covered in full after ded.	35% after ded.	covered in full after ded.	
Hi-Tech Imaging (MRI, PET/CT Scan)	\$100	covered in full after ded.	35% after ded.	covered in full after ded.	\$150 20% after ded.
Emergency Room	\$150	\$150	35% after ded.	\$150	
Outpatient Surgery	\$200	covered in full after ded.	35% after ded.	covered in full after ded.	
Inpatient Hospital Care	\$500	covered in full after ded.	35% after ded.	covered in full after ded.	
Prescription Drugs					
Deductible Amount*	Deductible amount \$100 Rx deductible with a \$200 annual cap per family				
Retail <ul style="list-style-type: none">GenericPreferred BrandNon-Preferred Brand	30-day supply after Rx ded. \$15 \$35 \$60	30-day supply after Rx ded. \$15 \$35 \$60	30-day supply after ded. \$15 \$30 \$60	30-day supply after Rx ded. \$15 \$35 \$60	Not covered
Mail Order <ul style="list-style-type: none">GenericPreferred BrandNon-Preferred Brand	90-day supply after Rx ded. \$30 \$70 \$120	90-day supply after Rx ded. \$30 \$70 \$120	90-day supply after ded. \$30 \$60 \$100	90-day supply after Rx ded. \$30 \$70 \$120	Not covered



Important
Notes

Health
Insurance

Dental
Insurance

Other
Employee
Benefits

Important
Contacts

Enrollment

Summary
Annual Report

Health Insurance (cont'd)

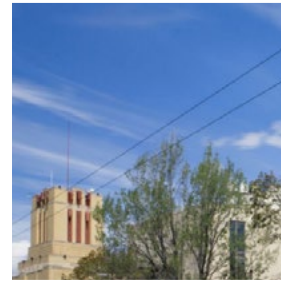
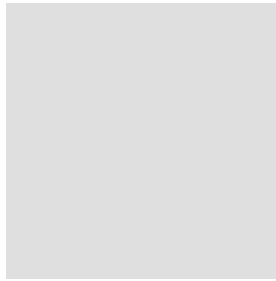
Health Insurance Premiums¹

	Tufts HMO Value Plan	Tufts Advantage HMO Plan	Tufts Advantage HMO Saver Plan	Tufts CareLink PPO Plan	
				In-Area ²	Out-of-Area ²
Monthly Rates:					
• Employee	\$186.62	\$177.48	\$95.92	\$229.58	\$191.30
• Employee plus One	\$410.54	\$390.52	\$300.86	\$497.44	\$420.88
• Family	\$671.80	\$639.00	\$486.76	\$803.54	\$688.70
Biweekly Rates:					
• Employee	\$93.31	\$88.74	\$47.96	\$114.79	\$95.65
• Employee plus One	\$205.27	\$195.26	\$150.43	\$248.72	\$210.44
• Family	\$335.90	\$319.50	\$243.38	\$401.77	\$344.35

¹ These rates apply to employees working 28 hours or more per week. Rates for part-time employees can be found on the Human Resources web site.

² This refers to whether you live within or outside of the HMO service area.





Health Savings Account

The Health Savings Account (HSA) is a special, tax-advantaged savings account available only to participants in the HMO Saver Plan. You can use your HSA to offset out-of-pocket health care costs during the plan year, or save it for the future.

An HSA is similar in some ways to a Flexible Spending Account (FSA) and in others to a 403(b) plan, but with some important differences. Here are the key features:

- A triple tax advantage. Like 403(b) contributions, HSA money is tax-free when it enters the account and as it grows through investment earnings. But unlike a 403(b) balance, HSAs offer a third tax advantage: money remains tax free when it is withdrawn – as long as you use it to pay eligible health care expenses (refer to [Page 7](#) for more information).
- Immediate ownership. All contributions to your HSA, including contributions from Lesley University, are immediately yours to keep.
- No risk of forfeiture. Any unused amount at the end of a plan year rolls over to the next year. Unlike FSAs, there is no “use it or lose it” rule.
- Portability. If you change plans, retire or leave the University for any reason, you keep your account balance.
- Investment options. Once you reach a certain balance in your HSA, you can choose from the account’s options for investing your balance. Interest and investment earnings are also tax-free.
- Easy withdrawals. Your HSA is your own personal account. Unlike an FSA, you do not have to file a claim for reimbursement.

Contributions

For anyone enrolled in the HMO Saver plan in 2018, the University will make a contribution of \$500 (Employee) and \$1,000 (Employee Plus One and Family) to your Health Savings Account.

In addition, you can make optional contributions to an HSA. The maximum annual pre-tax amount you and Lesley University combined can contribute to your account is determined by the IRS, as follows:

Coverage Level	IRS Combined Maximum for 2018	Lesley Contribution	Amount You Can Contribute*
Employee Only	\$3,450	\$500 (Lesley contribution)	\$2,950 (max you can contribute)
Employee Plus One or Family	\$6,900	\$1,000 (Lesley contribution)	\$5,900 (max you can contribute)

* If you are age 55 or older, you can make an additional catch-up contribution of up to \$1,000 per year.

Note: These amounts are prorated based on the average number of hours worked per week for those who are less than full-time employees. In addition, if you are hired during the plan year, contributions from the University are prorated.

Important
Notes

Health
Insurance

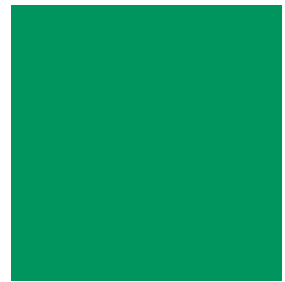
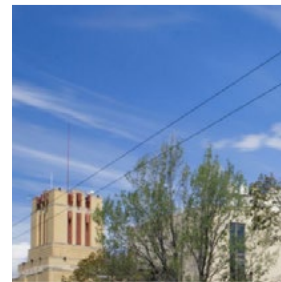
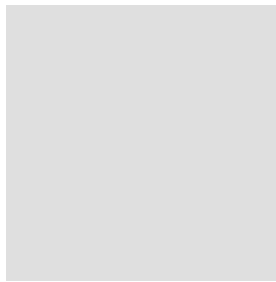
Dental
Insurance

Other
Employee
Benefits

Important
Contacts

Enrollment

Summary
Annual Report



Health Savings Account (cont'd)

Important Rules

Certain rules apply if you want to participate in an HSA:

- You may not have any other health coverage (e.g., coverage from a parent or spouse) while you are making contributions to an HSA (or while the University is making contributions on your behalf).
- You cannot have an active health care FSA.

Eligible Expenses

The IRS determines what expenses qualify for reimbursement from an HSA. Eligible expenses include:

- Deductibles and coinsurance
- Prescribed medications
- Mental health specialist visits and prescriptions
- Chiropractor, acupuncture, X-rays
- Dental cleaning, sealants, fluoride treatments, extractions, orthodontia
- Eye exams, contact lenses, eyeglasses, eye surgery

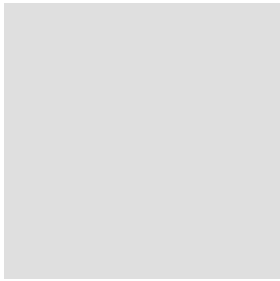
See these IRS Publications for information about eligible HSA expenses:

- 502 – <http://www.irs.gov/pub/irs-pdf/p502.pdf>
- 969 – <http://www.irs.gov/pub/irs-pdf/p969.pdf>

Hassle-Free Withdrawals

When you enroll in the HSA, you will receive a debit card from Health Equity, a Tufts Health Plan partner, which will allow you to use your HSA funds at health care providers and vendors that accept debit cards. You can also have Health Equity directly pay a provider or request reimbursement for expenses you paid out of pocket through the Health Equity online system.





Important
Notes

Health
Insurance

Dental
Insurance

Other
Employee
Benefits

Important
Contacts

Enrollment

Summary
Annual Report

Dental Insurance

Delta Dental gives you plenty of reasons to smile.

Delta Dental is available to eligible adjunct employees and their eligible dependents.

Two plans are available, Delta PPO Plus Premier and Delta Care.

- **The Delta PPO Plus Premier Plan** consists of a robust national provider network that covers preventive and diagnostic care, basic services and major restorative services. The full Delta Premier network is available to members of the PPO Plus Plan. However, you have the opportunity to lower your costs by utilizing a dental provider that is part of the Delta Dental PPO network. This plan covers preventive and diagnostic services at 100% with no deductible. Otherwise, services are covered at 80% (minor restorative) or 50% (major restorative) after a \$50 deductible (per member) up to an annual benefit maximum of \$1,000 (per member). Orthodontia **is not** covered under this plan.

- **The Delta Care Plan** covers these same services, but offers a smaller provider network. In-network services are covered at a much higher level compared to out-of-network services. You and your covered family members are required to select and designate a Primary Care Dentist with Delta Dental before you can receive services. The plan then has a \$100 deductible for out-of-network care only. Otherwise, services are covered in accordance with a predetermined fee schedule (available on the Lesley HR web site) up to an annual benefit maximum of \$1,000 (per member). This plan **does** cover orthodontia.

Employees participating in the dental insurance program are responsible for paying the premium shown in the table to the right.

Dental Premiums

Coverage	Delta PPO Plus Premier		DeltaCare	
	Monthly Rates	Biweekly Rates	Monthly Rates	Biweekly Rates
Employee	\$40.66	\$20.33	\$22.42	\$11.21
Family	\$123.20	\$61.60	\$71.70	\$35.85

The Delta PPO Plus Premier rates are the only change for 2018.



Important
Notes

Health
Insurance

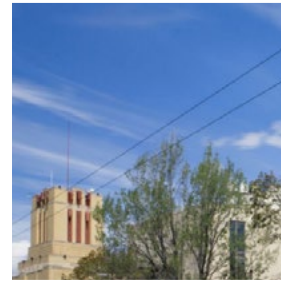
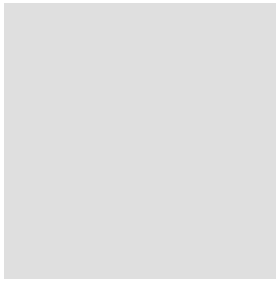
Dental
Insurance

Other
Employee
Benefits

Important
Contacts

Enrollment

Summary
Annual Report



Other Employee Benefits

In addition to the core benefit plans, eligible employees can access the following benefit programs at no additional cost.

Health Club

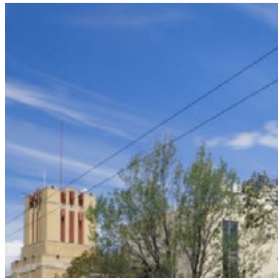
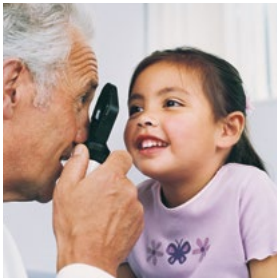
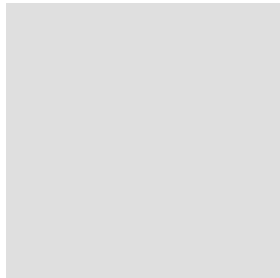
To encourage you to get fit and stay healthy, Tufts Health Plan members can save on fitness center fees:

- \$150 reimbursement on your fitness center membership once a year.
- When you join a fitness center in Tufts Health Plan network, save 20% on one-year memberships and pay no initiation fee.
- Save 50% when you join a participating New England Curves club.
- Save 10% on a personal training package at Fitness Together and a free fitness evaluation.
- Pay a small copayment of \$3–\$6 for each visit up to five visits a month at a fitness center in the Tufts Health Plan network.

Cigna Legal Services

- **Will Preparation** – helps you and your family to plan and protect your financial future by using a simple online tool.
- **Secure Travel** – provides special assistance for emergency medical, financial, legal and communication assistance when you travel.
- **ID Theft** – provides customers with access to personal case managers who give step-by-step assistance and guidance to individuals who have become the victims of identity theft.





Important
Notes

Health
Insurance

Dental
Insurance

Other
Employee
Benefits

Important
Contacts

Enrollment

Summary
Annual Report

Important Contacts

When you have questions, we're here to help!

Contact the providers listed below or Lesley University's Human Resources at hr@lesley.edu.

When You Have Questions About	Provider	Phone Number	Website
Dental Insurance	Delta Dental	1-800-872-0500 (Delta Dental PPO Plus Premier) 1-800-327-6277 (Delta Care)	www.deltamass.com
Health Insurance	Tufts Health Plan	1-800-462-0224	www.tuftshealthplan.com
Health Savings Account	Health Equity		
Lesley University Benefits	Human Resources	1-617-349-8787	https://www.lesley.edu/faculty-staff/human-resources/benefits
Retirement Plan	TIAA	1-800-842-2252	www.tiaa.org/lesley
Rx Mail Order	Caremark	1-888-424-6618	www.caremark.com



Important
Notes

Health
Insurance

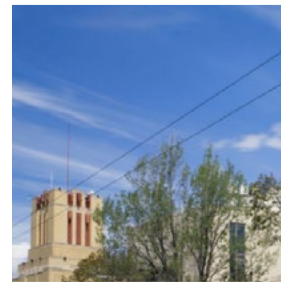
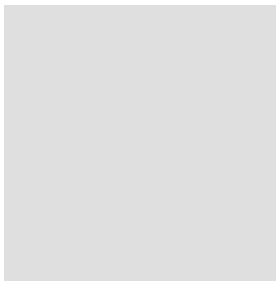
Dental
Insurance

Other
Employee
Benefits

Important
Contacts

Enrollment

Summary
Annual Report



Enrollment

Enrollment Period

As a reminder, employees should carefully select benefit plan elections as changes are not permitted after the Annual Enrollment period unless an employee experiences a qualifying event (e.g., marriage, divorce, birth, adoption, etc.)

Select enrollment forms and benefit plan information will be available online at <https://www.lesley.edu/faculty-staff/human-resources/forms>. Additional benefit material, including provider directories, will be available in Human Resources or the respective provider's website.

Be on the watch for a postcard arriving at your home from Tufts Health Plan, which details instructions on how you can access a new Summary of Benefits and Coverage (SBC) document. This SBC is a disclosure required by the Affordable Care Act, and details how commonly used health services are covered by the medical plan. You may also obtain an SBC on the Human Resources website.

All plan enrollments and/or changes to current plan elections must be completed and returned to Human Resources at hr@lesley.edu by 11:00 a.m. on Friday, December 22, 2017. Changes made during the Annual Enrollment period will become effective January 1, 2018.

Questions? Please contact Human Resources at: hr@lesley.edu.



Note: Changes made to your 403(b) Retirement Plan deferral can be made at any time during the year by submitting a Salary Deferral Agreement (SDA) to Human Resources. These changes become effective on the pay period after the change is processed, depending on the date the SDA is received.

Important
Notes

Health
Insurance

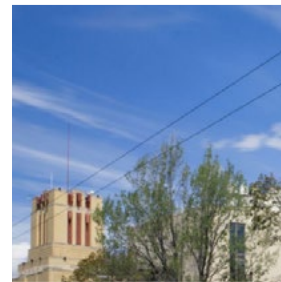
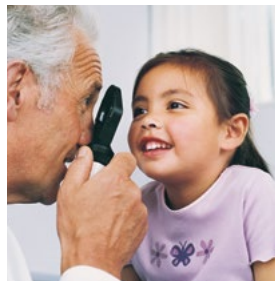
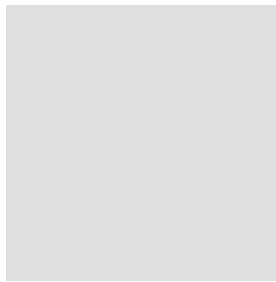
Dental
Insurance

Other
Employee
Benefits

Important
Contacts

Enrollment

Summary
Annual Report



Summary Annual Report

For Lesley University Group Health and Welfare Plan

This is a summary of the annual report of the Lesley University Group Health and Welfare Plan, EIN 04-2103589, Plan No. 506, for the period January 1, 2016, through December 31, 2016. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Life Insurance Company of North America, Dental Service of Massachusetts, Inc. D/B/A Delta Dental of MA, Tufts Insurance Company and Tufts Associated Health Maintenance Org., Inc. to pay health, dental, life insurance, long-term disability, prescription drug and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2016, were \$5,936,890.

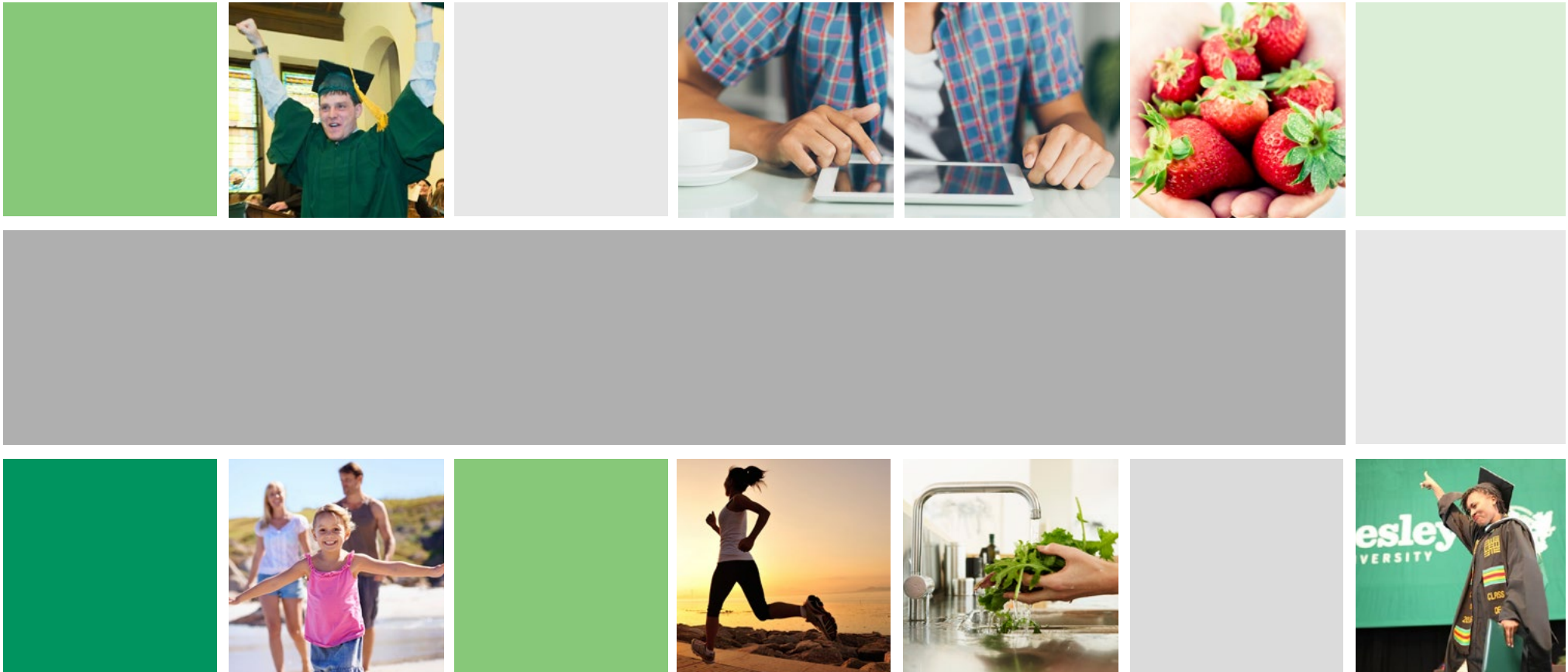
Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers

To obtain a copy of the full annual report, or any part thereof, write or call the office of Human Resources at 29 Everett Street, Cambridge, MA 02138-2790, or by telephone at (617) 349-8787.

You also have the legally protected right to examine the annual report at the main office of the plan (Lesley University, 29 Everett Street, Cambridge, MA 02138-2790) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.



About This Guide

This guide describes the benefit plans and policies available to you as an employee of Lesley University. The details of these plans and policies are contained in the official plan and policy documents, including some insurance contracts. This guide is meant only to highlight various components of each plan or policy. It does not contain all of the details that are included in your Summary Plan Descriptions (as required by ERISA) found in your other employee benefit materials. If there is ever a question about one of these plans and policies, or if there is a conflict between the information in this guide and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern.

Note: The benefits highlighted and described in this guide may be changed at any time and do not represent a contractual obligation — either implied or expressed — on the part of Lesley University.