Accompanying this memo are:

- A schedule of the health and dental plan premiums that will be effective January 1, 2019
- A brief comparison of the three Tufts Health insurance options effective January 1, 2019
- New Delta Dental PPO plus Premier plan summary for changes effective January 1, 2019
- Required Annual Notices

**Open Enrollment 2019**

Open Enrollment is the once-a-year opportunity for benefit eligible employees to evaluate their benefits received through Brandeis University and make any necessary changes. Changes are effective January 1, 2019.

**OPEN ENROLLMENT PERIOD: October 24th to November 7th, 2018**

This is the only time during the next twelve (12) months in which you may change between plans, add/drop dependents, terminate your insurance, or enroll for the first time in the health, dental, vision and supplemental life insurance plans without a qualifying event. Qualifying events include change in marriage, divorce, birth of a child, adoption loss of other coverage or a change in dependent status.

Because these benefits are paid for with pre-tax dollars, federal regulations restrict when you can make changes to your enrollment. Changes are not allowed unless they are made during the annual Open Enrollment or are classified as a qualifying event.

**What’s New for 2019?**

- Introduction of an improved Delta Dental PPO plus Premier plan including an increased Orthodontics Lifetime maximum of $1,500 (previously, this maximum was $1000), improved Major Restorative Coinsurance of 60% instead of 50% and a lower non-preventive deductible of $25 per individual and $100 per family (previously $50/$150).

- Introduction of Teladoc for those enrolled in our Tufts medical plans. Teladoc is a service that allows you convenient access to a board licensed physician from your lap-top or phone for the cost of a $25 copayment for non-emergency medical concerns. The physician can write and call in a prescription (excludes controlled substances and psychiatric drugs). This service also covers mental health consultations at a $25 copayment for non-MD providers and for psychiatrists. There will be additional communication on how to access and use this new benefit.

**Health Insurance Premiums**

Due mostly in part to our participation in the EdHealth Captive (a group of Universities that team up together to help manage out health plans and work to keep cost below national trends), our overall rates have not increased to the same extent that other institutions and businesses are experiencing. Because of this continued trend, Brandeis employees’ share of health insurance premiums will not increase for 2019. According to the 2019 Segal Health Plan Cost Trend Survey, the average HMO health insurance increase is projected to be 6.6%. Our health and dental plans are self-insured which means the University pays all the claims in addition to its share of the contributions.
Attached/Enclosed please find the health insurance premiums that will take effect on January 1, 2019. 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/openenrollment.html](http://www.brandeis.edu/humanresources/benefits/openenrollment.html).

**Health Insurance Coverage Changes Effective January 1, 2019**

- **Tufts EPO Value – EPO Value Deductible Plan**
  - Re-introduction of a $500 Single and $1,000 Family Deductible for Outpatient surgery, Inpatient Hospital stays. **New for 2019 - lab work, diagnostic tests will now apply to the $500 deductible. This means you will be responsible for the costs of these services until the $500 individual deductible or the $1000 family deductible is met.**
  - Inpatient Hospital Co-Pay from $1,000 to $500 (after deductible is met)
  - Outpatient Surgery Co-Pay from $750 to $250 (after deductible is met)

- **Tufts Health ID** cards to be mailed only to those enrolling for the first time. If you make no changes, you will not receive a new ID Card. Please retain your existing card for 2019.

**Dental Insurance Plans Premium and Coverage Changes**

- A 13.2% increase for the Delta Dental PPO plus Premier plan with an improved plan design. The range of the premiums increase will be from ~$2.00 per month for individual coverage to ~$6.00 per month for Family Coverage. The Delta Dental PPO plus Premier plan has not had a rate or plan design change since 2012.

- The Delta Care plan design and rates are not changing for 2019, but **please note this plan is likely to be discontinued in 2020** due to a declining network of providers. An alternative plan will be identified for 2020.

**Flex Spending Accounts: Health and Dependent Care**

- Allows you to set aside a portion of your salary for non-reimbursed health care expenses (for you and/or your qualified dependents) or dependent care expenses (child care expenses for dependent children up to 13 years old and eldercare expenses) on a pre-tax basis.
- 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 2019, 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.

**Upcoming Information Sessions**

**Benefits Fair:** October 30th, 2018, 11:30 to 2:30, Hassenfeld, Sherman Hall
- 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.

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](http://www.brandeis.edu/humanresources/benefits/benefitsfair.html)

**Open Enrollment Webinar Series** – conducted by Kevin Pierson, Director, Benefits and Wellness.
- **Wednesday, October 31st,** 10:00 am to 11:00 am (register)
• Wednesday, October 31st, 3:00 pm to 4:00 pm (register)
• Thursday, November 1st, 11:00 am to 12:00 pm (register)
• Friday, November 2nd, 10:00 am to 11:00 am (register)
• Friday, November 2nd, 4:00 pm to 5:00 pm (register)
• Monday, November 5th, 2:00 pm to 3:00 pm (register)
• Wednesday, November 7th, 3:00 pm to 4:00 pm (register)

  o Dial-in Information: +1 669 900 6833 (US Toll)
  o Meeting ID: 711 244 253
  o Cut and paste the following link into your browser: https://brandeis.zoom.us/j/711244253

**ACTIONS TO TAKE:**

Be on the lookout in your Brandeis email from (support@easecentral.com) for your link to the EaseCentral on-line portal to sign up for Flex accounts for 2019. Changes to all other plans for 2019 will need to be initiated using the Brandeis Annual Open Enrollment Form attached to this email.

Visit EaseCentral to:

  • Enroll in a Health Care and/or Dependent Care Flexible Spending Account

      o Annual Election Required. These are the only plans **you must enroll in each year**. These plans do not carry from year to year.

Visit Brandeis Open Enrollment webpages to review information and print a 2019 Annual Open Enrollment Form:

  • Change your medical, dental or supplemental vision plans and add/remove dependents.

      o **If you would like to remain in your current Medical, Dental and/or Vision plans and not make any changes: NO action is required.**

      o If you are adding dependents or enrolling in a family plan for the first time you must provide documentation validating dependency.

  • Elect or change your Supplemental Life Insurance (evidence of insurability is required)

Brandeis Annual Open Enrollment Web page will be available beginning October 24th, 2018.

**Open Enrollment Ends Wednesday, November 7th, 2018.**