To: Rensselaer Benefits Eligible Faculty & Staff (Troy Campus)

From: Curtis N. Powell, SPHR
Vice President for Human Resources

Date: November 11, 2014

Re: What’s New in Benefits for 2015

The 2015 Annual Benefits Open Enrollment Period is Friday, November 14, 2014 through Friday, November 28, 2014. The Annual Benefits Open Enrollment period is an important time to review your current benefits; assess your coverage needs; and make changes to benefit plan elections for you and your eligible family members. The benefit elections you choose will be effective January 1, 2015, and will remain in effect through the 2015 calendar year.

While other organizations are either reducing or eliminating their medical, prescription and other benefit plans for their employees, Rensselaer continues to provide a comprehensive and affordable benefits program. Partnerships with Capital District Physician’s Health Plan (CDPHP), Anthem, AIG, and Delta Dental enable Rensselaer to provide the best coverages in the marketplace. Also, we will strengthen our Healthy Campus Initiatives to include new wellness programs and participant incentives.

Rensselaer’s benefits program represents a significant portion of your total compensation, and the Total Compensation Initiative continues to be instrumental in ensuring stable employment and pay growth for our faculty and staff, as well as ensuring that our benefits programs are comprehensive and affordable.

As Rensselaer is recognized locally and nationally for the depth and breadth of its compensation and benefits programs, we offer core benefits such as medical and dental insurance, retirement programs, tuition reimbursement, travel accident insurance, adoption assistance, and Pinch Hitter Elder & Child Care programs. Our goal is to provide you and your eligible family members with an affordable, comprehensive and quality benefits package.

**Annual Benefits Fair & Faculty and Staff Appreciation Day**

Please join us for the Annual Benefits Fair & Faculty and Staff Appreciation Day scheduled for Friday, November 14, 2014, between 10:30am to 2:00pm at the East Campus Athletic Village (ECAV).
WHAT IS CHANGING IN 2015?

**NEW!** Delta Dental is our new dental carrier. The Delta Dental plan will have reduced rates and enhanced benefits with a 12% reduction in cost! This means you will see no increase in your dental payroll deductions. The enhanced benefits include Diagnostic and Preventive Services (Exams, cleanings, x-rays, periodontal maintenance and sealants) that will not count toward your $1,500 per person per year maximum!

**New AIG!** Benefit Solutions is the new Life and Disability Insurance Partner. AIG is replacing the current MetLife Life and Disability offering, but the plan design will remain the same.

**Also, during the open enrollment period, AIG is offering employees (with the exception of those who had previously been declined coverage), the option to enroll in the Supplemental Life plan, and elect up to the Guarantee Issue Amount of the lesser of three times base pay or $300,000 without providing medical evidence.**

With AIG, you will continue to have access to a number of important services including Will and Funeral Preparation, and access to a number of new services like AIG Benefits Travel Assist program which includes travel assistance, medical assistance, concierge services, personal security and identity-theft assistance. Furthermore, as a result of our continued partnership, we have reduced the AIG EyeMed Vision Plan costs by 50%!

**2015 Premium Deductions Per Pay Period**
The premiums for our medical, dental and vision plans for full time faculty and staff are shown in the following charts, and reflect your actual payroll deductions. Please remember that premiums for medical, dental and vision plans are deducted from 24 pay periods annually, on a tax-free basis which means, you do not pay federal, state, or Social Security / Medicare taxes on the premiums. The employee rates represent your cost for medical, dental and vision coverage. Rensselaer pays the remaining cost.

<table>
<thead>
<tr>
<th>For Faculty/Staff with Pay Above $50,000</th>
<th>Individual Coverage</th>
<th>Two Person Coverage</th>
<th>Family Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rensselaer Health Plan</td>
<td>$73.94</td>
<td>$147.90</td>
<td>$211.49</td>
</tr>
<tr>
<td>Rensselaer HMO</td>
<td>$57.02</td>
<td>$114.04</td>
<td>$152.82</td>
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<table>
<thead>
<tr>
<th>For Faculty/Staff with Pay $50,000 and Less</th>
<th>Individual Coverage</th>
<th>Two Person Coverage</th>
<th>Family Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rensselaer Health Plan</td>
<td>$68.02</td>
<td>$136.06</td>
<td>$194.57</td>
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<tr>
<td>Rensselaer HMO</td>
<td>$52.46</td>
<td>$104.92</td>
<td>$140.59</td>
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<table>
<thead>
<tr>
<th>All Faculty/Staff</th>
<th>Individual Coverage</th>
<th>Two Person Coverage</th>
<th>Family Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIG EyeMed Vision Plan <strong>COSTS ARE DECREASING BY 50%!</strong></td>
<td>$2.43</td>
<td>$4.65</td>
<td>$6.72</td>
</tr>
<tr>
<td>Delta Dental Plan <strong>COSTS ARE DECREASING BY 12%!</strong></td>
<td>$4.97</td>
<td>$9.92</td>
<td>$16.85</td>
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Rensselaer Health Plan (RHP) Change
The Out-of-Pocket Maximum under the Rensselaer Health Plan will change from $6,350 to $6,600 for individual coverage, and from $12,700 to $13,200 for family coverage, in order to comply with the Patient Protection and Affordable Care Act (PPACA).

Retirement Program Update for 2015
The 2015 contribution limit for the Supplemental Retirement Program is $18,000. For faculty and staff age 50 and older, the catch-up contribution limit is $6,000.

Healthy Campus Initiatives for 2015!
Begin the new benefits year with a healthier you! Take advantage of Rensselaer’s Health Promotion & Wellness Programs available to faculty and staff. The following program activities are free, or offered at a reduced rate to eligible employees.

- **Free Flu Shots** — At any CVS Pharmacy and at the Benefits Fair
- **LifePoints** - Incentives for Biometric Screening and Personal Health Risk Assessments
- Health Coach follow up to ensure employees understand health risks
- Weight Watchers Discounts up to 50%
- Defensive Driving Training Discount up to 50%
- Walking/Running Program – Book Store or Computer Store Gift Certificates up to $15

***** THREE EASY STEPS TO A HEALTHY LIFESTYLE *****

**STEP ONE**
Get Your Very Own **BIOMETRIC Screening at the BENEFITS FAIR**! One important component to the Personal Health Assessment is knowing a variety of baseline health measures critical to assessing risk-factors for disease. **STEP ONE** is to get your free, confidential, comprehensive biometric screenings which will be provided by CDPHP and St. Peter’s Health Care Services. Screenings, approximately 15-minutes in duration, involve a finger-stick reading for blood glucose levels, total cholesterol, HDL, LDL & Triglycerides levels, and blood pressure and Body Mass Index.

**STEP TWO**
Complete your very own Personal Health Assessment. Once you have completed the Biometrics Screening you are ready for **STEP TWO**. The CDPHP Personal Health Assessment (PHA) is an interactive online survey designed to help employees identify areas for health improvement, set realistic health goals, and create an action plan based on one’s readiness to make changes. The PHA can be completed online ([www.cdphp.com/pha](http://www.cdphp.com/pha)). Your individual PHA results will NOT be shared with Rensselaer.

**STEP THREE**
As an incentive, each employee who completes both the Personal Health Assessment and Biometric Screening at the Benefits Fair will receive the following great gifts: **$20 gift card** to the Campus Bookstore or Computer Store, **plus 10% off gift card** to the Campus Bookstore, **plus $10 gift card** to classes at the Mueller Center.
Online Open Enrollment for 2015
During this year’s open enrollment period, you are **required** to utilize an online interactive tool **only** if you are:

1. Making a change to your current benefit elections;
2. Signing up for new benefits; or
3. Enrolling in the *Flexible Spending Account (FSA)* program. Please remember the FSA program has mandatory re-enrollment every year.

You must make these changes using Benelogic. Benelogic is a state of the art, online benefits administrator. Benelogic’s website is [www.rpi.benelogic.com](http://www.rpi.benelogic.com). Changes must be made **online between November 14, 2014 and November 28, 2014**.

**TO MAKE BENEFIT CHANGES OR RE-ENROLL IN THE FLEXIBLE SPENDING ACCOUNT (FSA) FOR 2015:**

- Go to [www.rpi.benelogic.com](http://www.rpi.benelogic.com)
- Enter your **User ID = RCS Sign on**
- Enter your **RCS password**
- Follow instructions and enroll in your 2015 benefits
- Click the **Finish Button** to save your elections and Print your confirmation statement
- For assistance, you may call a Benelogic Customer Service Representative at **866-415-4391**

**Need More Information?**
Should you have any questions regarding the benefits enrollment for 2015, please contact Louis Padula, Director of Benefits, Retirement and HRIS at 276-6164.