If you do not complete open enrollment by Sunday, Nov. 6 you will have no benefits in 2017.

Open enrollment for 2017 benefits is Monday, Oct. 24 through Sunday, Nov. 6. Please read the Benefit information and instructions for the enrollment process and enroll online through Banner Self-Service. Come to the Benefits Fair and/or the Open Enrollment meeting for more information and answers to your questions.

<table>
<thead>
<tr>
<th>Open Enrollment Meetings</th>
<th>Benefits Fair</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 900 Room, Monday, Oct. 24, 10:00</td>
<td>Chambers Lilly Family Gallery</td>
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<tr>
<td>• Vail Commons, Monday, Oct. 24, 3:00</td>
<td>Wednesday, Oct. 26, 9:30 - 3:00</td>
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<tr>
<td>• 900 Room, Tuesday, Oct. 25, 3:00</td>
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<tr>
<td>• 900 Room, Monday, Oct. 31, 2:00</td>
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<tr>
<td>• 900 Room, Thursday, Nov. 3, 11:00</td>
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CHANGE TO UNITED HEALTHCARE FOR MEDICAL COVERAGE
We are changing from Cigna to United Healthcare for 2017. Cigna’s renewal was very high. 97% of the doctors we used last year are in-network with United Healthcare.

The biggest change will be that United Healthcare prices prescriptions differently (Cigna was also changing its prescription pricing for the coming year). United Healthcare bases the pricing for drugs on the net cost of the drug to the plan. This is a more logical pricing strategy, but pricing will be different from what we are used to.

The PPO plan premiums are going up 7% across the board. The High Deductible premiums are staying the same, except that the Employee-only HDHP premium will go up $5 per month.

Our plan designs are staying the same except for the following improvements:

• Prescription through mail order receive a 3-month supply for 2.5 months copay
• Adding coverage for acupuncture and travel immunizations
• Domestic partners benefit no longer limited to same-sex partners
**DENTAL MOVING TO METLIFE**
Dental coverage for 2017 will be through Metlife, but the plan designs will be the same. Dental premiums will go up about 1%.

**LABCORP STILL A PREFERRED PROVIDER FOR LAB WORK, BUT QUEST OUT-OF-NETWORK**
Please know that Quest is out-of-network with United Health. Labcorp is still a preferred provider.

**ROUND THE CLOCK TELEMEDICINE**
United Healthcare offers two options for telemedicine: Doctor on Demand or Amwell.

**PREMIUM DISCOUNTS FOR WORKING OUT**
You can still earn a $10 discount on premiums by exercising at least 150 minutes per week and turning in your time. Minutes for October, November and December are due in early January.

**ADJUSTED HEALTHCARE PREMIUMS FOR HOUSEHOLDS WITH INCOME UNDER $45,000**
The college again this year will offer a **premium subsidy** based on household income. Please take a minute to learn about this important benefit, and call HR if you have questions. All current adjustments will end in December. You must complete a new form and return it to HR to receive an adjusted premium for 2017.

**MEDICAL AND DEPENDENT CARE SPENDING ACCOUNTS MUST BE RE-ELECTED EVERY YEAR**
If you want to participate in a Medical or Dependent Care Flexible Spending Account (FSA) in 2017, you must re-enroll. Remember as you plan that over-the-counter drugs are no longer eligible for reimbursement without a doctor’s prescription.

**CHANGING YOUR RETIREMENT PLAN CONTRIBUTIONS**
If you wish to make changes to your retirement contribution amounts or where you are investing your money, please go to [www.netbenefits.com/davidson](http://www.netbenefits.com/davidson), or see the TIAA or Fidelity representative at the benefit fair.

**CHANGING YOUR HSA (HEALTH SAVINGS ACCOUNT) CONTRIBUTIONS**
If you wish to make changes to your HSA contribution amounts, please email your new deferral amount to Rene Baker in HR.

**IRS ALLOWS CHANGES IN BENEFITS ELECTIONS ONLY DURING OPEN ENROLLMENT**
Open Enrollment is when you may enroll, terminate or change your benefit elections. Your elections are deducted from your check on a pre-tax basis, as allowed by Section 125 of the Internal Revenue Code.

Elections go into effect January 1 and remain in effect for the entire plan year unless you experience a change such as marriage, divorce, legal separation, gain or loss of an eligible dependent, change in employment or change in spouse’s benefit coverage. Even if you
experience such a change in status, you must turn in your enrollment changes within 30 days of the event. This is a government regulation and not a college policy, and it applies to healthcare, dental and vision coverage, and health and dependent care flexible spending accounts.

**IRS MAXIMUM CONTRIBUTIONS TO RETIREMENT ACCOUNTS**
The 2017 limit for retirement accounts $18,000. Participants, who are age 50 or older by Dec. 31 may contribute an additional $6,000. (The government did not change these from the 2016 limits.)

**NOTICES OF EMPLOYEE RIGHTS AVAILABLE ON WEBSITE**
We are required to share the following legal documents, which you will find on the [Benefits website](#):

- Notice of the Group Health Plan’s Pre-Existing Condition Limitation
- Notice of Your HIPAA Special Enrollment Rights
- Notice of Compliance with the Women’s Health and Cancer Rights Act
- Notice of Your COBRA rights
- Notice of the Availability of our HIPAA Privacy Policy
- Medicare Part D Notices

If you have any questions about the information in this document or about your benefits, please contact HR at extension 2213.