

IMPORTANT DATES:

Open Enrollment: 10/24 - 11/18/11

Benefits, Health and Wellness Fair:
10/24/11, 10:00-1:00 in Clark 507

Onsite Flu Clinic: 10/24/11, 9:00-1:00
in Clark 509 (check-in at Clark
Lobby)

Retirement Plan Informational
Sessions: 10/25/11 (see insert for
program flyer and details...)

BCBS Consumerism Workshop on
11/2/11, 12:00 noon in Redfield

HIGHLIGHTS:

Medical rates increase 7.2% for 2012

No changes to Medical plan designs
for 2012

2% increase to Dental rate for family
coverage for 2012

Supplemental Life/AD&D Insur-
ance—options for supplemental
insurance for Employee, Spouse and
Child(ren)

2012 Regulatory Health Insurance
Notice and Updates (see insert for
separate flyer...)

ANNUAL CHECKLIST:

- ☐ Review your on-line Benefits Statement @ www.ibenecom.com/whoi
- ☐ Enroll in, change, or cancel Medical and/or Dental coverage effective for January 1, 2012
- ☐ Enroll in the Flexible Spending Account for Health Care and/or Dependent Care (must re-enroll every year!)
- ☐ Complete HIRD Form if waiving medical coverage for 2012 (new form required every year!)
- ☐ Review more information @ www.whoi.edu/HR/page.do?pid=46815

WHOI Open Enrollment

OCTOBER 24—NOVEMBER 18, 2011

Welcome to 2012 Open Enrollment

2012 Medical Rates Increase by 7.2%

The Institution's medical rates will be increasing by 7.2% for 2012. Although this rate increase is higher than recent years, it is lower than national and regional market renewal trends, which are running upwards of 12%. In addition, it is important to point out that a portion of this renewal rate is directly attributable to last year's Health Care Reform changes, which require plans to cover 100% of the cost of preventive care services. The cost for preventive care is carved into the renewal rate and represents about 2% of our renewal rate each year.

We are pleased to announce that the Institution is not making any plan design changes to our medical plans for 2012 and will be maintaining the current cost-share structure.

In addition, WHOI will continue to offer and contribute to the special Health Reimbursement Account (HRA) associated with the High Deductible Health Plan (HDHP). The HRA is an employer-funded account which funds the first 50% of the annual deductible under the HDHP.



Onsite Flu Clinic on 10/24/11

Once again, the Institution will be offering an onsite Flu Clinic during the annual Benefits, Health and Wellness Fair. The clinic will be open from 9am-1pm. Check-in will take place in Clark Lobby with flu shots being administered in Clark 509.

The flu shots are free to any member covered by a BCBS of Massachusetts medical plan. In order to receive the shot for free, you must present your BCBSMA ID card upon registration. For non-BCBSMA members, there is a \$23 fee for the shot, which is payable by cash or check.

BCBS Consumerism Workshop on 11/2/11

You can never be too involved in your own healthcare. Learn how to be a wise healthcare consumer by attending a special Healthcare Consumerism Workshop presented by Denise Tafone who is a Health Educator and Certified Wellness Practitioner.

This interactive workshop helps participants understand the role they play in controlling their health and their healthcare costs.

The more you understand about your healthcare and your own health, the more empowered you are to make informed decisions.

Topics to be covered:

- True costs of medical services
- Having an effective doctor's visit
- Accessing the tools needed to reduce unnecessary healthcare use
- The cost of prescription drugs and the role of generics
- Understanding the pharmacy plan, copayment tiers, and mail-order pharmacy
- Steps to prevent medical errors
- Discovering the many online resources available through BCBS' Member Self-Service



IMPORTANT: Enrollment forms must be submitted to Human Resources by Friday, November 18th.

IMPORTANT CONTACTS:

- Donna Hyman, Benefits Specialist x3743 (dhyman@whoi.edu)
- Linda Snow, Benefits Specialist x3763 (lsnow@whoi.edu)
- Julie Fawkes, Sr. Admin. Asst. x3730 (jfawkes@whoi.edu)
- June Sullivan, Retirement Benefits Administrator x2706 (jsullivan@whoi.edu)
- Denise Cabral, Benefits Manager x2217 (dcabral@whoi.edu)



Get your home-cooked chili here! At this year's Benefits, Health and Wellness Fair, we will be featuring one of our own WHOI employee's winning chili recipe. During WHOI's Annual Fitness Challenge this summer, we held our first-ever 'Healthy Chili Cook-off' contest and it was a great success! The first place winner in the chili contest was Julie Renz from team Bigelow Bowlers for her *Turkey and Bean Chili*.

For more information about the 'Healthy Chili Cook-off' contest, please visit the Human Resources website at <http://www.whoi.edu/page.do?pid=74136>. A copy of all chili recipes entered into the contest is available on that site.

We would like to once again thank all of our 2011 Fitness Challenge participants who participated in this special event.

Annual Benefits, Health and Wellness Fair

October 24th, 10:00 - 1:00, Clark (5th Floor)

All employees are encouraged to attend the annual Benefits, Health and Wellness Fair being held on October 24th. 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 vendors and insurance carriers.

- **Onsite Flu Clinic**—Free for BCBSMA members!
- **BlueCross BlueShield of MA**
- **Delta Dental**
- **Diversified**—Defined Contribution Retirement Plan provider
- **Benefit Strategies**—Health Flexible Spending Accounts and Health Reimbursement Account
- **Cigna**—Life Insurance, AD&D, and Disability
- **Liberty Mutual**—Group Home/Auto/Boat/Umbrella Insurance
- **The Wellness Corp**—Employee & Student Assistance Program and work/life referral services
- **Visiting Nurses Association**—Blood pressure
- **Cape Cod Healthcare**—Health resources and information about physicians accepting new patients
- **Walko Chiropractic**—Body fat analysis
- **Cape Cod Beach Therapy**—Free Chair Massage
- **Social Security Administration**
- **Nutrition Consultant**
- **Laura Hartung**—Healthy cooking demonstration
- **Trader Joe's**—Healthy snack handouts
- **BJ's Wholesale Club**—Discount membership
- **WHOI Environmental, Health and Safety Office**
- **Refreshments**—*Turkey and Bean Chili*
- **Giveaways and Raffles!**

And, did you know that WHOI also offers these additional benefits? You can find out more about them at the Fair!

- Interest-free Computer Loans, and Interest-free Tuition Loans for Children
- Child Care Subsidy (\$2/hour up to \$2,000/year per child)
- Employee Education Reimbursement (up to \$5,250/year for eligible courses of study)

Medical Insurance

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What's New for 2012:

- 7.2% increase to medical premiums
- No changes to medical plan designs for 2012:
 - ☑ Preventive Care Services—will continue to be covered at 100% with no co-pay required.
 - ☑ Coverage for Adult Children Ages 19-26—under Health Care Reform, eligible dependents can be covered by their parent's medical coverage up until their 26th birthday. WHOI also allows this for dental coverage. Imputed income does not apply, except for children of domestic partners.
 - ☑ WHOI will continue its current share of the premium for each plan. For example, WHOI contributes 75% of the premium for the HDHP, and 60% for the HMO plan.
 - ☑ WHOI will continue to offer the Health Reimbursement Account (HRA) which covers the first 50% of the annual deductible under the HDHP. Unused HRA dollars do NOT rollover to the next calendar year.

YOUR 2012 PAY PERIOD CONTRIBUTION (24 PAYS)

	HDHP	HMO	Access Blue	PPO (Out of State)
Employee Only	\$58.12	\$109.52	\$112.29	\$139.94
Employee + Child(ren)	\$104.61	\$197.13	\$202.12	\$251.90
Employee + Spouse/Domestic Partner	\$116.23	\$219.04	\$224.57	\$279.89
Family	\$164.64	\$310.27	\$318.11	\$396.46

See insert for comparison of medical plan designs or visit www.who.edu/HR/page.do?pid=46815

Dental Insurance

Dental rates are increasing by 2% for 2012. WHOI pays the full cost for individual coverage, with employees just paying the difference for family coverage.

Remember to plan carefully when making a decision to enroll in family dental coverage. The dental plan pays up to \$1,000 in cov-

ered services per family member and the employee cost is \$949.92 per year for family coverage. 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.

And, don't forget about the Dental Rollover. Your Dental Plan allows for a portion of your unused benefit to roll over 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.

YOUR 2012 PAY PERIOD CONTRIBUTION

Individual	No Cost
Family	\$39.58

Supplemental Life Insurance

In addition to the Group Life Insurance provided by WHOI, employees may purchase additional supplemental insurance for themselves and their family members. To purchase supplemental coverage for family members, you must apply for and be approved for supplemental coverage for yourself. You may be required to provide Evidence of Insurability before purchasing any supplemental life insurance.

Employee Life

You may purchase additional supplemental life insurance for coverage of 1, 2, 3, or 4 times your annual salary, up to a maximum of \$400,000. The cost of coverage is based on your age.

Spousal Life

You may select coverage for your spouse in units of \$5,000 to a maximum of \$100,000. The cost of coverage is based on your spouse's age.



Dependent Life

You may purchase life insurance for your unmarried, dependent children under age 19 (or 19-25 if a full-time student) for an amount of \$2,000 or \$5,000. The maximum benefit for children under six months is \$500. One low premium will insure all your eligible children, regardless of the number of children you have.

Guaranteed Issues Rules:

'Guaranteed Issue' for supplemental life insurance is only available to employees during their initial eligibility period (e.g., new hire).

During Open Enrollment, you must provide evidence of good health (Evidence of Insurability) to the insurance carrier.

For more information, or for specific details about your supplemental life options, please contact your Benefits Specialist.

ENROLLMENT DEADLINE:

New enrollments or changes to your Medical, Dental, and/or Flexible Spending Account benefits for January 1, 2012 must be submitted to Human Resources by November 18, 2011.

Benefits you can enroll in or change at any time throughout the year (even if there has not been a 'qualifying event') include: 403(b) Defined Contribution Retirement Plan, Supplemental Life Insurance (evidence of insurability required), and Group Auto and Home Insurance.

www.whoiedu/HR/page.do?pid=46815

What if you miss the deadline for Open Enrollment? Federal law limits your ability to enroll in or change your medical, dental, and/or flexible spending account (Health Care and Dependent Care) benefits outside of Open Enrollment unless you experience a 'qualifying life event' and, if you do, the enrollment/change must be made within 30 days of the event. Supporting documentation must be submitted to Human Resources along with the election change within the 30-day period.

Flexible Spending Accounts

WHOI offers benefits-eligible employees the opportunity to set up a Flexible Spending Account (FSA) for both Healthcare Reimbursement and Dependent Care Reimbursement.

IMPORTANT: You must re-enroll in your Flexible Spending Account(s) every year during Open Enrollment. Your annual contribution will be deducted on a pre-tax basis over 26 pay periods. Contributions to a FSA are bound by strict IRS rules:

- May contribute up to \$5,000 a year, or up to \$2,500 if married and filing a separate tax return.
- Use-it-or-Lose-it—FSA money that is not used will be forfeited. Participants should plan carefully when determining their annual FSA amount.
- May not change/cancel your FSA election during the year, unless you have a qualified change in status as defined by the IRS.
- Special Grace Period—WHOI allows for a 2-1/2 month grace period which allows for participants to incur expenses beyond December 31 and up through March 15th into the following calendar year to apply to the previous year's FSA.
- Participants have until March 31 to submit for reimbursement expenses incurred in the previous year.

Healthcare FSA (HC-FSA)

The Healthcare Flexible Spending Account allows employees to set aside money on a pre-tax basis to be used for eligible medical expenses that are not covered by an insurance plan.

Effective as of January 1, 2011, most over-the-counter medications and drugs (except insulin) are no longer eligible for reimbursement through a Healthcare Flexible Spending Account without a prescription.

Dependent Care FSA (DC-FSA)

The Dependent Care Reimbursement Account is similar, allowing employees to set aside pre-tax dollars to be used towards expenses associated with the care of a dependent (e.g. child care, adult daycare).

For more information about the specific rules and criteria for eligibility for the Dependent Care Reimbursement Account, please refer to the Human Resources website at <http://www.whoiedu/HR/page.do?pid=16314>.

Dependent Care Subsidy

WHOI also offers a special Dependent Care Subsidy benefit to employees. The benefit provides reimbursement of \$2.00 per hour, per eligible dependent for day care expenses incurred to enable an employee and his or her spouse or domestic partner to work, up to an annual maximum of \$2,000 per dependent.

The Dependent Care Subsidy is payable as a pre-tax benefit up to the annual IRS maximum of \$5,000 per year. This maximum is combined with any pre-tax contributions under the Dependent Care FSA benefit.

Enrolling in FSA for 2012

To sign up for the Flexible Spending Account(s) for 2012, you must fill out a Benefits Program Open Enrollment Form and complete Sections 3 and 4. Additionally, If enrolling in the Healthcare Flexible Spending Account, you must also complete the separate enrollment form for Benefit Strategies who is our third-party administrator for this benefit.

Enrollment Deadline: 11/18/2011

YEAR-END CHECKLIST:

- Have you received your seasonal flu shot? Flu shots are free for BCBSMA members when administered by a BCBS contracted provider/vendor (must show your BCBS ID card).
- Did you get your annual physical?
- Did you get your routine dental cleanings? Remember, two cleanings per year are covered 100% through WHOI's dental coverage.
- Have you designated or updated your beneficiary information on your Life Insurance and/or Retirement Plans?
- Has your name or address changed? Please contact HR with any updates.
- Are you contributing enough to your 403(b) retirement plan? Remember, you can take advantage of pre-tax savings and the benefits of compounding interest with your retirement savings.