Penn Benefits Open Enrollment is April 18-29, 2016

**Making Informed Decisions**

Spring is a busy time across campus. In the Division of Human Resources, it’s the season for Penn’s Benefits Open Enrollment, which runs from April 18 through April 29 this year.

Open Enrollment is your annual opportunity to learn more about your health care coverage options and make changes to your elections for the coming plan year. It’s also an essential step in caring for yourself and your loved ones. Penn takes pride in offering a range of choices to help meet your unique needs, so you can care for your health and wellbeing in the way that’s best for you.

Our aim in Human Resources is to support you in making informed decisions about your benefits. Take the time now to review this year’s plan changes and explore your options. You can learn more in this publication, as well as in the Open Enrollment Guide you received and on the Human Resources website www.hr.upenn.edu/openenrollment. A final information presentation is also scheduled for Monday, April 25.

Once you have the information you need, make your elections online at www.hr.upenn.edu/openenrollment. It doesn’t take long, and the decisions you make now will help ensure your health and wellbeing throughout the next year.

Sincerely,
Jack Heuer, Ed.D.,
Vice President for Human Resources

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**MAKING CHANGES**

Making Changes During Open Enrollment

During Open Enrollment, you need to determine if your current benefits still meet your needs or if you need to make a change, such as:

- **Enrolling in a health care plan for the first time, or dropping an existing plan.**
- **Switching to a different medical, dental, or vision plan.**
- **Increasing or decreasing your life insurance coverage.**
- **Changing how much you contribute to a flexible spending account.**
- **Adding or dropping a dependent from your benefits coverage.**

* If you add a new dependent, you’ll receive a letter requesting that you provide verification of that dependent’s eligibility under Penn’s plan rules. You’ll also need to provide verification if you re-enroll a spouse/same-sex domestic partner who had previously been covered.

**If You Don’t Make Changes**

If you don’t make changes during Open Enrollment, you’ll receive the same coverage you had last year.

**If You Waive Coverage**

Under the Affordable Care Act, if you waive your University coverage, you are still responsible for obtaining coverage through some other source. For example, you can obtain coverage through a spouse’s or domestic partner’s plan, your parent’s plan (if you are under age 26), or via the Health Insurance Marketplace.

**When Changes Are Effective**

Changes made during Open Enrollment will be effective as of July 1, 2016. New rates for all plans will be reflected in your July 2016 paycheck.

Your contributions for medical, dental, vision, and flexible spending accounts are made with pre-tax dollars. You pay for employee and dependent life insurance with after-tax dollars. All contributions are taken from your paycheck in the month for which your benefits are effective. Your pay must support your contributions for the benefits elected.

**Making Changes After Enrollment**

The choices you make during Benefits Open Enrollment will remain in effect through June 30, 2017, unless you experience a qualifying event. Qualifying events include the birth or adoption of a child, marriage, domestic partnership (prior to July 1, 2016), divorce or separation, death of a dependent, and change in your dependent’s eligibility for benefits. Keep in mind that the IRS limits the types of changes you can make for qualifying events. If you experience a qualifying event, please contact the Penn Benefits Center within 30 days at 1-888-PENN-BEN (1-888-736-6236), Monday–Friday, 8am–6pm (Eastern).

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**How to Enroll**

From Monday, April 18 through Friday, April 29, make changes to your benefits coverage online at www.hr.upenn.edu/openenrollment using your Pennkey and password.

If you don’t have internet access, you can enroll by calling the Penn Benefits Center at 1-888-PENN-BEN (1-888-736-6236), Monday–Friday, 8am–6pm (Eastern) to complete your enrollment over the phone. You can also enroll online from one of the following campus locations:

**Location**

<table>
<thead>
<tr>
<th>Goldstein Undergraduate Study Center</th>
<th>Monday-Thursday: 24 hours daily</th>
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<tbody>
<tr>
<td>3420 Walnut Street (ground level of Van Pelt Dietrich Library)</td>
<td>Friday: closes 12 midnight</td>
</tr>
<tr>
<td>Human Resources</td>
<td>Saturday: 10am-2am</td>
</tr>
<tr>
<td>3401 Walnut Street, 5th Floor</td>
<td>Sunday: opens 10am</td>
</tr>
<tr>
<td>UA Staffing (formerly Unique Advantage)</td>
<td>Monday–Friday: 8:30am–5pm</td>
</tr>
<tr>
<td>3624 Market Street, Suite 15D</td>
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**Penn@Work** brings you all the latest news from the Division of Human Resources. Look for this publication to appear in the Penn Current. View recent and archived issues online, and sign up to receive the email version of Penn@Work when you visit www.hr.upenn.edu/newsletters/penn@work.
Plan Changes as of July 1, 2016

**PennCare/Personal Choice PPO Plan**

The PennCare/Personal Choice PPO plan deductible will increase as of July 1, 2016. Under the PennCare tier, the individual deductible will increase from $125 to $150, and the family deductible will increase from $375 to $450.

Under the Personal Choice tier, the individual deductible will increase from $300 to $350, and the family deductible will increase from $900 to $1,050.

**Health Care and Dependent Care Flexible Spending Account Website**

Penn’s Health Care and Dependent Care Flexible Spending Account (FSA) provider, ADP, moved its FSA administration to a new, enhanced platform on March 17. New debit cards were automatically issued for the participant only. If you need additional cards for your qualified dependents, log onto www.pennbenefits.upenn.edu and select the FlexDirect FSA Manager link from the left menu, then click Request Dup- licate Card. The additional debit card will be issued in the dependent’s name. If you have questions about your account or need additional assistance, contact the Penn Benefits Cen- ter at 1-888-PENN-BEN (1-888-736-6236).

**Supplemental Life Insurance**

Effective July 1, 2016, supplemental life insurance rates will decrease. This means you may pay less out of pocket for coverage that you currently have.

**Dependent Eligibility Change**

Effective July 1, 2016, the definition of dependent as related to health plan coverage will change to include only the legally married spouse of an employee, regardless of gen- der. This means that, as of July 1, no new same-sex domes- tic partner may be added as a dependent to a Penn health, dental and/or vision plan or dependent life insurance. This will apply whether there is a qualifying life event or if a new employee with a same-sex domestic partner is hired.

Prior to July 1, 2016, a new same-sex domestic partner may be added during Open Enrollment (now through April 29), if there is a qualifying life event or, if an employee with a same- sex domestic partner is hired.

Same-sex domestic partners enrolled in a Penn health plan prior to July 1, 2016 may remain on the plan for an additional two years, until June 30, 2018. Dependent children of a same- sex domestic partner may remain on the plan for two years as long as they are under age 26.

After June 30, 2018, participants may continue coverage un- der COBRA or obtain coverage on their own. Participants who are no longer eligible for coverage under the new definition of dependent (i.e., legally married spouse) will be offered COBRA coverage for 36 months.

If you are not legally married to your same-sex do- mestic partner, you will continue to pay Federal, Social Security, and Medicare taxes on the value of the benefits extended to your partner and his/her children. Penn will continue to provide you with up to $125 per month (minus applica- ble taxes) through June 30, 2017, to help offset the incurred income tax on the medical plan. After June 30, 2017, the offset will end for those who have not married.

**HEALTH ADVOCATE AT YOUR SERVICE**

Save time, money, and worry with Health Advocate—a free and confidential service for you and your family. With a simple phone call, you’ll find personalized assistance in resolving health care-related issues. Trained Personal Health Advocates will work with you one on one to find the solutions you need. They’ll help you sort out billing con- cerns, get approval for covered services, locate the right treatment facilities, coordinate health care for your elderly parents, and more. Whenever you need help, call Health Advocate toll-free at 1-866-779-2129.

**REVIEW YOUR LIFE INSURANCE BENEFICIARY**

Open Enrollment is a good time to review your life insurance beneficiary and update the information if needed. Log onto www.pennbenefits.upenn.edu and click Enrollment Opportunities, then Declare Life Event, and select Beneficiary Designation Change. You may update your life insurance beneficiary as often as you like, and you may choose as many beneficiaries as you’d like: whether a spouse, child, other family members, or friends. You can even choose an entity like a charity, trust or your estate as your life insurance beneficiary.

**PROGRAMS AND EVENTS**

**April 25** Open Enrollment Presentation, Houston Hall, Golkin Room
Brown Bag: Stress Management in the Workplace
**April 27** Gentle Yoga
**April 28** Take Our Daughters and Sons to Work Day
**April 29** Wellness Walk
Guided Meditation - Take a Breath and Relax

**May 3** Osteoporosis Workshop
**April 10** Biometric Screenings
**Guided Meditation - Take a Breath and Relax**
**Mindfulness in the Workplace**
**Current Market Sellers and Refinance Tools**
**Thinking About Retirement**
**Project Management**
**Guided Meditation - Take a Breath and Relax**