Vassar College Benefits Open Enrollment

November 1st through December 1st, 2017

Benefits Fair: Wednesday November 1st, 9:00 – 4:00, Villard Room

Open Enrollment Basics

NEW BENEFITS FOR 2018: Four new benefits are available to faculty and administrators! Visit the Benefits Fair or go online to learn about the Health Savings Account, High Deductible Health Plan, TelaDoc and Dental/Vision flex spending.

All Information is on the HR website. Find full information on all benefits on the Human Resources website: http://humanresources.vassar.edu/benefits. Look under Open Enrollment for Faculty and Administrators and Open Enrollment for All. (Quick link: type HR in the home page search box.)

Open Enrollment is now via WorkDay! Full instructions are on the reverse of this sheet and online. For in-person help, come to the Benefits Fair.

Benefits News for 2018

Health Insurance: You have a new choice: a High Deductible Health Plan and Health Savings Account (HSA.) See the summary information enclosed and take time this month to evaluate this option. The other Empire plans – EPO and PPO -- have increased 9.2% for next year. There will be no changes to benefits under either EPO or PPO plan. Coverage and co-pays remain as last year. Plan coverage and cost information is online.

New Benefit: TelaDoc Using your computer or an app for your phone, you can call a doctor 24/7 for a phone or video consult, free of charge. You can also get information on available doctors, hospitals and pharmacies, as well as discount coupons for name-brand RX. Find out more about TelaDoc at the Benefits Fair and on the HR website.

SRAs: Remember to increase your SRA if you can, and review your investments! You can do this any time, not just at Open Enrollment, using the Retirement Plan Portal. Find the link in WorkDay: click the Benefits icon and click top right on ‘Your Vassar Retirement Plan.’

SRA Limits: Next year’s SRA limits will be $18,500 if you will be under 50 in 2018, and $24,500 if you will be 50 or over. If you want to maximize your SRA, use the percentage calculator on the HR/Benefits website.

Flex Spending Accounts: If you open an HSA next year, you can NOT have a regular medical flex account. If you want to concentrate on funding your HSA for medical costs and still use non-taxed funds for dental and vision care, you can have a Limited Scope flex account. The annual limit on medical and limited flex spending accounts is now $2,650. The limit remains $5,000 for child-care.

These are just a few of the benefits available to you. Come to the Benefits Fair and look online at http://humanresources.vassar.edu/ for full information on these and ►Life and Disability Insurance ►Your Employee Assistance Program (EAP) ►Retirement Income Planning
**WorkDay Open Enrollment: Step by Step**

- When Open Enrollment begins, you’ll find a “to do” in your **WorkDay In-Box** (you will see a red dot in the upper right corner of your WorkDay home screen.)

- Click your picture /name, then click your In-Box.

- The Open Enrollment task comes up on your left, and you can run through your benefits on the right. If you need more screen room, you can click the arrows, top right corner.

- **Medical plans** come up first; click the link to the HR website for current rates and more info. Elect a new plan, add dependents, leave your current election in place, or elect the **cash-out** if you are waiving Vassar coverage.

- If you are **newly adding family members** to your plan, click in the box under Enroll Dependents and choose Existing Dependents if they are already in WorkDay. If they aren’t, choose “Add dependent from my enrollment” and fill in their information. **If you are dropping family members**, click the X next to their name. You will see your enrollment change to the right option and see your 2018 paycheck cost.

- Note that **Dental** is listed under ‘Medical Plans.’

- **Life insurance** comes up next. The options are grayed out; you will get an orange error message if you leave the **beneficiaries** blank. To add beneficiaries, click the plus sign. Then click in the box below and choose ‘beneficiary persons.’ If nothing comes up, use “create” and “add beneficiary using existing contacts.” If nothing comes up under ‘existing contacts,’ use “add new beneficiary.” You must put in their name, address and relationship to you – other fields are optional. Assign them a Primary Percentage, and keep adding beneficiaries until you have at least one primary and one contingent.

- Click the Agree box on your confirmation page, and click ‘Submit’ at the bottom.

- If you want to **make changes** any time during Open Enrollment, go to your WorkDay main page, click the Benefits icon, and click “Change Open Enrollment” from the box on the right.