

2018 Benefits Information

Health Plan

Excellus BlueCross BlueShield and OptumRx will continue to administer the College's medical and prescription drug plans. There are no coverage changes for 2018. The prescription drug formulary is updated at January 1 and may be updated throughout the year.

Waiver Payments

The College is required to seek waiver information annually under provisions of Health Care Reform. **If you currently receive a medical waiver payment and you do not submit a completed form for 2018, your waiver payment will be stopped with the first pay period in January 2018 and you will not have the opportunity for reinstatement until the following year.**

Identification Cards

As a reminder, if you are enrolled for the College's health insurance plan, you should utilize your Excellus BlueCross BlueShield identification card for medical services and your OptumRx identification card for prescriptions. Additionally, if you seek immunization services at a pharmacy, you should utilize your OptumRx card.

For current enrollees, new ID cards will not be issued by Excellus BlueCross BlueShield and OptumRx for 2018. You should continue to use your current ID cards. If you are a new enrollee, ID cards will be sent to your home address prior to January 1.

Health Care Reform (Affordable Care Act "ACA")

Your 2017 federal tax return will require information to demonstrate that you satisfied the ACA's obligation to have health insurance. Around the time that you receive your Form W-2, you will also receive Form 1095-C (Employer-Provided Health Insurance Offer and Coverage). You will use the information in Part III of the Form to prepare your tax return.

Dental and Vision Insurance

Guardian will continue as the vendor for dental and vision coverages. If you are currently enrolled for dental and/or vision coverage, you will not receive new ID cards and you should continue to use your current ID cards next year. If you are a new enrollee, ID cards will be sent to your home address prior to January 1.

Eligibility for dependent children under the dental and vision plans is to age 19 or to age 23 if enrolled as a full-time student. Please remember that eligibility for dental and vision coverages for children is different than for the health plan and you must notify Human Resources timely of any eligibility changes throughout the year. Additionally, you must respond annually to Guardian's "Dependent's Eligibility Certification Form" for students age 19 and older.

Flexible Spending Accounts (FSA)

The College offers employees the opportunity to participate in Flexible Spending Accounts (FSA). This program allows employees to set aside tax-free dollars from their paycheck for eligible healthcare and dependent care expenses. The maximum amount allowed for a healthcare account for 2018 is \$2,600. The maximum amount allowed for dependent care expenses is \$5,000. An election form must be completed each year.

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Flexible Spending Accounts (FSA) (continued)

The College's Flexible Spending Accounts have a grace period provision. Amounts elected for 2018 must be used for eligible expenses incurred in 2018 or in the initial 2½ months of 2019. Participants will have until June 15, 2019 to submit claims for expenses incurred from January 1, 2018 through March 15, 2019. (For 2017 participants, claims must be incurred by March 15, 2018 and submitted by June 15, 2018.)

If you are a current participant and plan to reenroll for 2018, please keep your existing debit card which will be funded with your new election. (If your card is set to expire, a new card will be mailed to you.)

Voluntary 403(b) Retirement Plan

If you want to start or change your voluntary retirement contribution, a Salary Reduction Agreement form must be submitted at least one week before the requested pay date for employees paid weekly and before mid-month for employees paid monthly. Changes to your voluntary retirement deductions may be made at any time throughout the year. An online or paper enrollment form must be completed for new enrollments.

The IRS annual contribution limit for voluntary contributions is changing for 2018. The limit is increasing from \$18,000 to \$18,500. For individuals age 50 and over, an additional \$6,000 catch-up contribution limit applies (unchanged).

Employee Assistance Program (EAP)

The College recently changed from a nationally-based to a locally-based EAP provider. BRiDGES is the new provider and appointments may now be scheduled for their office in Oneida. See the enclosed brochure and page 16 of the Guidebook for additional information.

Health Advocate

Based on limited usage by employees, the College has terminated its contract with Health Advocate. Employees may now contact Relph Benefit Advisors at 800-836-0026 or BRiDGES at 315-697-3949 for assistance with health care and insurance matters.

Paid Family Leave (PFL)

Starting January 1, 2018 the New York State Paid Family Leave Program will provide for partially paid leave to bond with a new child, care for a close relative with a serious health condition or to help relieve family pressures when someone is called to active military service. While the legislation provides for the benefit to be entirely employee-funded through payroll deductions, Hamilton College will provide the benefit without employee deductions at the current time. Paid Family Leave excludes Faculty under the definition of a covered employee. Faculty are encouraged to consult the Faculty Handbook for reference to leave policies. [See the enclosed information sheet](#) and page 15 of the Guidebook for additional information.