TO: All Benefits Eligible Faculty & Administrators

FROM: Harry R. Alvia, Sr. HR. Manager, Benefits & Work Life

DATE: November 5, 2015

RE: 2016 Open Enrollment – Deadline December 4, 2015

We are pleased to announce our Benefits Open Enrollment period for the 2016 plan year. Beginning Thursday, November 5, 2015 through December 4, 2015, you will have an opportunity to enroll or make changes to your existing enrollment in the Barnard Benefits Program.

Please note the following:

- **New Medical Insurance Carrier** – Cigna Open Access Plus replaces all Oxford Freedom options
- **Additional Cigna Medical Plan Option** – High Deductible Health Plan (“Plan C”) will be available in addition to current Plan A and Plan B options.
- **Health Savings Account** – automatically provided to Plan C enrollees in the amount of $1,000 for employee only coverage, or $2,000 for family coverage
- **Limited Purpose FSA** – available to participants in Plan C. Regular FSA available to Plan A or B enrollees
- **No change to coverage, which remains at current levels.** Benefits for network, non-network visits, and deductibles remain unchanged.
- **Referrals are NOT required for medical specialists.** You may visit specialists as needed.
- **New employee (lower) contribution rates.** Please review Open Enrollment information.
- **Supplemental Life Insurance** – available in increments of 1X annual salary up to a maximum of 3X. Spouse Life and Dependent Child(ren) Life insurance is also available.
- **Flexible Spending Accounts (FSA) require annual re-enrollment regardless of your 2015 participation.**
- **Open Enrollment will be online using ESS.** Please refer to the Health & Welfare Guide provided.

Open enrollment will be done online through Employee Self-Service (ESS). *If you have not yet registered with ESS, please do so in order to submit your Open Enrollment changes.* Open Enrollment transactions will be submitted using the Health & Welfare system. Employees may access the Health & Welfare system by logging into Employee Self Service (ESS) at [https://portal.adp.com](https://portal.adp.com). The enclosed guide provides guidance on registering with ESS, if you have not already done so, and submitting Open Enrollment transactions using the Health &
Welfare system. The Office of Human Resources will host information sessions on the available plans, including sessions focusing on Plan C and the HSA.

FSAs require that you make a 2016 election; your 2015 current election will not carry over into 2016. If you wish to make changes in your other benefits selections, you must complete your enrollment online to elect your new medical plan option and your FSA contributions.

It is important to remember that if you waive medical coverage offered by Barnard College, you are still responsible for obtaining coverage through some other source, such as a spouse or domestic partner’s plan or your parent’s plan if you are under the age of 26 (unless you qualify for an exemption under the Affordable Care Act). You may also obtain coverage through the Health Insurance Marketplace. The IRS requires that you report your coverage status, if through the College or another source.

Please note, in early 2016, Barnard College will supply you with an additional 2015 tax form, Form 1095-C, in order to comply with the Individual Mandate and Employer Shared Responsibility provision of the Affordable Care Act.

We encourage you to read through the 2016 Open Enrollment materials and Health & Welfare guide carefully. Your current benefits will remain in effect through December 31, 2015; any selections you make during Open Enrollment become effective January 1, 2016. Please note that SRA contribution changes may be submitted at any time and are not part of Open Enrollment.

If you have questions or need additional information, please feel free to contact me at x4-7345, or the Office of Human Resources main number at x4-2551.

Thank you.
2016 Benefits Open Enrollment Instructions

Please review the enclosed information, and select the benefits most appropriate for you. Changes made during the 2016 Open Enrollment period become effective January 1, 2016. You must submit your online enrollment no later than December 4th, 2015. Failure to meet this deadline will result in a default to your current dental and vision plan elections for 2015, with the exception of your Flexible Spending Account (FSA). You can access the enrollment portal at https://portal.adp.com

Cigna – Open Access Plus

Cigna is the new medical carrier for 2016. During Open Enrollment you have an opportunity to enroll in either Plan A, Plan B, or Plan C and/or add eligible dependents. Plan A and Plan B are identical to prior year options. Plan C is a new option available January 1, 2016. Plan C is a High Deductible Health Plan (“HDHP”). Please ensure you attend a review session sponsored by the Office of Human Resources or review all enrollment materials to learn about your medical plan options.

New York State provisions allow for coverage of a dependent child through age 29. In order to include dependents older than age 26 the employee will pay the full cost at the individual rate of $804.02 for Plan A, $852.89 for Plan B, or $644.54 for Plan C. If you have questions or need additional information about extended coverage, please contact the Office of Human Resources. Employee/College monthly contributions for 2016 are:

<table>
<thead>
<tr>
<th>Plan A</th>
<th>Salary Band</th>
<th>Salary Band</th>
<th>Salary Band</th>
<th>Salary Band</th>
<th>Salary Band</th>
<th>Total Monthly Premium</th>
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<tbody>
<tr>
<td></td>
<td>&lt;$50,000</td>
<td>$50,000 to $74,999</td>
<td>$75,000 to $99,999</td>
<td>$100,000 to $124,999</td>
<td>≥ $125,000</td>
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<td></td>
<td>Employee Cost/College Cost</td>
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<td>Employee Cost/College Cost</td>
<td>Employee Cost/College Cost</td>
<td>Employee Cost/College Cost</td>
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<tr>
<td>E*</td>
<td>$31.00/$773.02</td>
<td>$36.00/$768.02</td>
<td>$47.00/$757.02</td>
<td>$57.00/$747.02</td>
<td>$67.00/$737.02</td>
<td>$804.02</td>
</tr>
<tr>
<td>E+1*</td>
<td>$150.00/$1,401.77</td>
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<td>$258.00/$1,293.77</td>
<td>$300.00/$1,251.77</td>
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<tr>
<td>E+&gt;1*</td>
<td>$269.00/$2,159.17</td>
<td>$315.00/$2,113.17</td>
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<td>$450.00/$1,978.17</td>
<td>$517.00/$1,911.17</td>
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</table>

E* = employee only;  E+1* = employee plus one dependent;  E+>1* = Family coverage

<table>
<thead>
<tr>
<th>Plan B</th>
<th>Salary Band</th>
<th>Salary Band</th>
<th>Salary Band</th>
<th>Salary Band</th>
<th>Salary Band</th>
<th>Total Monthly Premium</th>
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<tr>
<td></td>
<td>&lt;$50,000</td>
<td>$50,000 to $74,999</td>
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<td>≥ $125,000</td>
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<td></td>
<td>Employee Cost/College Cost</td>
<td>Employee Cost/College Cost</td>
<td>Employee Cost/College Cost</td>
<td>Employee Cost/College Cost</td>
<td>Employee Cost/College Cost</td>
<td></td>
</tr>
<tr>
<td>E*</td>
<td>$182.00/$670.89</td>
<td>$187.00/$665.89</td>
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<td>$208.00/$644.89</td>
<td>$218.00/$634.89</td>
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<tr>
<td>E+1*</td>
<td>$442.00/$1,204.08</td>
<td>$463.00/$1,183.08</td>
<td>$514.00/$1,132.08</td>
<td>$550.00/$1,096.08</td>
<td>$592.00/$1,054.08</td>
<td>$1,646.08</td>
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<tr>
<td>E+&gt;1*</td>
<td>$726.00/$1,849.73</td>
<td>$772.00/$1,803.73</td>
<td>$824.00/$1,751.73</td>
<td>$907.00/$1,668.73</td>
<td>$974.00/$1,601.73</td>
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</tr>
</tbody>
</table>

E* = employee only;  E+1* = employee plus one dependent;  E+>1* = Family coverage
### Plan C

<table>
<thead>
<tr>
<th>Salary Band</th>
<th>Employee Cost/College Cost</th>
<th>Employee Cost/College Cost</th>
<th>Employee Cost/College Cost</th>
<th>Employee Cost/College Cost</th>
<th>Employee Cost/College Cost</th>
<th>Total Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;$50,000</td>
<td>E* $10.00/$634.54</td>
<td>E+1* $14.00/$1,229.95</td>
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<td>E+1* $21.00/$1,925.49</td>
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</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>E* $12.00/$632.54</td>
<td>E+1* $35.00/$1,208.95</td>
<td>E+1* $53.00/$1,893.49</td>
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<td>$75,000 to $99,999</td>
<td>E* $15.00/$629.54</td>
<td>E+1* $89.00/$1,154.95</td>
<td>E+1* $133.00/$1,813.49</td>
<td>E+1* $189.00/$1,757.49</td>
<td>E+1* $253.00/$1,693.49</td>
<td></td>
</tr>
<tr>
<td>$100,000 to $124,999</td>
<td>E* $18.00/$626.54</td>
<td>E+1* $126.00/$1,117.95</td>
<td>E+1* $189.00/$1,757.49</td>
<td>E+1* $253.00/$1,693.49</td>
<td>E+1* $253.00/$1,693.49</td>
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<tr>
<td>≥ $125,000</td>
<td>E* $20.00/$624.54</td>
<td>E+1* $169.00/$1,074.95</td>
<td>E+1* $253.00/$1,693.49</td>
<td>E+1* $253.00/$1,693.49</td>
<td>E+1* $253.00/$1,693.49</td>
<td></td>
</tr>
</tbody>
</table>

E* = employee only;  E+1* = employee plus one dependent;  E+>1* = Family coverage

Contributions made toward your Cigna medical insurance will be deducted from your pay, pre-tax, on a monthly basis.  (Please note: IRS regulations do not allow a pre-tax payroll deduction for domestic partner coverage).

**Health Savings Account (“HSA”)**

An HSA will be available to employees enrolling in Plan C (“HDHP”). Funds in the HSA can be used to pay for expenses not covered by the medical plan. For example, the funds can be applied towards your deductible or co-insurance. Unused funds can be rolled over into the following year and are not subject to the “use it or lose it” rule as are with Flexible Spending Accounts. In essence, you are accumulating a balance in your HSA account to offset future medical expenses. HSA funds can only be used to pay for medical expenses. If you have other non-medical related expenses (i.e. dental or vision), you may elect the Limited Purpose FSA discussed later in this document.

The College will make a contribution into your HSA based on your coverage level as indicated below.

<table>
<thead>
<tr>
<th>Plan C – Coverage Level</th>
<th>HSA Contribution</th>
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<tbody>
<tr>
<td>Employee Only</td>
<td>$1,000</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

A feature of the HSA allows for additional contributions subject to IRS limitations. For 2016, the IRS allows additional contributions of $2,350 for individual and for $4,750 for family coverage. These contributions are in addition to the College contribution and are tax-deductible. Depending on your balance, these funds can be invested and may grow tax-free. Additional program details are available with the Open Enrollment materials and will be provided during Open Enrollment sessions.

**Opt-Out Provision**

Employees may waive medical coverage by indicating “Waive” in the online enrollment system. Employees who waive coverage may terminate the waiver and elect the College’s coverage if there is a life status change that results in the loss of their current health coverage. Please keep in mind that you have 31 days to notify Human Resources should this occur. Please refer to the Responsibility under the Affordable Care Act section below.
Responsibility under the Affordable Care Act
Under the Patient Protection and Affordable Care Act (PPACA), individuals and their families may be subject to a tax penalty if they do not obtain health insurance.

It is important to remember that if you waive medical coverage offered by Barnard College, you are usually still responsible for obtaining coverage through some other source, such as a spouse or domestic partner’s plan or your parent’s plan if you are under the age of 26 (unless you qualify for an exemption under the ACA). You can also obtain coverage through the Health Insurance Marketplace. You are required to report to the IRS if you have coverage, whether through the College or another source.

Enrollment
An election must be made to participate in the medical plan. Online enrollment must be submitted by no later than Friday, December 4, 2015.

Aetna Dental
During Open Enrollment you have the opportunity to enroll or dis-enroll from dental coverage. At this time, participants may also add eligible dependents to their existing plan.

To enroll or make changes to your dental coverage, please log into the online enrollment system. You will be able to add or remove dependents, enroll, or remove coverage.

Dental Plan Cost
The 2016 employee monthly contributions will not change and will remain as follows:

- Individual Coverage: $17.29
- Family Coverage: $46.71 (applies to employee+1, as well as to Employee+ Family)

Important Information about the Aetna Dental Plan
The plan includes Dental Maintenance Organization (DMO) and Preferred Provider Organization (PPO), which also provides access to out-of-network dentists. While an out-of-network benefit (similar to an indemnity option) is available, the greatest out-of-pocket savings will result if dentists in either the DMO or the PPO networks are used.

Participants may switch between the DMO and the PPO options on a monthly basis. You may switch back and forth between the DMO and the PPO by calling Aetna customer service by the 15th of any month. The change of option will become effective the first of the following month following your call.

Information regarding the dental plan is available in the Office of Human Resources.
Late Entry/Opt-Out Provision
Please be aware that there is a late entry penalty for Aetna dental plans. Aetna defines a late entrant as an employee who does not enroll when initially eligible as new employee.

If you chose not to participate when you are eligible or if you cancel your coverage now, enrollment is allowed only during the open enrollment period, and you will be subject to a late entry penalty. Those penalties are detailed on the Dental Insurance Waiver form available in the Office of Human Resources. Please also indicate on dental section of the online enrollment system “Waive Coverage.”

Enrollment
To enroll or change your plan option, please log on to the online enrollment system. If you do not wish to change, your Aetna Dental coverage will remain current through the end of the calendar year and into 2016. Online enrollment must be submitted by no later than Friday, December 4, 2015.

Vision Plan
The Vision Plan, through EyeMed, provides coverage for your eye care needs including eye exams, Retinal Imaging, an allowance for frames, 100% coverage for eyeglass lenses, and an allowance for contacts. The Vision Plan covers eye exams once per year at 100% with no co-pay; up to 100% for eyeglasses or contact lenses once a year. Non-network coverage is available on a limited basis.

Vision Plan Cost
The 2016 employee monthly contributions are as follows:

- Employee Only: $ 9.95
- Employee + 1: $18.91
- Employee + Family: $27.77

Enrollment
To participate in the Vision Plan, please complete your online enrollment by indicating your selection for the Vision Plan. To enroll an eligible dependent, please enter your dependent’s information in the Health & Welfare enrollment system. Your online enrollment must be submitted no later than Friday, December 4, 2015.

If you do not wish to participate in the Vision Plan, please indicate “Waive” in the Vision Plan enrollment section of the online enrollment system.
Flexible Spending Accounts
The Barnard College Flexible Spending Accounts are benefit programs which enable you to reduce taxes by paying for your unreimbursed health and/or dependent care expenses with pre-tax income. Employees enrolling in Plan C ("HDHP") will receive a Health Savings Account contribution and should refer to the Limited Purpose Flexible Spending Account below (this does not affect the Dependent Care Flexible Spending Account).

Annual maximums are set up by the IRS. For 2016, the following maximums apply:

- Health Care Flexible Spending Account: $2,550 per individual
- Dependent Care Flexible Spending Account: $5,000 per household

In order to participate for the 2016 calendar year, you must enroll online by the deadline, Friday, December 4, 2015.

On October 31, 2013, the IRS announced a major policy change affecting the Healthcare FSA. The IRS has modified the “use-it-or-lose-it” provision and now allows plan participants to roll over up to $500 of unused funds. As a result of this change, balances up to a maximum of $500 in unused funds will automatically be rolled over in the next plan year. For example, if you roll over $500 from 2015 and contribute $2,550 in 2016, then $3,050 of pre-tax funds will be available for eligible medical expenses. Such expenses must be incurred during the calendar year in which they are carried over. Participants must be active in the FSA on the last day of the calendar year for the funds to be rolled over into the next calendar year. This policy change only affects the Healthcare FSA and not the Dependent Care FSA.

Once the plan year begins, you may change the amount of your Flexible Spending Account contributions only if there is a change in your family status – marriage, death, divorce, birth or adoption of a child – or a change in a spouse’s employment status. This change must occur within 31 days of the qualifying event. Otherwise, your election may not be changed during the year.

Limited Purpose Flexible Spending Account
Employees enrolling in the Cigna Plan C ("HDHP") are not able to participate in the regular FSA program due to the Health Savings Account ("HSA") that is provided this medical plan option. Since the HSA is only for medical expenses and not for other expenses such as dental or vision, the Limited Purpose Flexible Spending Account is available.

A limited-purpose FSA covers qualified out-of-pocket expenses for dental or vision care provided to you, your spouse, or dependents. It works similar to the regular Flexible Spending Account, except that it will not reimburse for medical expenses. As a result of the Affordable Care Act, employee annual contributions are capped for Limited Purpose FSA plans at $2,550. Balances up to a maximum of $500 in unused funds will automatically be rolled over into the next plan year.

In order to participate for the 2016 calendar year, you must enroll online by the deadline, Friday, December 4, 2015.
**Life Insurance**

**Basic Life Insurance Option**
The College provides basic life insurance equal to 1 times annual salary at no cost. No enrollment is required as employees are automatically eligible as of the 1st day of the month following 30 days from their date of hire.

**Supplemental Life Insurance Option**
Employees are able to elect supplemental life insurance in increments of 1X annual salary up to a maximum of 3X annual salary. The maximum coverage is $500,000. The guaranteed issue is the lesser of 3X annual salary or $300,000. Amounts over $300,000 will require Evidence of Insurability. Please refer to the Supplemental Life Insurance Open Enrollment webpage for plan information and rates.

**Spouse Life Insurance**
Married employees may elect coverage for their spouse in increments of $10,000 up to a maximum of $50,000. The guaranteed issue is $30,000. Amounts exceeding $30,000 will require Evidence of Insurability. The cost of coverage will be based on the spouse’s age. Employees must elect supplemental life for themselves in order to elect Spouse Life. Please refer to the Supplemental Life Insurance Open Enrollment webpage for plan information and rates.

**Dependent Life Insurance**
Employees may elect coverage for their dependent children from ages beginning at 14 days through age 19, or age 26 if they are full-time students. Coverage is in increment of $5,000 to a maximum of $10,000. Dependent children under the age of six months are eligible for a maximum benefit of $500. Employees must elect Supplemental Life for themselves in order to elect Dependent Life Insurance. One low premium will provide coverage for all dependent children. Please refer to the Supplemental Life Insurance Open Enrollment webpage for plan information and rates.

**Employee Assistance Program**
We encourage your participation in this program and take advantage of the available resources provided. The Employee Assistance Program provides short term counseling for your and your family, Work/Life Services, Legal and Financial Services.

You are automatically enrolled and can access the EAP any time. Your enrollment is at no cost. Please refer to the information provided as part of the Open Enrollment materials for additional details.