



2017



Employee Benefits – Adjunct - Steps 1 & 3

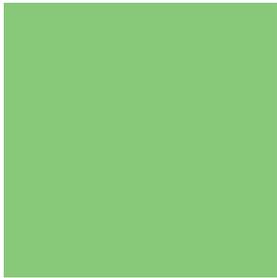


Important Notes	Important Contacts
Health	Enrollment
Dental	Summary Annual Report



FOCUSING ON YOUR HEALTH

LEARN
MORE
INSIDE



Important Notes

Health Insurance

Dental Insurance

Other Employee Benefits

Important Contacts

Enrollment

Summary Annual Report

Important Notes

Annual Enrollment for 2017 is almost here, and we want to update you on the benefit programs offered to eligible adjunct faculty. Please take a close look at all of the information in this guide, including the 2017 premium rates. For a more detailed benefit description, please visit the Benefits page of the Human Resources website at <https://intranet.lesley.edu/hr/benefits/>.

Annual Enrollment is the period when we introduce new benefits and changes to existing plans for the upcoming year. In addition, eligible employees may enroll in coverage, terminate coverage or change their elections under certain benefit programs.

Important Notes about Annual Enrollment

- Annual Enrollment Period is **Tuesday, November 1 through Wednesday, November 30, 2016**. All benefit changes made during this period will become effective January 1, 2017.
- Annual Enrollment is passive – you don't have to do anything to keep the same benefits in 2017 as you have in 2016 (**except for the Flexible Spending Accounts [FSAs] if you are eligible**).
- Employees participating in the dependent care FSA **must complete a new election form each year as elections do not continue into the new plan year**.
- You can jump to a benefit of interest by clicking on the benefit name in the left hand margin.

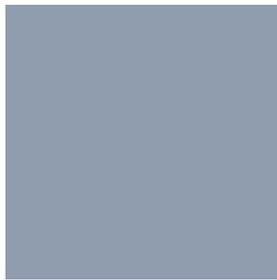
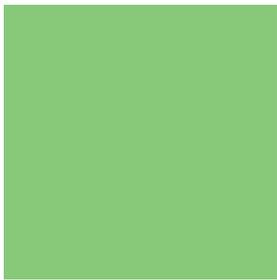
Please see the Enrollment section on Page 9 for detailed information on how to enroll.



Looking After You

The health and welfare benefits provided are in accordance with the collective bargaining agreement between the SEIU and Lesley University. The agreement can be found on the Human Resources web site at <https://intranet.lesley.edu/human-resources>.





Important Notes

Health Insurance

Dental Insurance

Other Employee Benefits

Important Contacts

Enrollment

Summary Annual Report

Health Insurance

For 2017, eligible employees will have the choice of four health plan options through Tufts Health Plan. Although the rise in health care expenses continues to present a challenge for Lesley, we worked closely with Tufts to keep your insurance cost increases low.

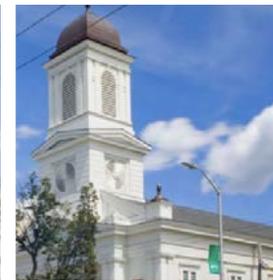
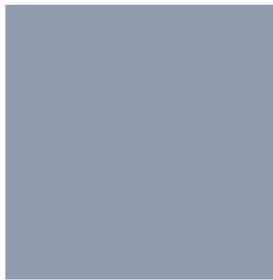
During Annual Enrollment, employees may change their plan elections (i.e., choose a different health plan option, waive coverage or add/drop eligible dependents). Lesley University offers the following health plans (see the plan comparison chart on [Page 4](#) or benefit summaries for more details):

- **Tufts HMO Value Plan:** This Health Maintenance Organization (HMO) plan requires the use of in-network providers. There is only urgent and emergency care for services received from non-network providers. There are no deductibles for medical services; however, there is a deductible for prescription drug benefits.
- **Tufts Advantage HMO Plan:** This plan has a lower monthly premium than the HMO Value Plan and is subject to an annual deductible of \$500 for Employee coverage and \$1,000 for Employee plus One or Family coverage. There is also a separate deductible for prescription drugs.
- **Tufts Advantage HMO Saver Plan:** This plan has the lowest monthly premium and is subject to an annual deductible of \$2,000 for Employee coverage and \$4,000 for Employee plus One or Family coverage. Everything except preventive care is subject to the deductible on this plan. After the deductible has been met, members pay 35% coinsurance (or copayments for prescriptions) up to the annual out-of-pocket maximum.
- **Tufts CareLink PPO Plan:** This Preferred Provider Organization (PPO) plan gives you the option of using either in-network or out-of-network

benefits. Employee costs are lower when using in-network or “preferred” providers. You do not have to select a primary care physician, or obtain a referral. The plan also has a deductible for medical services and a separate deductible for prescription drug benefits, which must be met before benefits become payable.

If you were eligible to participate in the health and dental plans for 2016, your eligibility to continue does not automatically carryover to 2017. Your eligibility is based on the average number of hours worked during the current lookback period — i.e., December 1, 2015 — November 30, 2016. Eligibility for health and dental benefits is currently being determined. You will be notified soon if you are eligible to participate in the health and dental plans for 2017.





Important Notes

Health Insurance

Dental Insurance

Other Employee Benefits

Important Contacts

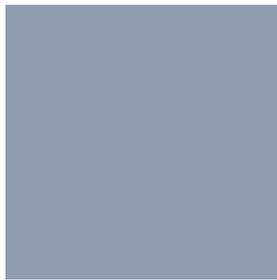
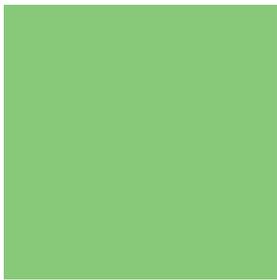
Enrollment

Summary Annual Report

Health Insurance (cont'd)

Plan Comparison Chart

	Tufts HMO Value Plan	Tufts Advantage HMO Plan	Tufts Advantage HMO Saver Plan	Tufts CareLink PPO Plan	
				In-Area ²	Out-of-Area ²
Calendar-Year Deductible			(Includes Rx)		
• Employee	N/A	\$500	\$2,000	\$500 (Combined IN & OON)	
• Employee plus One	N/A	\$1,000	\$4,000	\$1,000 (Combined IN & OON)	
• Family	N/A	\$1,000	\$4,000	\$1,000 (Combined IN & OON)	
Out-of-Pocket Maximum (Medical & Rx)					
• Employee	\$1,500	\$1,500	\$6,350	\$1,500 (Combined IN & OON)	
• Employee plus One	\$3,000	\$3,000	\$12,700	\$3,000 (Combined IN & OON)	
• Family	\$3,000	\$3,000	\$12,700	\$3,000 (Combined IN & OON)	
Coinsurance (Member pays)	0%	0%	35% after ded.	0%	20% after ded.
Doctor's Office Visits					
• Primary care (PCP)	\$30	\$30	35% after ded.	\$30	20% after ded.
• Specialist	\$40	\$40		\$30	
Preventive Care	covered in full	covered in full	covered in full	covered in full	
X-rays, Lab Work, Etc.	covered in full	covered in full after ded.	35% after ded.	covered in full after ded.	
Hi-Tech Imaging (MRI, PET/CT Scan)	\$100	covered in full after ded.	35% after ded.	covered in full after ded.	
Emergency Room	\$150	\$150	35% after ded.	\$150	\$150
Outpatient Surgery	\$200	covered in full after ded.	35% after ded.	covered in full after ded.	20% after ded.
Inpatient Hospital Care	\$300	covered in full after ded.	35% after ded.	covered in full after ded.	
Prescription Drugs					
Deductible Amount	Deductible amount \$100 Rx deductible with a \$200 cap per family				
Retail	30-day supply after Rx ded.	30-day supply after Rx ded.	30-day supply after ded.	30-day supply after Rx ded.	Not covered
• Generic	\$15	\$15	\$15	\$15	
• Preferred Brand	\$35	\$35	\$30	\$35	
• Non-Preferred Brand	\$60	\$60	\$60	\$60	
Mail Order	90-day supply after Rx ded.	90-day supply after Rx ded.	90-day supply after ded.	90-day supply after Rx ded.	Not covered
• Generic	\$30	\$30	\$30	\$30	
• Preferred Brand	\$70	\$70	\$60	\$70	
• Non-Preferred Brand	\$120	\$120	\$100	\$120	



Important Notes

Health Insurance

Dental Insurance

Other Employee Benefits

Important Contacts

Enrollment

Summary Annual Report

Health Insurance (cont'd)

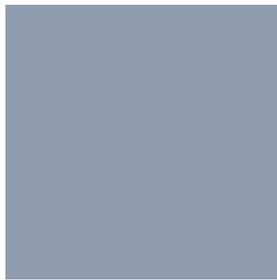
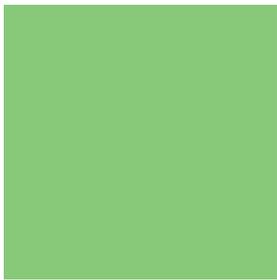
Health Insurance Premiums¹

	Tufts HMO Value Plan	Tufts Advantage HMO Plan	Tufts Advantage HMO Saver Plan	Tufts CareLink PPO Plan	
				In-Area ²	Out-of-Area ²
Monthly Rates:					
• Employee	\$168.36	\$154.34	\$95.92	\$205.48	\$171.22
• Employee plus One	\$370.36	\$339.58	\$237.38	\$445.20	\$376.70
• Family	\$606.06	\$555.66	\$384.10	\$719.16	\$616.42
Biweekly Rates:					
• Employee	\$77.71	\$71.23	\$44.27	\$94.84	\$79.03
• Employee plus One	\$170.94	\$156.73	\$109.56	\$205.48	\$173.86
• Family	\$279.72	\$256.46	\$177.28	\$331.92	\$284.50

¹ These rates apply to employees working 28 hours or more per week.

² This refers to whether you live within or outside of the HMO service area.





Important Notes

Health Insurance

Dental Insurance

Other Employee Benefits

Important Contacts

Enrollment

Summary Annual Report

Dental Insurance

Dental Insurance

Delta Dental gives you plenty of reasons to smile.

Delta Dental is available to eligible adjunct employees and their eligible dependents.

Two plans are available, Delta PPO Plus Premier and Delta Care.

- **The Delta PPO Plus Premier Plan** consists of a robust national provider network that covers preventive and diagnostic care, basic services and major restorative services. The full Delta Premier network is available to members of the PPO Plus Plan. However, you have the opportunity to lower your costs by utilizing a dental provider that is part of the Delta Dental PPO network. This plan covers preventive and diagnostic services at 100% with no deductible. Otherwise, services are covered at 80% (minor restorative) or 50% (major restorative) after a \$50 deductible (per member) up to an annual benefit maximum of \$1,000 (per member). Orthodontia is **not** covered under this plan.
- **The Delta Care Plan** covers these same services, but offers a smaller provider network. In-network services are covered at a much higher level compared to out-of-network services. You and your covered family members are required to select and designate a Primary Care Dentist with Delta Dental before you can receive services. The plan then has a \$100 deductible for out-of-network care only. Otherwise, services are covered in accordance with a predetermined fee schedule (available on the Lesley HR intranet) up to an annual benefit maximum of \$1,000 (per member). This plan **does** cover orthodontia.

Employees participating in the dental insurance program are responsible for paying the premium shown in the following table.

Dental Premiums

Coverage	Delta PPO Plus Premier		DeltaCare	
	Monthly Rates	Biweekly Rates	Monthly Rates	Biweekly Rates
Employee	\$38.00	\$17.54	\$22.42	\$10.35
Family	\$115.14	\$53.15	\$71.70	\$33.09

The Delta PPO Plus Premier rates are the only change for 2017.



Important
Notes

Health
Insurance

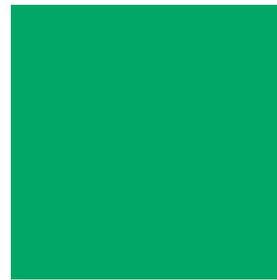
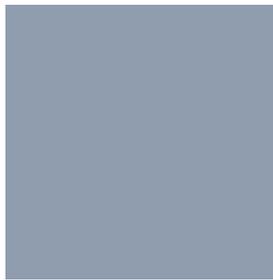
Dental
Insurance

Other
Employee
Benefits

Important
Contacts

Enrollment

Summary
Annual
Report



Other Employee Benefits

In addition to the core benefit plans, eligible employees can access the following benefit programs at no additional cost.

Employee Assistance Program (EAP)

Lesley University's Employee Assistance Program, administered by Cigna, provides a variety of services, such as:

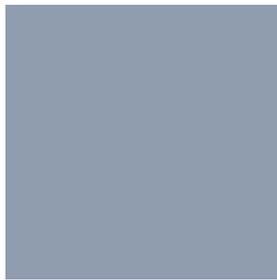
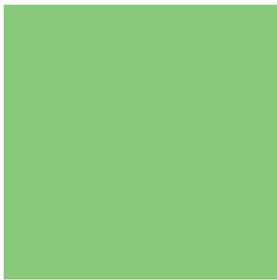
- Access to professional counselors who provide confidential help to you or a family member so you can better manage any personal issues related to emotional wellness, relationships, parenting, balancing work and home or work-related conflicts.
- Receive guidance on parenting, including child development, sibling rivalry, separation anxiety and much more.
- Resources to locate and choose child care providers and elder care alternatives.
- **Temporary backup** – don't let an unplanned event get the best of you — find backup child care.
- **Legal consultation** – receive a 30-minute free consultation and up to 25% discount on select fees.

Health Club

To encourage you to get fit and stay healthy, Tufts Health Plan members can save on fitness center fees:

- \$150 reimbursement on your fitness center membership once a year.
- When you join a fitness center in Tufts Health Plan network, save 20% on one-year memberships and no initiation fee.
- Save 50% when you join a participating New England Curves club.
- Save 10% on a personal training package at Fitness Together and a free fitness evaluation.
- Pay a small copayment of \$3–\$6 for each visit up to five visits a month at a fitness center in the Tufts Health Plan network.





Important Notes

Health Insurance

Dental Insurance

Other Employee Benefits

Important Contacts

Enrollment

Summary Annual Report

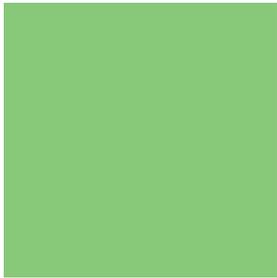
Important Contacts

When you have questions, we're here to help!

Contact the providers listed below or Lesley University's Benefits Specialist, Samantha Carpinella at hr@lesley.edu.

When You Have Questions About	Provider	Phone Number	Website
Dental Insurance	Delta Dental	1-800-872-0500 (Delta Dental PPO Plus Premier) 1-800-327-6277 (Delta Care)	www.deltamass.com
Health Insurance	Tufts Health Plan	1-800-462-0224	www.tuftshealthplan.com
Lesley University Benefits	Samantha Carpinella	1-617-349-8784	https://intranet.lesley.edu/hr/benefits
Retirement Plan	TIAA	1-800-842-2252	www.tiaa-cref.org/lesley
Rx Mail Order	Caremark	1-888-424-6618	www.caremark.com





Important Notes

Health Insurance

Dental Insurance

Other Employee Benefits

Important Contacts

Enrollment

Summary Annual Report

Enrollment

Enrollment Period

As a reminder, employees should carefully select benefit plan elections as changes are not permitted after the Annual Enrollment period unless an employee experiences a qualifying event (e.g., marriage, divorce, birth, adoption).

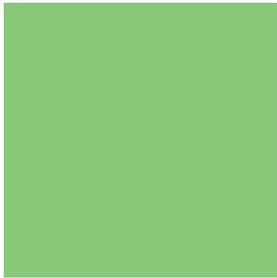
Select enrollment forms and benefit plan information will be available online at <https://intranet.lesley.edu/hr/forms>. Additional benefit material, including provider directories, will be available in Human Resources or the respective provider's website.

All plan enrollments and/or changes to current plan elections must be completed and returned to Human Resources at hr@lesley.edu by Wednesday, November 30, 2016. Completed forms may also be forwarded to Human Resources via inter-office mail or by fax at **617-349-8126**. Changes made during the Annual Enrollment period will become effective January 1, 2017.

Questions? Please contact Human Resources at: hr@lesley.edu.

Note: Changes made to your 403(b) Retirement Plan deferral can be made at any time during the year by submitting a Salary Deferral Agreement (SDA) to Human Resources. These changes become effective on the pay period after the change is processed, depending on the date the SDA is received.





Important Notes

Health Insurance

Dental Insurance

Other Employee Benefits

Important Contacts

Enrollment

Summary Annual Report

Summary Annual Report

For Lesley University Group Health and Welfare Plan

This is a summary of the annual report of the Lesley University Group Health and Welfare Plan, EIN 04-2103589, Plan No. 506, for the period January 1, 2015, through December 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Life Insurance Company of North America, Dental Service of Massachusetts, Inc. D/B/A Delta Dental of MA, Tufts Insurance Company and Tufts Associated Health Maintenance Org., Inc. to pay health, dental, life insurance, long-term disability, prescription drug and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015, were \$5,855,410.

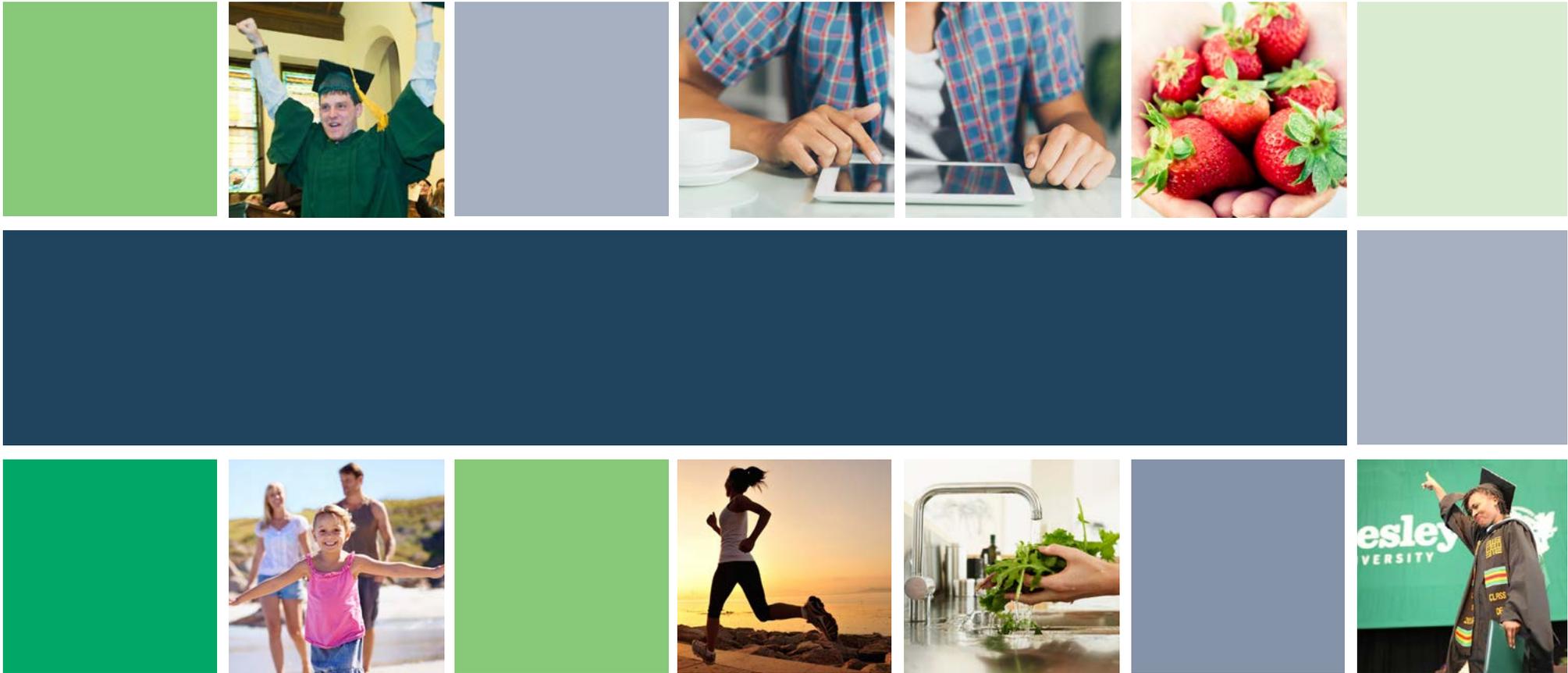
Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers

To obtain a copy of the full annual report, or any part thereof, write or call the office of Lesley University at 29 Everett Street, Cambridge, MA 02138-2790, or by telephone at (617) 349-8787.

You also have the legally protected right to examine the annual report at the main office of the plan (Lesley University, 29 Everett Street, Cambridge, MA 02138-2790) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.



About This Guide

This guide describes the benefit plans and policies available to you as an employee of Lesley University. The details of these plans and policies are contained in the official plan and policy documents, including some insurance contracts. This guide is meant only to highlight various components of each plan or policy. It does not contain all of the details that are included in your Summary Plan Descriptions (as required by ERISA) found in your other employee benefit materials. If there is ever a question about one of these plans and policies, or if there is a conflict between the information in this guide and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern.

Note: The benefits highlighted and described in this guide may be changed at any time and do not represent a contractual obligation — either implied or expressed — on the part of Lesley University.