Great news! We are pleased to announce that there will be no premium increases in 2017 for our PPO Choice and PPO Select medical insurance plans (if you are counting, that is six out of seven years with no increase)! Through continued creativity in the plan design of each program, integration of additional wellness education and incentives, and vigilant plan management, we will continue to offer a comprehensive benefits package across the institution. We look for benefits that support employee needs, reflect the latest legislative and regulatory requirements, and keep us competitive in the marketplace. We will continue to look at and implement changes that drive down costs while stressing preventative care and lifestyle changes that help all of us.

The College will again be conducting the Open Enrollment / Benefits Fair on November 8th & 9th in the HUB from 9:00am-4:00 pm. Enrollment changes will become effective January 1, 2017. This is your annual opportunity to change plans, and add or drop eligible dependents from coverage. The only other opportunity you have to make changes is when you experience a qualifying event.

As an incentive in attending this year’s open enrollment education session, a variety of giveaways will be available. One raffle ticket will be provided at the beginning of the session.

Click here for access to our Annual Compliance Notice

Healthy Lifestyle Rewards
Moravian College will continue to offer the wellness rewards program. We believe that making healthy lifestyle choices can impact your health and well-being now and in the future and help to reduce the risk of major chronic diseases like cardiovascular disease, cancer, and diabetes.

Benefits eligible employees can participate to earn a payroll direct deposit of $25, $50, $100, or $200 by completing wellness programs during the program year. The 3rd program year will begin January 1, 2017 and continue through December 31, 2017.

Employees can earn up to 15 rewards points by participating in healthy lifestyle activities listed on the Healthy Lifestyle Rewards website. More information about the new program can be found on this website.

Benefits Fair
This year we will again feature a benefits fair setting at Open Enrollment. You will have the opportunity to enroll or change your benefit elections and will also be able to attend an educational session. Highmark, Benecon and ConnectCare3 will team up for a combined training session (offered at four different times) focusing on Where to Turn for Health Service. This will include topics such as: when to access which providers and include a portion on getting to know your benefits. These 45 minute trainings will be offered at 10am, 11am, 1pm and 2pm. Attendance to a session will count as part of the Healthy Lifestyle Rewards program.
Moravian College believes that regular routine screening is so vital to our employees’ overall health that, effective January 1, 2017, we have asked Highmark to expand their preventive schedule to include the cost of a complete blood count. This laboratory test is often used to detect diseases and cancers not captured by other standard routine screenings. Our best defense against a debilitating illness is early detection through regular routine exams and testing. Do your loved ones a favor and get screened!

Telemedicine – the benefit you’re not using, but that could be saving you time and money. Telemedicine, a.k.a. Virtual Medicine, provides you with access to U.S. licensed, board-certified doctors 24/7. Need a prescription for illnesses such as bronchitis, sore throat or pink eye? Connect with a doctor through your computer, tablet or smartphone to review your symptoms and to get a prescription sent directly to your pharmacy. At a $15 copayment, Telemedicine is convenient and your lowest-cost option for health care access from wherever you are: at home, at work or on vacation.

Moravian’s value added PPO plans will remain in effect for the 2017 plan year while continuing the same in-network deductibles (as defined by plan). We are introducing the **Lehigh Valley Flex Blue Program**, a new tiered network with Highmark partnering with the Lehigh Valley Health Network to provide for more potential savings for those employees choosing to utilize the network. The program provides two levels of in-network coverage: **Enhanced and Standard**. The Enhanced Benefit Level will offer a financial incentive with lower copay and deductible costs. The Standard Benefit level will offer the same copay and deductible costs (depending on the plan you are currently enrolled in). See below:

<table>
<thead>
<tr>
<th></th>
<th>Enhanced</th>
<th>Standard</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>Single: $150; Family: $300</td>
<td>Single: $250; Family: $500</td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td>$15 copayment</td>
<td>$25 copayment</td>
</tr>
<tr>
<td>Specialist</td>
<td>$25 copayment</td>
<td>$35 copayment</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$35 copayment</td>
<td>$45 copayment</td>
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<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>Single: $500; Family: $1,000</td>
<td>Single: $750; Family: $1,500</td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td>$15 copayment</td>
<td>$25 copayment</td>
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There will continue to be no charge for an office visit copayment for those visits associated with a preventive service. All employees should make sure they use the preventative service program. Ongoing preventative check-ups many times mitigate future problems. Members may still be subject to cost-sharing for those goods and services needed to treat conditions identified by screenings, office visits that are billed separately from the required preventive item or service, and preventive services provided by an out-of-network provider.

The College remains active in its management in regard to prescription drug program for 2017. We will continue to utilize Highmark National Network which offers greater discounts at those pharmacies in the network. Our existing co-pay structure has been modified slightly and continues to promote the use of generic prescription drugs. Market based mail order increases to brand and non-formulary Rx have a subtle pricing change. The co-pay for specialty Rx coverage continues to be a percentage of the drug cost (10%) up to an out of pocket maximum of $125 (from $115) per prescription. Please remember to ALWAYS ask for generic equivalents when available. The use of generic medications helps lessen overall plan costs for all Moravian employees. Yet another way to reduce costs focuses on the utilization of mail order for your prescriptions. As such, our Rx plan will continue to limit pharmacy use to the initial fill and one refill; after which mail order must be used.

Moravian continues to maintain quality health care choices for those instances when we really need it. Dependent Eligibility: up to age 26.

**Employer Health Insurance Deductible Subsidy**
Remaining committed to assisting our lower paid employees; we will maintain the deductible reimbursement to assist those employees that earn $50k or less per year. The reimbursement is determined using a sliding scale based upon income. We accept as fact the use of deductibles helps temper the effects of health care inflation and produces an environment where you as the consumer, make the best choices for you and your family. Details concerning the subsidy can be found by simply following open enrollment link at the bottom of this notice.

**Voluntary Dental Plan** (A plan representative will be on campus on November 8th)
For 2017, United Concordia will continue to be the preferred plan for dental insurance with an overall 5.9% premium increase. This is the first increase in this coverage in several years. Dependent Eligibility: up to age 19; OR up to age 23 with full-time student status.

**Voluntary Vision Plan** (A plan representative will be on campus on both days)
National Vision Administrators will remain the College’s vision plan provider of choice for 2017. There will be an overall 5% premium increase that will be guaranteed for the next four years. Frames: covered every 24 months. Two plan choices remain in force for 2017. Dependent Eligibility remains cover dependents up to age 26.

**Flexible Spending Account Participants**
For 2017, we will continue with PayFlex, our flexible spending account administrator. New enrollment forms must be completed for new as well as continuing Medical and/or Dependent Care Flexible Spending Account enrollments. The medical flexible spending maximum has increased to $2600 for 2017 based on updated federal guidelines. The dependent care maximum remains at $5000. Dependent Eligibility: dependent who at the end of the taxable year has not attained age 27.
**OPEN ENROLLMENT INSTRUCTIONS**

No action is required for continuing existing health, dental, or vision coverage for the upcoming 2017 plan year.

The 2017 Benefit Election Form for Active Employees needs to be completed for ANY change in your current health, dental and/or vision insurance enrollments. Be certain to check “yes” in section B to take advantage of any pre-tax benefits for your contribution to your health, dental and vision insurance. *Benefits for domestic partners will be taxed in accordance with Federal Tax guidelines.*

**Proof of dependent eligibility** is required if you are adding a spouse or dependent child to the Health, Dental, or Vision plans. Acceptable documentation: Marriage License, Birth Certificate, Adoption Agreement, Legal Guardianship papers. Copies of the required documentation must be presented with your enrollment/change form.

**Changes requiring a new Benefit Election Form include:**
- Changing to a different health plan (PPO CHOICE vs. PPO SELECT);
- Adding or deleting dependents;
- Changing voluntary dental or vision selections;
- Changing vision plan
- Waiving coverage

Your change may require the completion of the insurance carrier’s enrollment / change form. Forms will be available at the scheduled Benefits Open Enrollment sessions. Please remember that processed changes will be in force for the entire calendar year of 2017.

**Flexible Spending Account participants MUST complete a new enrollment form. The deadline for enrollment changes will be Friday, December 2, 2016.**

Visit the HR Open Enrollment pages below to access benefit details and forms:

**Open Enrollment Website:**
[http://www.moravian.edu/hr/benefits/open-enrollment](http://www.moravian.edu/hr/benefits/open-enrollment)

*Moravian College's Office of Human Resources encourages persons with disabilities to participate in its programs and activities. If you anticipate needing any type of accommodation or have questions about the physical access provided, please contact garciae@moravian.edu, or call (610) 861-1528.*