



WHOI Open Enrollment

OCTOBER 26 — NOVEMBER 15, 2016

Welcome to 2017 Open Enrollment

IMPORTANT DATES:

Open Enrollment Period:
Oct 26th - Nov 15th

Benefits Fair
Nov 7th 10:00 a.m. - 2:00 p.m.
Clark 507

Onsite Flu Clinic available during
Benefits, Health & Wellness Fair
9:00 a.m. - 1:00 p.m. Clark 509

REMINDER: All benefit eligible employees must complete an online open enrollment form, regardless if they elect coverage or not. You may access the open enrollment form through WHOI's intranet: Employee Online portal.

You must also re-enroll in a Healthcare Flexible Spending Account, Dependent Care Flexible Spending Account, and/or Health Savings Account each year at Open Enrollment.

PLAN HIGHLIGHTS

Medical & Dental plan offerings are unchanged.

Dental and Optional Life Rates remain the same.

Medical Rates have increased. However, WHOI's cost share remains the same.

Healthcare Flexible Spending Account and Limited Purpose Flexible Spending Account limits remain at \$2,550.

IMPORTANT CONTACTS:

Val Boyajian x 2203
Patty Mahoney: x 2602
Maria Martone: x 3763
Nicole Wright: x 2217
Kathi Benjamin: x 2705
Main HR line: x 2253

ANNUAL CHECKLIST:

- Enroll in, change, or cancel Medical and/or Dental coverage effective for January 1, 2017
- Enroll in the Healthcare Flexible Spending Account, Dependent Care Flexible Spending Account and Health Savings Account (must re-enroll every year!)
- By 11/15, complete your online Open Enrollment form by accessing your Employee Online account

2017 Medical Plans

WHOI will continue offering the same (3) plans as in past years (Note: Name changes)

- Blue Care Elect Deductible (with HRA)
- Blue Care Elect Saver (with HSA)
- Advantage Blue (Low Deductible)

Blue Care Elect Deductible (with HRA)

(Annual Deductible: \$2,000/\$4,000)

The Institution will continue to contribute 75% of the premium cost of this plan and will continue to provide the Health Reimbursement Account (HRA) in the amount of either \$1,000 or \$2,000. The deductible applies to all covered services except preventive health services, prescription drugs and supplies. The family deductible can be met by eligible costs incurred by a combination of members on the same plan, but no one member will have to pay more than the \$2,000 per member deductible.

Blue Care Elect Saver (with HSA)

(Annual Deductible: \$1,500/\$3,000)

The Institution will continue to contribute 75% of the premium cost of this plan and will continue to provide the Health Savings Account (HSA) contribution of either \$750 or \$1,500. You will receive this WHOI contribution to your HSA account each pay period. The deductible applies to all covered services (including prescription drugs) except preventive health services. The family deductible can be met by a combination of eligible costs incurred by members on the same plan. The family deductible must be met before benefits will be provided for any one member.

With the Blue Care Elect Saver plan, a Health Savings Account (HSA) will be offered and tied to this plan.

More information about the Health Savings Account can be found on the last page of this newsletter and on the HR website.

Advantage Blue (Low Deductible)

(Annual Deductible: \$500/\$1,000)

The Institution will continue to contribute 60% of the premium cost of this plan. Although the premium for this plan is higher, this plan has less liability for upfront out-of-pocket expenses because 1) the annual deductible is much lower, and 2) only inpatient, outpatient, and diagnostic testing hospital services are subject to the deductible. Office visits, ER visits, and prescriptions are not subject to the deductible under this plan and require only a copay.

Regulatory Highlights

Affordable Care Act

Beginning in 2016, the ACA required health plans to provide proof to employees that the health care coverage offered under our employer-sponsored health plan meets the ACA's minimum essential coverage and affordability requirements. As such, in the early part of 2017 you will receive Form 1095-C to demonstrate the coverage we offer you and your family is compliant with the ACA's rules. Similar to the Commonwealth of Massachusetts Form 1099-HC, this is an important tax document. Form 1095-C is used when filing your federal income tax return to indicate you were offered valuable and affordable coverage while Form 1099-HC does largely the same thing but for your Massachusetts state tax filing. Please be on the lookout for these forms in early 2017. If you have any questions, please contact Human Resources at 508-289-2253.

Massachusetts Earned Sick Time Law

Effective July 1, 2015, all employees who work in Massachusetts have the right to take job protected sick time under the Massachusetts Earned Sick Time Law. For WHOI, this only impacts casual employees.

In 2017 WHOI will continue to provide casual employees 40 hours of sick time. This may only be charged for time when employees are scheduled to work.

More information about this year's Open Enrollment can be found on the Human Resources website: <http://www.who.edu/website/HR/benefits/open-enrollment>

Medical Insurance

2017 Medical Plan offerings:

Blue Care Elect Deductible Plan (with Health Reimbursement Account (HRA)):

- Annual Deductible: \$2,000/\$4,000
- WHOI contributes 75% of premium
- WHOI provides an HRA contribution of \$1,000 for Employee Only or \$2,000 for Employee+ coverage.
- Employees can contribute to a Healthcare Flexible Spending Account

Blue Care Elect Saver Plan (with Health Savings Account (HSA)):

- Annual Deductible: \$1,500/\$3,000
- WHOI contributes 75% of premium
- WHOI provides a per pay period contribution to an HSA up to \$750 for Employee Only or \$1,500 for Employee+ coverage.
- Employees can contribute to the HSA
- Employees can contribute to a Limited Purpose Flexible Spending Account

Advantage Blue Plan:

- Annual Deductible: \$500/\$1,000
- WHOI contributes 60% of premium
- Employees can contribute to the Healthcare Flexible Spending Account

YOUR 2017 PAY PERIOD DEDUCTIONS (26 PAYS)

	Blue Care Elect Deductible (with HRA)	Blue Care Elect Saver (with HSA)	Advantage Blue
EE Only	\$76.42	\$81.10	\$140.49
EE & Child(ren)	\$145.19	\$154.09	\$266.93
EE & Spouse/DP	\$160.47	\$170.31	\$295.03
EE & Family	\$226.96	\$240.87	\$417.26

What is Telehealth?

When you need on-demand or behavioral health consultation, there's Telehealth. Offered to employees enrolled in one of the WHOI medical plans through BCBSMA, this virtual visit platform connects you to a board-certified doctor in minutes. Using a mobile device or computer and the AmWell or Doctor On Demand app, you can access the care you need, when and where you need it! Telehealth gives you timesaving options for around-the-clock care, follow-up care and counseling. In a few short minutes you can go from wondering if you should schedule a doctor's appointment to having a live video visit with a doctor of your choice. Using your computer, visit AmWell or Doctor On Demand online, or using your mobile device, download the AmWell or Doctor On Demand apps and create your account. First-time users, enter Service Key: BCBSMA when registering to make sure you receive coverage. The cost to use Telehealth services is the same as the cost of an office visit based on benefits under the medical plan in which you are enrolled.

Dental Insurance

Dental rates will remain the same for 2017. WHOI pays the full cost for Employee Only coverage, with employees paying the difference for Family coverage.

Remember to plan carefully when making a decision to enroll in Family dental coverage. Please keep in mind, the dental plan pays up to \$1,000 per family member per year for

covered dental services. The annual premium for family dental coverage is \$949.78. Depending on the size of your family, it might make better sense to set aside pre-tax dollars in a Healthcare Flexible Spending Account towards your out-of-pocket dental expenses for family members.

YOUR 2017 PAY PERIOD DEDUCTIONS

Employee Only	No Cost
Family	\$36.53

And, don't forget about the Dental Rollover. Your Dental Plan allows for a portion of your unused benefit to rollover into the next calendar year, so be sure to check with Delta Dental at the beginning of each year to see how much you have available towards your dental services. For more information, contact Delta Dental directly at 1-800-872-0500.

Health Equity: Administrator for HRA, HSA, and FSA's

Health Equity is the administrator of our Health Reimbursement Account (HRA), Healthcare and Dependent Care Flexible Spending Accounts (FSAs) and the Health Savings Account (HSA). Health Equity has an integrated relationship with Blue Cross Blue Shield MA that allows employees direct access to these accounts right from their BCBS member account. This integrated solution will provide ease to employees with paying their medical claims under the WHOI deductible medical plans. To learn more about accessing and managing these accounts online, please view the available tutorials on the WHOI HR website.

IMPORTANT: OPEN ENROLLMENT DEADLINE

New enrollments or changes to your benefits effective January 1, 2017 must be submitted online to Human Resources by **November 15, 2016**. If you cannot meet this deadline, please notify BenefitsQA@whoi.edu ASAP.

Postdoc Fellows, Scholars, Postdoc Investigators on J-1 visas, and Joint Program Students must submit paper forms to BenefitsQA@whoi.edu by **November 15, 2016**.

Health Savings Account (HSA) & Flexible Spending Accounts (FSAs)

The HSA is only available to employees enrolled in the Blue Care Elect Saver Plan (with HSA) with the \$1,500/\$3,000 annual deductible.

WHOI HSA Contribution

For employees who enroll in the Blue Care Elect Saver (with HSA) Plan for 2017, the Institution will make a bi-weekly contribution to the HSA that annualizes to \$750 for Employee Only or \$1,500 for Employee+ coverage. For example, with individual medical coverage, WHOI will contribute up to \$750. For employee-plus coverage, up to \$1,500 is contributed. For 2017, the Institution will be making their HSA contributions bi-weekly, to be deposited to the employees' HSA accounts each pay date.

Employee Contribution to HSA

In addition to the WHOI contribution, employees may also make their own voluntary pre-tax contributions to their HSA account. Unlike an FSA account, employees may decide to participate or make changes to their HSA contributions any time during the year, up to the annual IRS contribution limits. A Qualified Life Event is not required to make a contribution change during the year.

2017 HSA Contribution

Limits

The 2017 annual HSA contribution limits are \$3,400 for individuals and \$6,750 for family coverage. These limits take into account the combined employer and employee contributions. For example, with the WHOI HSA contribution of \$750 for individual coverage, an employee can contribute up to \$2,650 to his/her HSA in 2017. The annual contribution limits are subject to change each year by the IRS and are usually increased for inflation.

In addition to the annual contribution limits, the IRS also allows for an additional \$1,000

annual contribution for employees age 55 or older. For example, in 2017 an individual age 55+ can have up to \$4,400 in HSA contributions (employer and employee combined).

NOTE: HSA participants must visit healthequity.com as soon as possible to log in by establishing a username and password.

Healthcare FSA

Effective for 2017, the IRS limit on employee pre-tax contributions to a Healthcare FSA is \$2,550, which is set to be indexed for inflation every year.

Limited Purpose

Healthcare FSA

The Institution offers a separate Limited Purpose Healthcare FSA. This plan is only available to those employees enrolled in the Blue Care Elect Saver (with HSA) medical plan. The use of funds in a Limited Purpose Healthcare FSA is restricted to only dental, vision, and over-the-counter medications with a prescription. The annual limit is the same as the traditional Healthcare FSA.

Dependent Care FSA

The Institution will continue to offer the Dependent Care FSA. The annual limit for 2017 remains \$5,000. In addition, eligible employees may also take advantage of the WHOI-funded Child Care Subsidy benefit. For more information about the Child Care subsidy benefit, please contact the HR Office at x2253 or BenefitsQA@whoi.edu.



Regulatory Compliance Updates

Age Restrictions

Per IRS regulations, employees age 65 or older can only participate in a Health Savings Account if they are **not enrolled in Medicare**. Employees in this age category who wish to enroll in the Blue Care Elect Saver (with HSA) plan should verify their Medicare enrollment status with the Social Security office before electing this plan.

HSA Taxation

HSA contributions (both employer and employee) are tax-free as long as they are used for eligible expenses. Eligible expenses are defined by the IRS under Code Section 213(d). For a detailed explanation and listing of eligible expenses or restrictions, please review the IRS publication at: <http://www.irs.gov/pub/irs-pdf/p502.pdf>

Ownership/Portability

HSA contributions are fully owned by the employee. Unused HSA dollars are not forfeited like an FSA and are completely portable if you end employment with or retire from the Institution.

Pay Periods

In 2017, there will be 26 pay periods. ALL BENEFITS will be deducted from each of the 26 pay dates, to include Medical, Dental, Supplemental Life and AD&D, 403(b), Healthcare and Dependent Care Flexible Spending Accounts, Health Savings Account, Imputed Income and any other benefit deductions.

2017 Holidays [10 Paid Holidays]

New Year's Day – observed January 2, 2017
 Martin Luther King Jr. Day – January 16, 2017
 Presidents' Day* – February 20, 2017
 (*floating holiday)
 Memorial Day – May 29, 2017
 Independence Day – July 4, 2017
 Labor Day – September 4, 2017
 Veterans' Day – observed November 10, 2017
 Thanksgiving Day – November 23, 2017
 Day After Thanksgiving – November 24, 2017
 Christmas Day – December 25, 2017



Don't miss out on getting your annual flu shot! WHOI is offering the convenience of an onsite Flu Clinic for the first 250 employees during the Annual Benefits Fair from 9 am—1 pm in Clark 509. Flu shots are free to all employees. However, if you are a BCBSMA member you must present your BCBSMA ID card.

For additional information about the 2016-2017 influenza season, please visit the Centers for Disease Control and Prevention (CDC) website at:
<http://www.cdc.gov/flu/about/season/index.htm>

Annual Benefits Fair

November 7th, 10:00am - 2:00pm, Clark 507 (5th Floor)

All employees are encouraged to attend the annual Benefits Fair being held on November 7th. This is a great opportunity to learn more about the benefits and programs offered at WHOI as well as personally meet with and speak to our benefits staff, vendors, and insurance carriers.

- **Onsite Flu Clinic**—Available for the first 250 employees!
- **Blue Cross Blue Shield of MA**—Medical Insurance provider
- **HealthEquity**—WHOI vendor for Health Reimbursement Account (HRA), Health Savings Account (HSA), and Healthcare and Dependent Care Flexible Spending Accounts (FSAs)
- **Delta Dental**—Dental Insurance provider
- **Transamerica**—403(b) Defined Contribution Retirement Plan provider
- **CIGNA**—Life Insurance, AD&D, and Disability Insurance provider
- **Liberty Mutual**—Group Home/Auto/Boat/Umbrella Insurance
- **E4 Health**—Employee & Student Assistance Program (ESAP) and Work/Life benefits
- **WHOI EH&S Office**
- **WHOI HR**
- **WHOI Development Office**
- **Healthy Food and Smoothie Demos**
- **BJ's Wholesale Club**—Discount membership
- **Sun-Damage Skin Analyzer**
- **Seated Massage Therapy**
- **Onsite Health Coaching**
- **Giveaways and Raffles!**

**And, did you know that WHOI also offers these additional benefits?
 Stop by and see an HR Team member for more information!**

- Child Care Subsidy (\$3/hour up to \$3,000/year per child) – Increased Benefit in 2017!
- Employee Education Reimbursement (up to \$5,250/year for eligible courses of study with supervisor approval)
- Have you thought about your life insurance lately? Do you want to review your coverage? Do you want to add supplemental coverage for your spouse and child(ren)? Have you reviewed your beneficiary designations?