

Welcome to the Benefits Open Enrollment Period 2018!

This packet provides you and your family with important information as you are considering your benefit options for 2018. **This year's Benefits Open Enrollment period is November 1 through November 30, for changes effective January 1, 2018. All elections and forms MUST be completed within this period** at U-Online <http://uonline.une.edu>. If you are making changes involving adding or dropping a dependent or domestic partner you MUST also complete a Benefit Election Form found in Human Resources.

1. **MEDICAL INSURANCE:** We are excited to announce that we will continue to offer a **Health Savings Account (HSA) plan** in 2018, and UNE will contribute \$1,300 to an eligible participant's HSA with their first pay in January and another \$1,300 with their first pay July. This will cover nearly 100% of the deductible for an individual and nearly 50% of the deductible for other coverage (two adult, single parent, or family). The services covered by the HSA plan are comparable to the Basic and Enhanced plans with the same national Cigna network.
 - a. **Please note that you cannot have both an HSA and medical FSA.** If you elected a medical FSA for 2017 and an HSA for 2018, all medical FSA funds must be used and reimbursed by 12/31/2017.
 - b. **Please note HSA limits for 2018:** \$3,450 for individual coverage and \$6,900 for family coverage. Age 55 or older can contribute an additional \$1,000. (This includes UNE's contribution).
 - c. **To cover a domestic partner on your insurance plan(s)** please meet with a HR representative during Open Enrollment. We ask that you complete a Benefit Election Form *and* **Domestic Partner Affidavit** to include your partner on your 2018 benefits. Failure to do so may affect their coverage.
2. **DENTAL INSURANCE:** There is a small 3.3% premium increase for 2018, with no plan changes.
3. **SUPPLEMENTAL LIFE INSURANCE:** We are happy to announce there will be no rate increase for 2018. Review your supplemental life insurance coverage to make sure that it adequately covers your needs. If you have entered into a new age bracket due to a birthday your premiums will increase for supplemental life insurance.
 - a. If your 2018 election exceeds \$350,000 you will need to go through the **Evidence of Insurability** process. This process will determine if your election is approved. Contact HR or The Standard for this form. The level of coverage will not exceed \$350,000 until this form is completed and approved by The Standard.
 - b. If you are 70+ years of age, or will be turning 70 in 2018, please speak with HR to discuss how your coverage may be affected in 2018.
4. **SHORT TERM DISABILITY:** We are happy to announce there will be no rate increase for 2018. Review your short term disability coverage to make sure that it adequately covers your needs. If you have entered into a new age bracket due to a birthday your premiums will increase for short term disability.
5. **FLEXIBLE SPENDING ACCOUNTS:** Flexible spending account elections must be elected each year. If you wish to have a FSA for 2018, **you MUST access Open Enrollment online to elect this benefit.**
 - a. **Please note that you cannot have both an HSA and medical FSA.** If you elected a medical FSA for 2017 and HSA for 2018, all medical FSA funds must be used and reimbursed by 12/31/2017.
 - b. The 2018 annual limit for the medical FSA has increased to \$2,650.

We will be kicking off the Benefits Open Enrollment period with our **10th Annual Benefit Expo**. There will be representatives from Human Resources and insurance carriers (including Cigna and Mercer) to talk about the plans and to answer your questions. There will be demonstrations, breakfast and lunch, raffle drawings, flu shots and more! **Even if you are making your elections online, this is a "don't miss" event.**

FLU VACCINES: Flu vaccines will be provided at the Benefit Expo to UNE employees. You must bring a copy of your insurance card to the event. All insurance carriers are accepted. (This earns you \$25 towards your Motivate Me incentive points!)

THANKSGIVING FOOD DRIVE: With Thanksgiving just around the corner, Human Resources has partnered with Sodexo to help our local community during the holiday season. Bring in a non-perishable food item to be donated to a local food bank and you will **receive an extra raffle ticket!** Let's come together to beat our count from last year!

IMPORTANT:

This year you **MUST** access Open Enrollment online and select your 2018 benefits. Failure to do so may cause a disruption in your coverage for 2018. If you need any assistance please contact Human Resources.