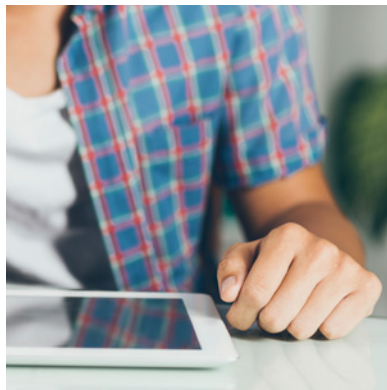




2018



# Annual Benefits Enrollment – Core



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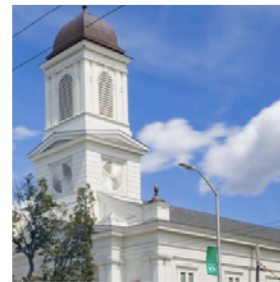
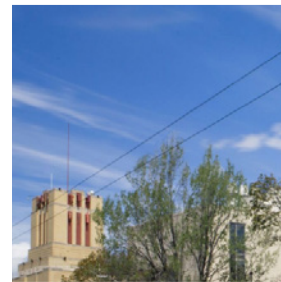
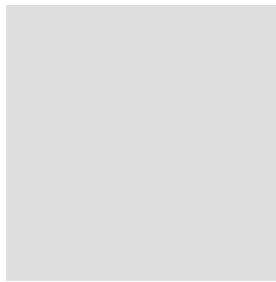
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## Important Notes

Annual Enrollment for 2018 is here, and we want to update you on the benefit programs offered to eligible faculty and staff. 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 **Wednesday, November 1 through Thursday, November 30, 2017**. All benefit changes made during this period will become effective January 1, 2018.
- This is an active enrollment for medical coverage. Unlike previous years, you will need to actively make a medical plan election for 2018. Your current medical coverage will not automatically continue into 2018.
- **Employees participating in the health and/or dependent care FSA must complete a new election form each year as elections do not continue into the new plan year.**
- 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 15](#) for detailed information on how to enroll in benefits or change your enrollment.**

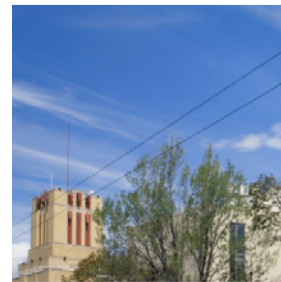
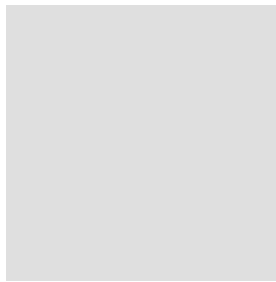


### Looking After You

The health and well-being of you and your family are priorities at Lesley University. That's why we offer a comprehensive benefits package to help you and your loved ones feel financially secure.







## Health Insurance

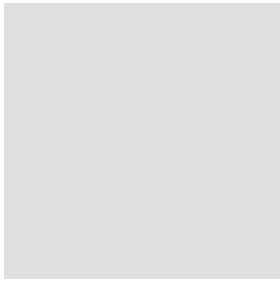
Your health and well being are priorities at Lesley. We offer Tufts Health Plans to ensure you and your eligible dependents have access to quality health care.

For 2018, you 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. 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.



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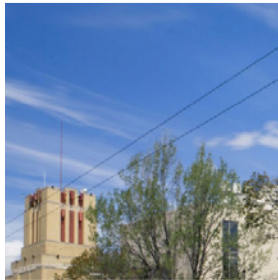
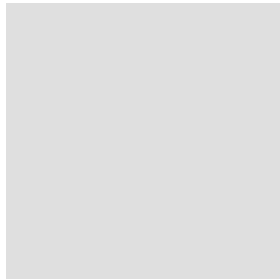
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# Health Insurance (cont'd)

## Plan Comparison Chart

	Tufts HMO Value Plan	Tufts Advantage HMO Plan	Tufts HMO Saver Plan	Tufts CareLink PPO Plan	
				In-Area <sup>2</sup>	Out-of-Area <sup>2</sup>
<b>Calendar-Year Deductible</b> <ul style="list-style-type: none"><li>Employee</li><li>Employee plus One</li><li>Family</li></ul>	N/A N/A N/A	\$500 \$1,000 \$1,000	(*Includes Rx) <b>\$1,500</b> <b>\$3,000</b> <b>\$3,000</b>	<b>\$750 (Combined IN &amp; OON)</b> <b>\$1,500 (Combined IN &amp; OON)</b> <b>\$1,500 (Combined IN &amp; OON)</b>	
<b>Out-of-Pocket Maximum (Medical &amp; Rx)</b> <ul style="list-style-type: none"><li>Employee</li><li>Employee plus One</li><li>Family</li></ul>	\$1,500 \$3,000 \$3,000	\$1,500 \$3,000 \$3,000	<b>\$4,500</b> <b>\$9,000</b> <b>\$9,000</b>	\$1,500 (Combined IN & OON) \$3,000 (Combined IN & OON) \$3,000 (Combined IN & OON)	
<b>Coinsurance (Member pays)</b>	0%	0%	35% after ded.	0%	20% after ded.
<b>Doctor's Office Visits</b> <ul style="list-style-type: none"><li>Primary care (PCP)</li><li>Specialist</li></ul>	\$30 \$40	\$30 \$40	35% after ded.	\$30 \$30	20% after ded.
<b>Preventive Care</b>	covered in full	covered in full	covered in full	covered in full	
<b>X-rays, Lab Work, Etc.</b>	covered in full	covered in full after ded.	35% after ded.	covered in full after ded.	
<b>Hi-Tech Imaging (MRI, PET/CT Scan)</b>	\$100	covered in full after ded.	35% after ded.	covered in full after ded.	\$150 20% after ded.
<b>Emergency Room</b>	\$150	\$150	35% after ded.	\$150	
<b>Outpatient Surgery</b>	\$200	covered in full after ded.	35% after ded.	covered in full after ded.	
<b>Inpatient Hospital Care</b>	<b>\$500</b>	covered in full after ded.	35% after ded.	covered in full after ded.	
<b>Prescription Drugs</b>					
<b>Deductible Amount*</b>	Deductible amount \$100 Rx deductible with a \$200 annual cap per family				
<b>Retail</b> <ul style="list-style-type: none"><li>Generic</li><li>Preferred Brand</li><li>Non-Preferred Brand</li></ul>	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
<b>Mail Order</b> <ul style="list-style-type: none"><li>Generic</li><li>Preferred Brand</li><li>Non-Preferred Brand</li></ul>	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



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# Health Insurance (cont'd)

## Health Insurance Premiums<sup>1</sup>

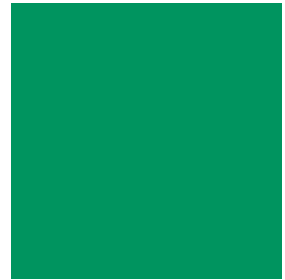
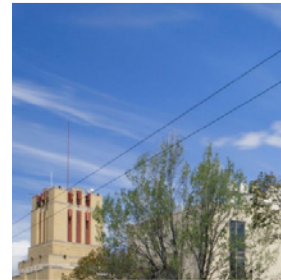
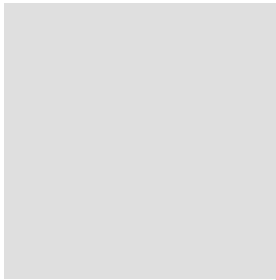
	Tufts HMO Value Plan	Tufts Advantage HMO Plan	Tufts Advantage HMO Saver Plan	Tufts CareLink PPO Plan	
				In-Area <sup>2</sup>	Out-of-Area <sup>2</sup>
<b>Monthly Rates:</b>					
• Employee	\$186.62	\$177.48	\$95.92	\$229.58	\$191.30
• Employee plus One	\$410.54	\$390.52	\$300.86	\$497.44	\$420.88
• Family	\$671.80	\$639.00	\$486.76	\$803.54	\$688.70
<b>Biweekly Rates:</b>					
• 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

<sup>1</sup> 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.

<sup>2</sup> 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.
- Mutually Exclusive. You can not be enrolled in an HSA and an FSA during the same plan year.

## 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:** If you are hired during the plan year, contributions from the University are prorated.

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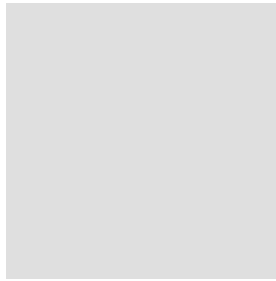
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## Health Savings Account (cont'd)

### 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

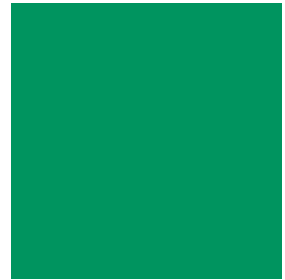
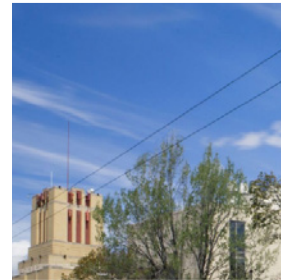
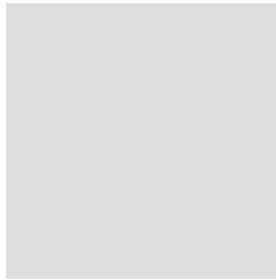
See these IRS Publications for information about eligible HSA expenses:

- 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.





## Flexible Spending Accounts

Remember to re-enroll in Flexible Spending Accounts (FSA) each year to ensure coverage.

FSAs are a great way to save because they let you set aside pre-tax dollars out of your pay—up to \$5,000 annually for dependent care expenses and \$2,650 annually for unreimbursed health care expenses.

An employee can elect an annual amount to set aside on a pre-tax basis. Deductions are taken out of each paycheck.

- If you are enrolled in the Health Care FSA for 2017, you must incur all eligible expenses prior to December 31, 2017, and submit reimbursement for these expenses by March 31, 2018. You may also rollover any unused funds, up to \$500, to the 2018 benefit plan year.
- **If you enroll in the Health Care FSA for 2018:** You will be able to roll over up to \$500 of your unused Health Care FSA balance for use at any time in the 2019 plan year. So, you will have the ability to roll over funds from 2018 into 2019. Rollover funds are in addition to the \$2,650 annual contribution limit and can be used any time during the plan year.
- If you are enrolled in the Health Care FSA for 2018, you can not participate in the Health Savings Account described on **Pages 6 & 7**.

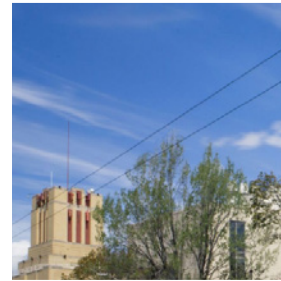
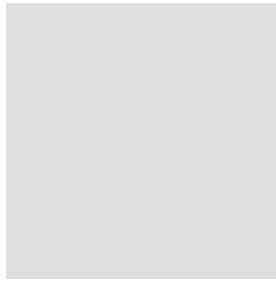
**Note: Anyone electing the HMO Saver HSA Plan in 2018 will want to use your Health Care FSA funds during the 2017 plan year in order to be eligible to make and receive HSA contributions in 2018.**

Participation in FSAs requires a new enrollment form each plan year because your current benefit election does not automatically carry over into the next plan year. **You need to actively re-enroll into the FSA each year.** The new plan year will run from January 1, 2018, through December 31, 2018.

Be sure to estimate your expenses carefully because you will forfeit any unused funds if the expenses are not incurred during the coverage period and exceed the \$500 allowable rollover amount.

For additional information, please visit the Human Resources web site or visit [www.wageworks.com](http://www.wageworks.com).





## Flexible Spending Accounts (cont'd)

### Rolling Over Funds

#### How It Works:

- On 12/31/2017, employee has \$1,000 remaining in an FSA account.
- Employee has from 1/1/2018 to 3/31/2018 to submit any FSA eligible claims incurred from 1/1/2017 to 12/31/2017 against the \$1,000 remaining balance.
- On 4/1/2018, any balance up to \$500 still remaining in the 2017 FSA will be rolled over into the 2018 FSA. If the remaining balance is over \$500, only \$500 will roll over, and all other remaining 2017 FSA funds will be forfeited.

**FSA Savings Example: \$30,000 annual salary | 28% tax bracket | \$1,800 annual health care expense**

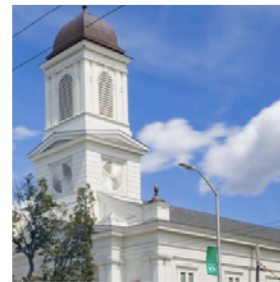
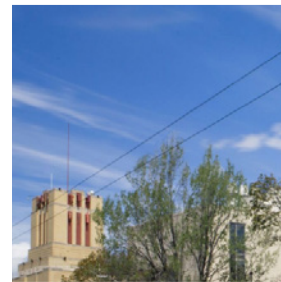
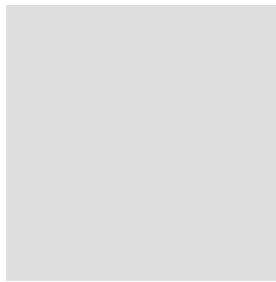
#### Without a Flexible Spending Account:

<b>Annual wages:</b>	\$30,000
<b>Taxes (28% of \$30,000):</b>	-\$8,400
<b>Net (after taxes):</b>	\$21,600
<b>Health Care expense:</b>	-\$1,800
<b>Net after Health Care expense:</b>	\$19,800

#### Without a Flexible Spending Account:

<b>Annual wages:</b>	\$30,000
<b>Pre-tax Health Care expense:</b>	-\$1,800
<b>Net after Health Care deduction:</b>	\$28,200
<b>Taxes (28% of \$28,200):</b>	-\$7,896
<b>Net after taxes:</b>	\$20,304

\$504 more in take-home pay due to reduced taxes! And this example only accounts for Federal Income Tax savings. There is an additional 7.65% that comes from FICA plus any applicable State Income Tax savings.



## Dental and Vision Insurance

### Dental Insurance

Delta Dental gives you plenty of reasons to smile.

Everyone deserves a healthy smile. That's why dental insurance through Delta Dental is available to all eligible 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
<b>Employee</b>	\$40.66	\$20.33	\$22.42	\$11.21
<b>Family</b>	\$123.20	\$61.60	\$71.70	\$35.85

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

### Vision Insurance

Better vision is just a blink away when you take part in either of the two voluntary vision insurance programs from EyeMed.

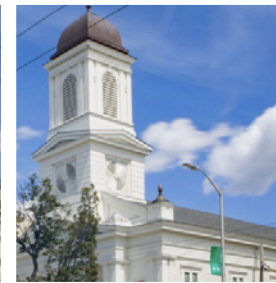
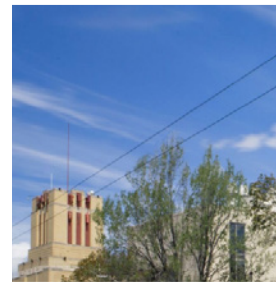
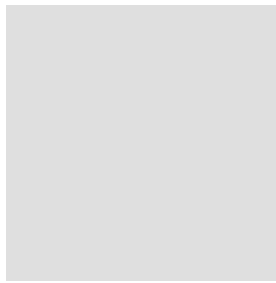
The **High Option** covers materials-only with a \$25 copay on lenses every 12 months, \$140 allowance on frames every 24 months and a \$155 allowance on contacts every 12 months (in lieu of glasses).

The **Medium Option** covers exams and materials with a \$10 copay for exams every 12 months, \$25 copay on lenses every 12 months, \$120 allowance on frames every 24 months and a \$135 allowance on contacts every 12 months (in lieu of glasses).

Employees participating in the vision insurance program are responsible for paying the premium shown below:

### Vision Premiums

Coverage	Medium Eye + Materials		High Materials Only	
	Monthly Rates	Biweekly Rates	Monthly Rates	Biweekly Rates
<b>Employee</b>	\$5.68	\$2.84	\$6.56	\$3.28
<b>Employee + 1</b>	\$10.80	\$5.40	\$12.44	\$6.22
<b>Family</b>	\$15.84	\$7.92	\$18.24	\$9.12



## Life and Accidental Death and Dismemberment (AD&D)

Life and AD&D Insurance should be an important part of your financial planning to help protect you and your family when it's needed most.

While no one likes to think about it, planning for your family's financial security in the event of your death, sickness or serious injury is one of the greatest gifts you can give to your loved ones. The University is pleased to continue to offer Basic Life and Disability Insurance at **no cost to you**. The Life/AD&D Insurance programs are offered through Cigna.

- **Employee Basic Life Insurance:** Lesley provides a benefit of one times the employee's salary to a maximum benefit of \$250,000, subject to an age-reduction schedule that begins at age 65. Lesley currently pays 100% of the premium for eligible participants. In addition, the University offers employees the option of purchasing additional Voluntary Life Insurance for you and your dependents subject to medical underwriting if over the guaranteed issue amount.
- **Employee Supplemental Life Insurance:** \$25,000 to \$500,000 of life insurance (offered in \$25,000 increments). Premiums are based on the employee's age.
- **Spousal Life Insurance:** \$10,000 to \$250,000 of life insurance (offered in \$10,000 increments). Premiums are based on the employee's age.
- **Dependent Life Insurance:** \$5,000 or \$10,000 of life insurance for eligible dependent children ages birth to 19 years (or under 25 years of age if enrolled as a full-time student). The cost of dependent life coverage is \$1.80 for \$10,000 of coverage.

## Supplemental Life Insurance Premium Rates\*

Employee/Spouse Age Categories	Employee Monthly Rates	Spouse Monthly Rates
<b>Younger than 30</b>	\$1.75	\$0.70
<b>30-34</b>	\$2.25	\$0.90
<b>35-39</b>	\$2.75	\$1.10
<b>40-44</b>	\$4.00	\$1.60
<b>45-49</b>	\$6.00	\$2.40
<b>50-54</b>	\$9.50	\$3.80
<b>55-59</b>	\$14.00	\$5.60
<b>60-64</b>	\$17.75	\$7.10
<b>65-69</b>	\$31.75	\$12.70
<b>70-74</b>	\$51.50	—
Dependent Life Insurance	Monthly Rates	
<b>\$10,000 coverage option</b>	\$1.80	

\* Per \$25,000 unit for employee; \$10,000 unit for spouse.

- **Employee AD&D Insurance:** \$25,000 to \$500,000 of AD&D insurance (offered in \$25,000 increments). Premiums are based on the employee's age.
- **Beneficiary Designation:** You should review your beneficiary designations annually. You may obtain a new beneficiary form on the Human Resources website at <https://www.lesley.edu/faculty-staff/human-resources/forms>.



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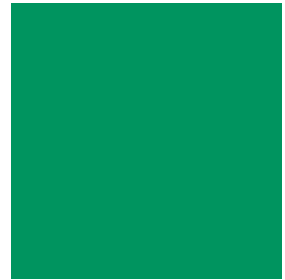
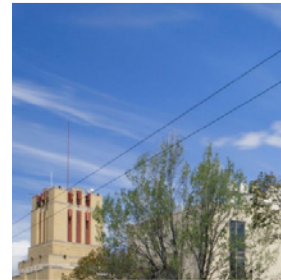
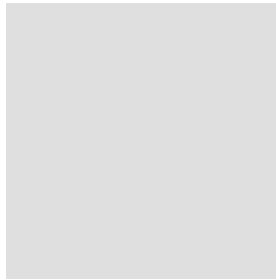
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## Long-Term Disability and Long-Term Care

### Long-Term Disability Insurance (LTD)

No one plans on becoming disabled. But if the unexpected happens, we've got you covered; Lesley pays 100% of the premium for this benefit.

Disability Insurance provides important protection should you become disabled and unable to work. The Monthly Income Benefit is equal to 60% of the employee's monthly base wage, not to exceed a benefit of \$9,000 per month. Benefits under this program may begin after a waiting period of 90 days.

Eligibility and enrollment in this plan is automatic and begins the first of the month following your date of hire. Long-Term Disability Insurance is provided through Cigna.

### Long-Term Care (LTC)\*

LTC insurance is available to eligible employees through Genworth Life Insurance Company. Long-Term Care offers financial protection if you or another insured family member requires long-term care services. It helps pay for covered long-term care expenses whether services are received at home, in the community or in a nursing facility. You have several benefit options to choose from. For more information on LTC through Genworth, visit the Lesley Human Resources benefits website at <https://www.lesley.edu/faculty-staff/human-resources/benefits> and [www.genworth.com/groupltc](http://www.genworth.com/groupltc) (Group ID: **lesleyu** and Access code: **groupltc**) to enroll.

\* If you have a Unum LTC policy, you may keep your policy until you choose to cancel it. Unum is no longer our primary LTC insurance provider, and no longer offers new policies. However, Unum policyholders may apply for additional coverage with Genworth.



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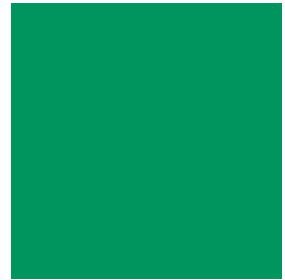
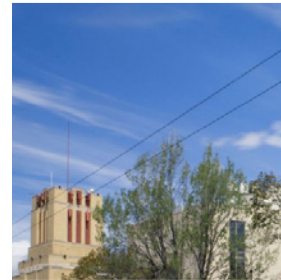
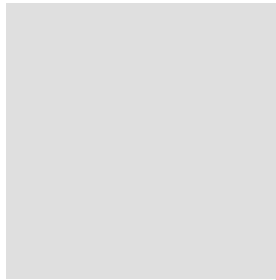
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## Other Employee Benefits

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

### Employee Assistance Program (EAP)

Lesley University's Employee Assistance Program, administered by Cigna, provides a variety of services, such as:

- Access to professional counselors who provide confidential help to you or a family member so you can better manage any personal issues related to emotional wellness, relationships, parenting, balancing work and home or work-related conflicts.
- Receive guidance on parenting, including child development, sibling rivalry, separation anxiety and much more.
- Resources to locate and choose child care providers and elder care alternatives.
- **Temporary backup** – don't let an unplanned event get the best of you — find backup child care.
- **Legal consultation** – receive a 30-minute free consultation and up to 25% discount on select fees.

### Health Club

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

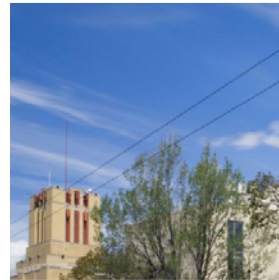
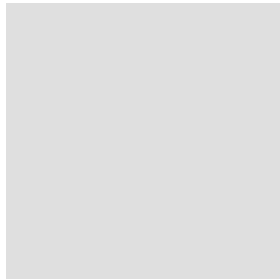
- \$150 reimbursement on your fitness center membership once a year.
- When you join a fitness center in Tufts Health Plan network, save 20% on one-year memberships and pay no initiation fee.
- Save 50% when you join a participating New England Curves club.



- Save 10% on a personal training package at Fitness Together and get 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.



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# 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](mailto: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)	<a href="http://www.deltamass.com">www.deltamass.com</a>
Flexible Spending/Transit Reimbursement Accounts	WageWorks	1-877-924-3967	<a href="http://www.wageworks.com">www.wageworks.com</a>
Health Insurance	Tufts Health Plan	1-800-462-0224	<a href="http://www.tuftshealthplan.com">www.tuftshealthplan.com</a>
Health Savings Account	Health Equity		
Lesley University Benefits	Human Resources	1-617-349-8787	<a href="https://www.lesley.edu/faculty-staff/human-resources/benefits">https://www.lesley.edu/faculty-staff/human-resources/benefits</a>
Life/AD&D/LTD	Cigna	1-800-362-4462	<a href="http://www.cigna.com">www.cigna.com</a>
Long-Term Care	UNUM Genworth	1-800-227-4165 1-800-416-3624	<a href="http://www.unum.com">www.unum.com</a> <a href="https://www.genworth.com/grouppltc">https://www.genworth.com/grouppltc</a>
Retirement Plan	TIAA	1-800-842-2252	<a href="http://www.tiaa.org/lesley">www.tiaa.org/lesley</a>
Rx Mail Order	Caremark	1-888-424-6618	<a href="http://www.caremark.com">www.caremark.com</a>
Vision Insurance	EyeMed	1-866-939-3633	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>
529 College Savings Plan	ScholarShare 529 Savings Plan	Jennifer Benson, <a href="mailto:jabenson@tiaa.org">jabenson@tiaa.org</a> , 510-907-2601	<a href="http://ScholarShare.com">ScholarShare.com</a>



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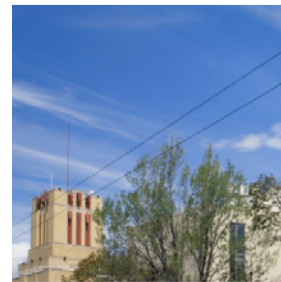
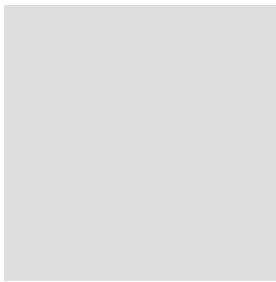
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## Enrollment

### 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](mailto:hr@lesley.edu) by Thursday, November 30, 2017. Forms can be submitted electronically via the Dynamic Forms system. Changes made during the Annual Enrollment period will become effective January 1, 2018.

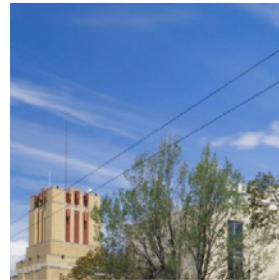
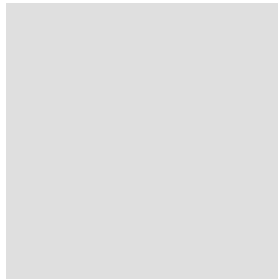
**As a reminder, you will need to make an election for the Medical and FSA plans, otherwise you may not have the same coverage in 2018 as you have today.**

Questions? Please contact Human Resources at: [hr@lesley.edu](mailto: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.

**Although the annual benefits enrollment period is November 1 - 30, in order to ensure that you will receive your new medical ID cards by January 1, 2018, please submit medical enrollment forms to Human Resources no later than Monday, November 20, 2017.**



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# 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.

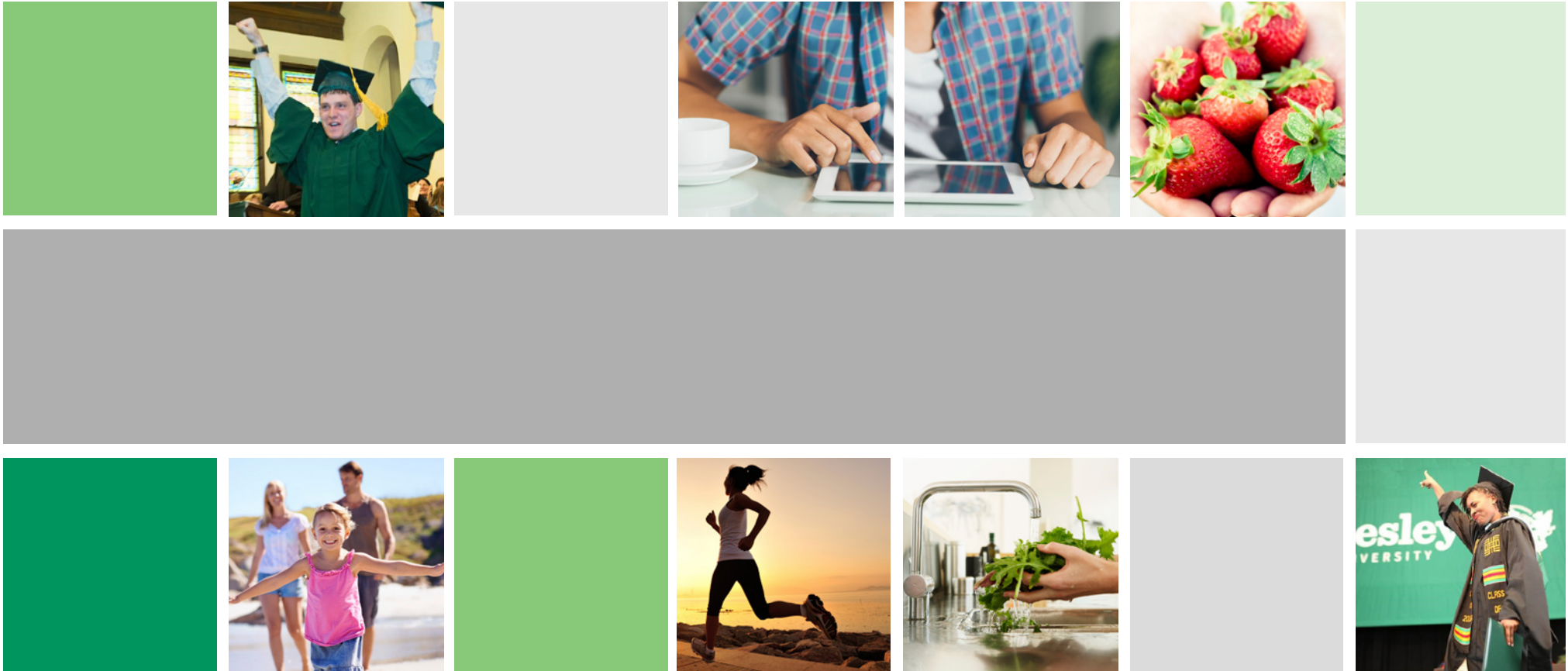
## Your Rights To Additional Information

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.