

An aerial photograph of Lafayette College and its surroundings. The image shows a large river (the Delaware River) flowing through the landscape, with a prominent steel truss bridge crossing it. The campus is nestled among lush green trees, featuring several large, historic brick buildings with multiple stories and dormer windows. A green-roofed building is visible on the left. In the background, a hillside with residential houses is visible under a clear sky. The overall scene is vibrant and scenic, highlighting the college's location.

LAFAYETTE

OPEN ENROLLMENT
2020

WELCOME

to the 2020 Benefits Open Enrollment at Lafayette College.

FAQ

What You Need to Know during Open Enrollment 2020

Dates for Open Enrollment are **November 7–22, 2019**

This is a mandatory open enrollment period which means that ALL employees must make their benefit selections **whether electing or waiving coverage for the 2020 plan year.**

Elections made during Open Enrollment will be effective on January 1, 2020, and will remain in effect through December 31, 2020.

Open Enrollment allows you to make changes to your health and voluntary life coverages without having to show a life status change.

Log in to the Employee Benefits Enrollment Platform using your network credentials (the same user name and password used for your email and Banner self-service).

You will receive a new insurance card in the mail from Capital BlueCross if you elect medical and/or dental coverage for 2020.

Open enrollment begins Thursday, November 7, 2019. The Office of Human Resources will be available to assist anyone who needs support. The dates and times for HR enrollment assistance can be found on the last page.

The member number for Capital BlueCross is 1-800-962-2242.



As you know, each year the College goes out to bid to identify the best healthcare coverage and networks at the lowest possible cost. We are pleased to let you know that we have negotiated coverage for the 2020 calendar year with Capital BlueCross.

We are pleased that for 2020, we will continue to be able to offer the three types of medical plans currently in place: the Standard PPO, Low Deductible PPO, and Qualified High Deductible Plan. By maintaining this range of plans, our members will continue to be able to select the health plan that best suits their own health care needs and the needs of their families. This year, as anticipated, each of the plans has plan design changes as explained in detail below. None of these plans have had any plan design changes over the past three years.

Under the health insurance plan with Capital BlueCross commencing on January 1, 2020, the College will continue to maintain the same premium contribution percentage to the Standard PPO Plan that it currently provides: 90% of the total PPO premium for an individual employee; 78% for an employee with child; 79% for an employee with children; and 67% of the combined premium for employee and spouse/partner or family.

Beginning January 1, 2020, there will be a premium rate **increase** of 4% to the Standard PPO plan for both the College and employee; therefore the College's contribution to the Standard PPO plan will increase by 4%, and the employees' contributions to that plan will increase by 4%. The College's premium contribution for all medical plans is based on the amounts it contributes to the Standard PPO plan. Therefore, if you elect to enroll in either the Low Deductible PPO Plan or the Qualified High Deductible Plan, the College will contribute to that plan the same "dollar amount" it contributes to the Standard PPO Plan, with the member paying the difference between that amount and the total premium for either the Low Deductible PPO Plan or the Qualified High Deductible Plan. As detailed on page 15, both the Low Deductible plan and the Qualified High Deductible Plan have experienced premium increases.

If you select the Qualified High Deductible Plan (QHDHP) with the Health Savings Account (HSA), we are pleased to let you know that the College will continue to contribute to the HSA for 2020 the same amount contributed in 2019. The College's contribution in 2020 to the Qualified High Deductible Plan premium will include the College's annual contribution of \$1,500 to the HSA for "employee-only" coverage, and \$3,000 to the HSA for two or more covered individuals.

The following pages will provide greater detail for each of the three plan options, as well as other information about the

HSA account. We will also be holding a series of meetings for employees during the Open Enrollment period. Please refer to the back of this brochure for the dates and times of these meetings.

WHAT'S CHANGING WITH YOUR MEDICAL COVERAGE FOR 2020?

Two years ago, the College augmented the health insurance coverage available under the Qualified High Deductible Plan with additional coverage (a medical bridge plan) for reimbursement of certain hospitalization expenses. We are pleased to announce that for calendar year 2020, the College will continue providing the Colonial Life Insurance bridge coverage offered to those in the Qualified High Deductible Plan, and is **EXTENDING** bridge coverage with Colonial Life to those employees who select either the Standard Plan or the Low Deductible Plan (see details below).

With respect to prescription drug coverage, your new Capital BlueCross member ID card will also serve as your prescription plan coverage through Capital BlueCross. It is important that you show your member ID the first time you visit a pharmacy in 2020.

The prescription drug plans through Capital BlueCross are managed by Prime Therapeutics and information on in-network retail pharmacies and covered drugs can be accessed at www.capbluecross.com. As a Capital BlueCross member, you will have access to thousands of retail pharmacies across the country, including many well-known chains (such as CVS, Rite Aid, Target, and Wal-Mart), grocery stores, and independent pharmacies. For mail order, you will need to order new and/or refill your prescriptions through AllianceRx Walgreens Prime, the provider for the home delivery program. You can set up your account through AllianceRx Walgreens Prime at alliancexwp.com/home-delivery, or by calling 1-855-924-8421.

MEDICAL PLAN CHOICES FOR 2020

The College will continue to offer a range of three medical plan options for 2020, consisting of a "Standard PPO" plan, a "Low Deductible PPO" plan, and a "Qualified High Deductible Plan + HSA" plan. All three plan designs are based on a Preferred Provider Organization (PPO) model. In a PPO, a member does not need to select a primary care physician, and does not need a referral to see a specialist. The following pages provide a summary of the plan options for 2020, as well as a side-by-side comparison of all three medical plans.

Standard PPO Plan:

Plan Design Changes (in-network benefits): For 2020, the medical deductible will be \$1,100 for an individual

and \$3,300 for a family. The medical copays will be \$20 for a primary care visit, \$35 for a specialist visit, and \$200 for emergency room services (waived if admitted). The coinsurance for medical services will be 20%. There will be a combined out-of-pocket (OOP) max. Instead of a separate OOP for medical expenses and a separate OOP for prescription expenses, there will be one combined OOP maximum limit. This means that all medical and prescription expenses incurred by the employee will apply to one calendar year OOP maximum limit.

Prescription Drug Changes: The annual individual deductible will be \$300 and the combined family deductible will be \$900. The generic copay will remain at \$10. The preferred brand copay will be \$40. The non-preferred brand copay will be \$60. There will be a copay of \$75 for specialty drugs (high cost medication therapy generally obtained from the specialty pharmacy and used for complex diseases).

For 2020, the Colonial Life benefit will provide a lump-sum reimbursement benefit (\$1,000 once a year per covered member) for a covered hospital confinement, a lump sum benefit (\$150 once a year per covered member) for a covered accident only emergency room visit, and a lump sum benefit (\$50 once a year per covered member) to cover various health screenings.

Low Deductible PPO Plan:

A low deductible PPO plan offers richer benefits (lower out-of-pocket expenses) in exchange for increased monthly premiums. This plan could be attractive to an employee who is willing to pay more in premiums (offered on a pre-tax basis) in order to reduce/limit the employee's own out-of-pocket costs during the plan year.

Plan Design Changes (in-network benefits): For 2020, the medical deductible will be \$500 for an Individual and \$1,500 for a family. The medical copays will be \$15 for a primary care visit, \$25 for a specialist visit, and \$200 for emergency room services (waived if admitted). The coinsurance for medical services will be 15%. There will be a combined out-of-pocket (OOP) max. Instead of a separate OOP for medical expenses and a separate OOP for prescription expenses, there will be one combined OOP maximum limit. This means that all medical and prescription expenses incurred by the employee will apply to one calendar year OOP maximum limit.

Prescription Drug Changes: The annual individual deductible will be \$200. The combined family deductible will be \$600. The generic copay will remain at \$10. The preferred brand copay will be \$35, and the non-preferred brand copay will be \$55. There will be a copay of \$70 for specialty drugs (high cost medication therapy generally obtained from the specialty pharmacy and used for complex diseases).

For 2020, the Colonial Life benefit will provide a lump-sum reimbursement benefit (\$1,000 once a year per covered member) for a covered hospital confinement, a lump sum benefit (\$150 once a year per covered member) for a covered accident only emergency room visit, and a lump sum benefit (\$50 once a year per covered member) to cover various health screenings.

Qualified High Deductible Plan with HSA (QHDP):

A qualified high deductible plan (PPO based) is designed to have lower monthly premiums but higher member out-of-pocket medical and drug singular costs. This type of plan also includes a Health Savings Account (HSA) partially funded by the College. For 2020, the College will continue to fund for both the individual (\$1,500) and family coverage (\$3,000).

A Health Savings Account, or HSA, is an interest-bearing savings vehicle partially funded by the College and the employee (if desired), which can be used to pay for qualified health care expenses not covered in-full by the medical plan, on a pre-tax basis. If elected, the employee's contribution is deposited into this account during the year and used to pay for qualified expenses incurred by the member. The College will make its contribution to this account at the beginning of the year. Money in this account, and any interest, is tax-free if used to pay for qualified medical expenses. It works very much like a flexible spending account (FSA) with some advantages. In addition to higher annual contribution limits than under an FSA, the money in the account is fully owned by the employee, and the balance can be carried forward into future years without fear of forfeiture.

Note: IRS guidelines prohibit an employee and spouse, if applicable, from participating in a medical FSA account if they are enrolling in the QHDP/HSA option.

Maximum HSA contribution limits (employer plus employee) for 2020 will be \$3,550 for individual and \$7,100 for family. Employees age 55 and older may contribute up to an additional \$1,000 for 2020.

BenefitWallet will remain the HSA plan administrator for 2020. All existing HSA accounts will remain with BenefitWallet, so employees will be able to continue to use their current HSA cards.

Plan Design Changes (in-network benefits): For 2020, the medical deductible will be \$3,500 for an individual, and \$7,000 for a family. The coinsurance remains at 20%. The maximum out-of-pocket (OOP) limit will be \$5,000 for an individual, and \$10,000 for a family. There has always been one combined OOP maximum limit for the High Deductible Plan and this part of the design has not changed for calendar year 2020.

Prescription Drug Changes: For 2020, the generic copay will remain at \$20 after deductible. The preferred brand copay



will be \$45 after deductible, and the non-preferred brand copay will be \$60 after deductible.

For 2020, the Colonial Life benefit will continue for those enrolled in the Qualified High Deductible Plan. The benefit will provide a lump-sum reimbursement benefit (\$1500 once a year per covered member) for a covered hospital confinement, a lump sum benefit (\$150 once a year per covered member) for a covered accident only emergency room visit, and a lump sum benefit (\$50 once a year per covered member) to cover various health screenings.

IMPORTANT REMINDER REGARDING DEPENDENT CHILDREN ELIGIBILITY FOR 2020

Under the Health Care Reform legislation (Patient Protection and Affordable Care Act), all children (natural, adopted, or step children) under age 26 are considered “dependent” regardless of their student status, marital status, and tax filing status. This legislation allows employees to cover children up to the age of 26, under the College’s medical and dental plans. However, HSA funds can only be used for dependent children claimed on your tax return.

Dental Plan

The Blue Cross Dental plan focuses on the importance of regular and preventive dental care. For calendar year 2020, the dental premiums will increase by 2.4% from the 2019 rates. The College is remaining with Blue Cross Dental (administered by Capital BlueCross) as its dental insurance carrier and there will be no plan design changes. We are pleased to announce that

effective January 1, 2020, dependent children will be covered on this plan up to age 26, regardless of student status.

While the annual benefit remains at \$1,000, the “rollover benefit” will continue into 2020. With this rollover feature, employees can rollover up to \$500 of unused dental benefit from 2019 into 2020. The maximum annual benefit as a result of this rollover feature is \$2,000.

Employees enrolled in dental coverage will receive new ID cards from Capital BlueCross. If both the medical and dental coverage are selected, the new medical card will also serve as the dental card.

The plan provides members significant savings by receiving services from participating dental providers, and also allows members to receive services from non-participating providers of their choice with insurance reimbursements based on the contracted allowances.

The Blue Cross Dental plan provides coverage for the full range of dental care needs, such as routine preventive and diagnostic, basic and major restorative, and orthodontic services. The plan utilizes the national Blue Cross network of dental providers, as to which some are identified as preferred providers. You can locate a participating dentist at their website: www.capbluecross.com. When using the search feature, please remember to select either the BlueCross Dental PPO Network or the BlueCross Dental PPO Preferred Network when requesting the provider list.

Capital BlueCross

The health plans are fully insured PPO plans which utilize the local Capital BlueCross network of facilities and professional providers. If you are outside of the Capital BlueCross coverage area, you have access BlueCard participating providers. A listing of local and out-of-area in-network providers can be accessed online at www.capbluecross.com. You can search by the 'PPO' network option.

In addition, if you are traveling outside of the country, you can locate participating facilities and professional providers in over 200 countries by accessing BlueCross BlueShield Global Core at bcbsglobalcore.com.

QHDHP + HSA ADVANTAGES

- Tax savings on contributions made to the HSA for eligible expenses
- Contributions made by employers may be excluded from gross income
- Funds belong to the employee even after employment terminates
- Funds can be used to cover a wide range of qualified medical expenses—including those incurred by spouse/dependents (as long as they can be claimed on the individual's federal tax return)
- Unused funds in health savings accounts can rollover from year to year for future medical needs
- Acts as a savings vehicle for members nearing retirement age
- Offers lower premiums for employees
- May use HSA funds for premiums after retirement

Standard PPO		
BENEFITS	IN-NETWORK	OUT-OF-NETWORK
Deductible Individual Family	\$1,100 \$3,300 (applies to all services unless a copayment is applied or otherwise noted)	\$2,200 \$6,600 (applies to all services unless a copayment is applied or otherwise noted)
Health Savings Account Employer Contribution Individual Family		
Coinsurance (Eligible Charges) Member Pays Plan Pays	20% 80%	40% 60%
True Out-of-Pocket Maximum (includes deductible, coinsurance, and copays for Medical and Rx) Individual Family	\$4,000 per member \$8,000 per family	\$8,000 per member \$16,000 per family
Lifetime Maximum	Unlimited	Unlimited
Physician Office Visits Primary Care Specialists	\$20 copay \$35 copay	40% coinsurance after deductible
Virtual Visits	\$10 copay	N/A
Preventive (Pediatric/Adult Exams)	\$0 copay; deductible waived	40% coinsurance after deductible
Annual Preventive Mammogram (age 40 and over)	\$0 copay; deductible waived	40% coinsurance; after deductible
Preventive Gynecological Exam	\$0 copay; deductible waived	40% coinsurance; deductible waived
Maternity/Newborn Baby Care	20% coinsurance after deductible	40% coinsurance after deductible
Inpatient Hospital Services (professional fees and facilities)	20% coinsurance after deductible	40% coinsurance after deductible
Surgery & Anesthesia	20% coinsurance after deductible	40% coinsurance after deductible
Outpatient Hospital Services (professional fees, facilities, lab, x-ray, radiation therapy, chemotherapy, anesthesia and surgery)	20% coinsurance after deductible	40% coinsurance after deductible
Radiology Testing/Imaging (x-rays, MRI, CT, PET)	20% coinsurance after deductible	40% coinsurance after deductible
Emergency Room Services	Covered in full/\$200 ER copay (waived if admitted); deductible waived	Covered in full/\$200 ER copay (waived if admitted); deductible waived
Urgent Care:	\$50 Copay	40% coinsurance after deductible
Hospice Care	20% coinsurance after deductible	40% coinsurance after deductible
Prescription Drugs (Express Scripts) Deductible Individual Family Retail—up to 31-day supply Generic Brand Preferred Brand Non-Preferred Specialty Mail Order—up to 90-day supply Generic Brand Preferred Brand Non-Preferred	\$300 \$900 \$10 copay \$40 copay \$60 copay \$75 copay \$20 copay \$80 copay \$120 copay	N/A
Mental Health Inpatient Care	20% coinsurance after deductible	40% coinsurance after deductible
Mental Health Outpatient Services	\$35 copay	40% coinsurance after deductible
Substance Abuse Care: Inpatient	20% coinsurance after deductible	40% coinsurance after deductible
Substance Abuse Care: Outpatient	\$35 copay	40% coinsurance after deductible

Did you know?

Members enrolled in one of the College's three medical plans will have an additional layer of protection to help offset out-of-pocket exposure.

With this added financial protection, employees can dedicate more energy toward getting well instead of worrying about bills after treatment.

It's easy, the policy pays you directly upon proof of claim, and it helps to shield your out-of-pocket expenses in the process. Here's how the Colonial Group Medical Bridge works, if you or a covered member undergo any of the following healthcare services¹—



Hospital Confinement Benefit

Should you, or a covered member, be admitted/confined to a hospital for at least 20 hours, the policy will pay a lump sum of **\$1,500** (1x per year, per covered member) for the Qualified High Deductible Plan. Or **\$1,000** for either the Standard PPO plan or Low Deductible PPO plan.



Accident-Only Emergency Room Visit Benefit

Within 72 hours of an accident, if a covered member seeks treatment in an Emergency Room because of bodily injury, the policy will pay a lump sum of **\$150** (1x per year, per covered member)



Health Screening Benefit

After undergoing one of the health screening tests listed below, the policy will pay covered members a lump sum of **\$50** (1x per year, per covered member)

Stress test on bicycle/treadmill	Skin cancer biopsy	Hemoccult stool analysis
Fasting blood glucose test	Breast ultrasound	Mammography
Blood test for triglycerides	CA 15-3 (blood test for breast cancer)	Pap smear
Serum cholesterol test (HDL/LDL)	CA 125 (blood test for ovarian cancer)	PSA (blood test for prostate cancer)
Bone marrow testing	CEA (blood test for colon cancer)	Serum protein electrophoresis (blood test for myeloma)
Carotid doppler	Chest x-ray	Thermography
Electrocardiogram (EKG, ECG)	Colonoscopy	ThinPrep pap test
Echocardiogram (ECHO)	Flexible sigmoidoscopy	Virtual colonoscopy

¹ Please refer to the Colonial Life Group Medical Bridge contract for a comprehensive overview of benefits, limitations, and exclusions.

NEED LAB WORK? SAVE MONEY!

You have a choice when it comes to where your lab work is collected and tested. It's easy. Pick your lab, talk with your doctor's office, and save a few bucks—or several hundred!



From your secure account at capbluecross.com, choose *Find > Doctors*




Select the *Medical* tile



Scroll and choose *Independent Labs*



Look for independent clinical laboratories designated with a  to pay less for your lab service

Find Your Provider

TYPE OF CARE: Medical

CHOOSE YOUR NETWORK: ☒ IN-NETWORK ☐ OUT-OF-NETWORK

PPO: ☐

REASON FOR DOCTOR VISIT OR PROCEDURE OR CONDITION: What are you seeking for?

LOCATION: HARRISBURG, PA 17110

DISTANCE: 15 mi

FIND YOUR PROVIDER

Quest Diagnostics


LAB
TECHNICIAN, PATHOLOGY: MEDICAL
LABORATORY
123 Main St.
Anytown, PA 17110 1.4 mi
County: Dauphin
T: (717) 555-1234
F: (717) 555-4321

 PPO

Where the ordering doctor is located—in comparison to the lab—is also important.

If the provider requesting the lab test is located:

Within Capital BlueCross' 21-county service area:

Stay in-network by using an independent clinical lab—designated with a —that is also located in our 21-county area

Outside of Capital BlueCross' 21-county service area:

Stay in-network by using a network laboratory in the service area of the requesting provider



21-County Service Area: Adams, Berks, Centre, Columbia, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lancaster, Lebanon, Lehigh, Mifflin, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Union, York

Using these guidelines, you and your doctor's office can work together to find an independent clinical laboratory that will cost you less out-of-pocket.

Capital BLUE 



capbluecross.com

Your Prescription Drug Coverage in 2020

Important information about your prescription drug plan and member ID card

In 2020, Capital BlueCross prescription drug coverage will include new features that provide choice, control, and convenience when it comes to how, when, and where you get your prescriptions.

WHAT YOU NEED TO KNOW FOR 2020

Show the enclosed member ID card the first time you visit a pharmacy in 2020

This is important even if you already had prescription drug coverage through Capital BlueCross in 2019. **Your card includes important updated information your pharmacist needs to fill your prescription.**

24/7 Member Services for prescription drug plan questions

In 2020, call the Member Services number on your member ID card at any hour, on any day with questions about your prescription drug plan.

A new Rx experience at capbluecross.com

The prescription drug section of capbluecross.com will have a new look in 2020. But you will continue to find in-network pharmacies, search for drugs covered by your plan, compare costs of medications, and more!

HOME DELIVERY

Starting January 1, AllianceRx Walgreens Prime will be your plan's new home-delivery pharmacy.

- In the new year, call AllianceRx Walgreens Prime at **855.924.8421** or visit alliancerxwp.com/home-delivery to set up an account, provide payment information, and to order a refill. You also can log in to your secure account at capbluecross.com and choose "Start or Manage Home Delivery."
- Please allow 14 days for delivery.

Note: If you already receive specialty drugs from AllianceRx Walgreens Prime, you won't need to set up a separate account.

For more information, visit capbluecross.com/rx-info.

Capital BLUE 

EPIC Hearing Service Plan | PERKS

EPIC HSP members save up to **60% off** of retail on brand name hearing aids from major manufacturers through the EPIC Hearing Service Plan.

- Phonak
- Resound
- Widex
- Unitron
- Starkey
- Oticon
- Hansaton
- Signia

Technology Levels	Typical MSRP	EPIC HSP Price	Member Savings
Entry	\$1,400	\$495	\$905
Essential	\$1,650	\$999 / \$1,199	\$550
Standard	\$2,250	\$1,299 / \$1,499	\$850
Advanced	\$2,700	\$1,899 / \$2,099	\$700
Premium	\$3,500	\$2,399 / \$2,499	\$1,050



HEARING SERVICE PLAN

Group: Lafayette College

Please present this membership card to the provider at your appointment. An EPIC counselor will contact you to coordinate your benefit coverage and payment after your appointment.

FOR ASSISTANCE CONTACT EPIC
PHONE: 1.866.956.5400
EMAIL: HEAR@EPICHEARING.COM

EPIC HEARING HEALTHCARE
3191 W. Temple, Suite 200
Pomona, CA 91768

EPICHSP2017



Welcome

The EPIC Hearing Service Plan is the nation's first specialty care plan devoted to the vital sense of hearing. EPIC is dedicated to delivering the highest quality of care at the best value to our members.

WELLNESS REWARDS PROGRAM

ListenHear•LiveWell

Participants who complete the four fun, educational hearing health related activities in the Listen Hear, Live Well hearing wellness program receive Wellness Reward Coupons for additional savings on their hearing purchase!

Go to www.listenhearlivewell.com on your desktop computer or mobile device to participate.

\$200 off Premium Level Devices*

\$100 off Advanced Level Devices*

\$50 off Standard Level Devices*

Wellness Reward
Coupons
are applied
to each
device that is
purchased!

*Applies to all Standard, Advanced, and Premium level hearing aid makes/models; cannot be combined with any other offers or promotions. Discounts are not insured benefits.



Call EPIC or register online to start the process to better hearing today.

1 866.956.5400

www.epichearing.com/registration

EAR PROFESSIONALS INTERNATIONAL CORPORATION DBA EPIC HEARING HEALTHCARE 2017

Provider Network

The EPIC network is comprised of professional Audiologists and ENT physicians and represents the largest accredited network of its kind in the nation, with provider locations in all 50 states.

Hearing Aids

The EPIC Hearing Service Plan gives you access to all name brand hearing aid technology by the top tier hearing aid manufacturers at reduced prices, 30%-60% below MSRP; maximizing your value and savings. Note: the following top tier manufacturer brands are available through EPIC: Phonak, Unitron, Resound, Starkey, Hansaton, Signia, Oticon, and Widex.

How it Works

Contact an EPIC hearing counselor today. The hearing counselor can answer any questions you may have about the plan and coordinate your referral to a nearby participating provider. If the provider recommends you obtain hearing aids, an EPIC counselor will contact you to coordinate your coverage and payment. You will receive a 45 day trial period with a complimentary extended 3 year product warranty and one year supply of batteries*.

*Excludes Entry Level Products

www.epichearing.com

EPICHSPIDV517

NVA IS NOW OFFERING A HEARING AID DISCOUNT PLAN. IT IS **ABSOLUTELY FREE** TO LAFAYETTE COLLEGE.

Important Notice from Lafayette College About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Lafayette College and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Lafayette College has determined that the prescription drug coverage offered by the Capital BlueCross and Highmark Blue Shield plans, is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you are an active employee and decide to join a Medicare drug plan, your current Lafayette College Coverage will not be affected. You may remain enrolled in the College medical plan if you elect part D and this plan could coordinate with Part D coverage. If you decide to join a Medicare drug plan and drop your current prescription drug coverage, please be aware that you will also have to drop your medical coverage. In addition, you and your dependents will not be able to get this coverage back until the next open enrollment period barring a qualifying event under Section 125.

If you are currently enrolled in the College's retiree medical plan and become entitled to Medicare, your current coverage will end for you and your dependents.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with **Lafayette College** and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through **Lafayette College** changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	10/14/2019
Name of Entity/Sender:	Lafayette College/Cristie Lazart
Contact--Position/Office:	Office of Human Resources
Address:	730 High Street, 12 Markle Hall, Easton, PA 18042
Phone Number:	(610) 330-5060

When using a participating (in-network) dentist for diagnostic and preventive care, eligible services are covered at 100%. When you receive basic restorative, major restorative, or orthodontic services, you are responsible for the coinsurance amounts of 20%, 50%, and 50% respectively. If you use an out-of-network dentist, the plan pays the same set allowance for the particular dental service as it does for a participating dentist. You are responsible for the coinsurance amount plus the difference between the out-of-network dentist's actual charges and the Blue Cross Dental established allowance.

There is no deductible applicable under this plan. Under the Blue Cross Dental plan, services covered under the "preventive and diagnostic" category (100%) are not counted towards the annual \$1,000 benefit amount. The lifetime maximum benefit amount for a child's (up to age 19) orthodontic care is \$1,000.

Flexible Spending Accounts (FSAs)

The College will continue to use Discovery Benefits as its flexible spending administrator for 2020. A debit card will be issued to all new members enrolling in the medical flexible spending account for 2020. Participants that are already enrolled in this plan year and re-enrolling in 2020 will keep their current debit card. All employees electing to enroll for the 2020 calendar year must enroll via the Employee Benefits Platform, even if you are currently enrolled in the program for 2019.

This program allows employees to save money on a pre-tax basis to pay for unreimbursed qualified health/medical care expenses and certain dependent care expenses. Reimbursements are, in essence, the employee's own money paid back tax-free. The plan year is from January 1 through December 31.

In this account, you save a portion of your pay with pre-tax dollars, thereby reducing your federal income tax burden.

DENTAL PLAN COVERAGE CHART

DIAGNOSTIC AND PREVENTIVE	BASIC RESTORATIVE	MAJOR RESTORATIVE	ORTHODONTIA
Covered at 100%	Covered at 80%	Covered at 50%	Covered at 50%
Routine Exams (one every six months)	Basic Restorations	Inlays	Diagnostic
Cleanings (one every six months)	Endodontics	Onlays	Active Treatment
X-rays	Denture Repairs	Crowns (one per tooth in five years)	Retention Treatment
Bitewings (one set of four every six months)	Simple Extractions	Prosthetics (one per tooth in five years)	(Covers children to age 19)
Full mouth (one every three years)	Anesthesia	Pontics	\$1,000 lifetime maximum per patient
Fluoride Treatments (one every six months till age 19)	Specialist Consultations	Surgical Periodontics	
Sealants (one tooth every three years; permanent first molars to age 10; permanent second molars to age 15)	Non-Surgical Periodontics		
Palliative Emergency Treatment	Oral Surgery		

For more information about BlueCross Dental Plus call 1-800-962-2242 or visit their web site: www.capbluecross.com

Vision Discount Program through NVA Opti-Vision

SCHEDULE OF VISION BENEFITS

Benefit	Participating Provider	
Examinations	\$38	
Lens Type	Glass	Plastic
Single Vision	\$30.00	\$31.00
Bifocal	\$41.00	\$45.00
Trifocal	\$50.00	\$55.00
Lenticular	Retail less 25%	Retail less 25%
Frames	Wholesale cost + 50%	
Contact Lenses*	Retail less 25%**	

*Additional professional services related to contact lenses (evaluation/fitting fees) are included in the discounted amount.

**Discount is not applicable to mail order; however, you may get even better pricing through Contact Fill.

Due to their everyday low prices, Wal-Mart/Sam's Club stores do not accept the discount prices.

You must obtain benefits from an NVA participating provider.

Laser Eye Surgery NVA has chosen The National LASIK Network to serve their members. Members are entitled to significant discounts and a free initial consultation with all in-network providers.

Hearing Discount You will receive up to 30-60% off retail at participating provider locations through EPIC Hearing.

Annual cost to enroll for 2019 is \$6.60 per family.

Web: www.e-nva.com

Lafayette College Medical/Dental Insurance Premium Rates

MONTHLY PAYROLL DEDUCTIONS FOR ACTIVE EMPLOYEES

Beginning January 2019

MONTHLY			
	TOTAL PREMIUM ACTIVES	COLLEGE CONTRIBUTION*	EMPLOYEE CONTRIBUTION
Capital BlueCross Standard PPO			
Individual	\$618.24	\$556.42	\$61.82
Empl+Sp/Partner	\$1,697.74	\$1,137.72	\$560.02
Parent/Child	\$1,444.62	\$1,135.48	\$309.14
Parent/Children	\$1,518.70	\$1,189.14	\$329.56
Family	\$1,771.82	\$1,190.20	\$581.62
High Deductible			
Individual	\$589.10	\$556.42	\$32.68
Empl+Sp/Partner	\$1,526.32	\$1,137.72	\$388.60
Parent/Child	\$1,336.02	\$1,135.48	\$200.54
Parent/Children	\$1,391.72	\$1,189.14	\$202.58
Family	\$1,582.00	\$1,190.20	\$391.80
Low Deductible			
Individual	\$759.08	\$556.42	\$202.66
Empl+Sp/Partner	\$2,158.42	\$1,137.72	\$1,020.70
Parent/Child	\$1,836.64	\$1,135.48	\$701.16
Parent/Children	\$1,930.80	\$1,189.14	\$741.66
Family	\$2,252.62	\$1,190.20	\$1,062.42
Capital BlueCross Dental PPO Preferred			
Single Coverage	\$39.52	-	\$39.52
Two-Party	\$79.06	-	\$79.06
Three Or More	\$102.24	-	\$102.24

* The college contributions shown for the High Deductible/HSA plan does include the annual HSA contribution of \$1500 for individual and \$3000 for family.

Specifically, the plan allows you to contribute your own money, before federal income tax, Social Security tax, and state tax (exceptions apply) to accounts, which will then be used to reimburse you for qualified out-of-pocket medical or dependent care costs. Visit www.discoverybenefits.com.

MEDICAL/HEALTH CARE FSA

The annual Medical FSA limit for calendar year 2020 is projected to increase from \$2,700 to \$2,750. However, because of the carryover rule change, a participant may be able to contribute \$2,750 in 2020, plus up to \$500 of unused carryover funds from 2019, for a total available amount of \$3,250 for 2020.

Employees may carry over up to \$500 of unused benefit in their 2019 medical flexible spending account into the 2020 plan year. The carryover amount then may be used during that entire following plan year to pay for or reimburse qualified medical/health care expenses. (The carryover allowance does not apply to dependent care accounts.)

Reminder: Because of the healthcare reform legislation, you may utilize funds in your medical flexible spending account to pay for qualified medical expenses for dependents to age 26.

DEPENDENT CARE FSA

The annual Dependent Care FSA limit for calendar year 2020, is projected to remain at \$5,000.

You may have money deducted from your pay on a pre-tax basis to cover eligible expenses for various child and adult care services so you can go to work. Expenses such as preschool, summer day camp, before or after school programs, and child or adult daycare are subject to eligibility under the IRS. You save money by paying for these expenses with pre-tax dollars.

(continued on back cover)

IMPORTANT

- Remember that you should fund the flex accounts only for eligible expenses that you expect to incur in 2020.
- Employees electing the High Deductible medical plan option with the HSA funding account are prohibited by IRS regulations from also enrolling in a medical flexible spending account for 2020. Employees can elect one account or the other, not both. The dependent care flexible spending account is permitted regardless of the medical plan that you elect as this is a separate account and unrelated to the medical plan that you are enrolled in.
- Flexible spending accounts operate on a calendar year basis. If you wish to participate for 2020, you must enroll online via the Employee Benefits Enrollment Platform.

Additional/Supplemental Life Insurance

Additional life insurance is offered to employees over and above the non-contributory (free) coverage already provided by the College.

During this open enrollment period, employees may purchase additional life insurance in increments of \$10,000, up to \$60,000 without providing evidence of insurability. Amounts requested above \$60,000 are subject to a medical questionnaire. (Maximum benefit combined with Basic Life cannot exceed six times your annual salary.)

OPEN ENROLLMENT INFORMATION SESSIONS

- Thursday, Nov. 7, 11 a.m.–12 p.m., RISC 104
- Wednesday, Nov. 13, 11 a.m.–12 p.m., Marlo Room during Benefits Fair
- Wednesday, Nov. 13, 1–2 p.m., Marlo Room during Benefits Fair
- Monday, Nov. 18, 3–4 p.m., RISC 104

LIBRARY 105 FOR COMPUTER ASSISTANCE

- Monday, Nov. 11, 12:30–4 p.m.
- Thursday, Nov. 14, 7:30–11 a.m.
- Tuesday, Nov. 19, 9 a.m.–1 p.m.
- Thursday, Nov. 21, 12–3:30 p.m.

Premiums, which are determined by the amount of the insurance taken and the age of the employee based on age-banded rates, are fully paid by the employee. If you wish to make any changes to your current level of additional/supplemental life insurance, please complete the appropriate section through the Employee Benefits Enrollment Platform. If required for underwriting purposes, you may have to complete a medical history statement through the Employee Benefits Enrollment Platform.

Additional Information

The information found in this brochure summarizes your benefit options available during the Open Enrollment period. This information is to be used as a general guide and does not reflect a complete summary of the plans. Detailed plan summaries can be obtained in the Office of Human Resources and found on the Human Resources web page, hr.lafayette.edu.

If there are any questions regarding the information contained in the brochure, or any questions related to the use of Employee Benefits Enrollment Platform, please contact the Office of Human Resources at (610) 330-5060.

Open Enrollment information will be accessed via the HR website at the start of Open Enrollment, **effective November 7, 2019.**

BENEFITS FAIR

- Wednesday, Nov. 13, 10:30 a.m.–2 p.m. Marlo Room

PLEASE REMEMBER: ALL EMPLOYEES must make their benefits elections online using this enrollment platform. (This includes those who are not making changes this year to either covered dependents or plan election, and those waiving coverage.) Click on “2020 Benefits Open Enrollment Login” at hr.lafayette.edu. Please note that this is the **ONLY** time of year that you can make changes to your coverage without a qualifying life event.

LAFAYETTE
COLLEGE

Office of Human Resources

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