Attached to this email:

- A schedule of the health and dental plan premiums that will be effective January 1, 2016
- A brief comparison of the three Tufts Health insurance options effective January 1, 2016
- Required Annual Notice: Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

This memo contains important information regarding the open enrollment period and changes to the health and dental insurance for 2016. This year, open enrollment will run from Wednesday, October 28th through Tuesday, November 17th. Open enrollment is the only time during the next twelve (12) months in which you may change plans, change membership from individual to family (or vice versa), terminate your insurance, or enroll for the first time in the health and/or dental insurance plans without a qualifying event. Note if you are adding dependents or enrolling in a family plan for the first time you must provide proof of dependency (e.g. marriage certificate, birth certificate). First time enrollments and plan changes are effective January 1, 2016. You must submit the appropriate enrollment form to the Benefits section of the Office of Human Resources no later than Tuesday, November 17th. If you wish to maintain your current health and/or dental insurance plan for 2016 – no action is required.

In addition, open enrollment is your only opportunity to enroll in the Flexible Medical Care or Dependent Care Reimbursement Accounts for 2016 without a qualifying event. Remember, Flex Account(s) do not roll over from year to year. If you want to continue your Flex Account you must complete a 2016 Flex Account enrollment form. If you are currently enrolled, a 2016 enrollment form was sent directly to you via email last week.

**Benefits Fair**

The annual Benefits Fair sponsored by the Office of Human Resources will be held on Wednesday, October 28th at Hassenfeld Conference Center, Sherman Hall from 11:30 am to 2:30 pm. Representatives from each of the University’s benefit vendors will be available to provide information and to answer your questions regarding their programs. Tufts Health Plan will provide free health screenings and chair massages. In addition, Tufts will also provide flu shots at the fair. To learn more about the Benefits Fair and/or to make an appointment for a flu shot visit http://www.brandeis.edu/humanresources/benefits/benefitsfair.html.

**Health Insurance Premiums Effective January 1, 2016**

Brandeis continues to evaluate ways to control our health care costs. We also continue to evaluate the effects of the Affordable Care Act on our health insurance plans. While our rates have increased, they have not increased to the same extent that other institutions and businesses are experiencing. According to the 2016 Segal Health Plan Cost Trend Survey, the average HMO health insurance increase is projected to be 6.8%. The employee share of health insurance premiums will increase by 3.75% effective January 1, 2016. Attached please find the health insurance premiums that will take effect on January 1, 2016. For your information, we have provided you with a brief comparison of the three Tufts Health insurance options. Further information can be found at http://www.brandeis.edu/humanresources/benefits/openenrollmentguide.html.

**Office Visit Copayment Change Effective January 1, 2016**

The office visit copayment for the Tufts Premium HMO/EPO will increase by $5 from $20 to $25. The office visit copay for the Tufts Value HMO/EPO and the Tufts PPO remain at $25. As a reminder, due to Federal Health Care Reform there is no office visit copay for preventive services.

*The attached comparison of the three Tufts Health Plan options provides details of the copayments.*
Health Insurance Coverage Changes Effective January 1, 2016

Massachusetts Substance Abuse Law: Requirements include coverage of substances abuse services without prior authorization, coverage of up to 14 days of medical necessary acute treatment and clinical stabilization services without prior authorization if the provider is certified or licensed by the Massachusetts Department of Public Health, and coverage of certain abuse deterrent opioid drug products on a basis not less favorable than covered non-abuse deterrent opioid drug products.

Coverage for Methadone Treatment: Methadone maintenance will be a covered benefit. There will be a $5 copay per visit.

Dental Insurance Premiums Effective January 1, 2016

There will be no increase in premiums or plan design changes for the Delta PPO Plus Premier plan or the DeltaCare Plan. Further information can be found at http://www.brandeis.edu/humanresources/benefits/openenrollmentguide.html.

Flex Medical and Dependent Care Reimbursement Accounts

The Flex Medical Care and Flex Dependent Care Reimbursement Accounts allow you to set aside a portion of your salary for non-reimbursed medical expenses or dependent care expenses on a pre-tax basis (meaning that federal, state, and social security taxes will not be taken). The portion of salary elected is deducted in equal amounts from your paychecks and placed into a health care and/or dependent care reimbursement account(s). As you incur expenses during 2016, you submit a claim for reimbursement from your account(s). You must plan your anticipated expenses carefully because if you do not spend all of the money in your account(s), you will forfeit the remaining amount per IRS regulations. If you have questions regarding the Flex Reimbursement Accounts, please contact the Benefits section at x64471 or email benefits@brandeis.edu. The deadline to submit your Flex enrollment form is Tuesday, November 17th. You can find more information and download an application form via the Human Resources website at http://www.brandeis.edu/humanresources/benefits/openenrollmentguide.html.