Syracuse University provides you with a comprehensive suite of benefits. Open Enrollment – November 3-14 – is the time when you make your benefit choices for the coming year.

There is exciting news to share for 2015:

• Rates for the University dental plan will decrease by 8%, while vision rates will have no increase;
• Medical contribution rates have the lowest percentage increase in years;
• You can now roll over up to $500 in your health care flexible spending account (FSA) into the next year;
• Medical claims incurred while traveling abroad will be reimbursed at the same rate as domestic claims; and
• Life insurance, AD&D and voluntary long term disability insurance will have no rate increases for 2015.

We often receive inquiries from you asking when you can change your dental and vision elections. This is the year when you may opt in or waive coverage under the University dental and vision plans for the next two years. If you are enrolled in one of the plans now, your coverage will carry over automatically for 2015-2016, unless you opt out or make a change. If you wish to enroll in the plan(s), you must do so during this year’s Open Enrollment.

We encourage you to review your current benefits, consider your options, and make the choices that best serve you and your family. Open Enrollment is the one time each year you may make changes to your benefit elections, unless you undergo a change in family status such as marriage, divorce, the birth or adoption of a child, or other “qualifying life event” in 2015. It is also when you must specify how much you will contribute to a health care and/or dependent care FSA for 2015.

Take advantage of the plans, tools and programs the University offers as part of its robust benefits package. These services aim to provide you with the health care, financial security, and educational opportunities that you and your loved ones deserve.

This newsletter, and other important information about Open Enrollment, is available online at oe2014.syr.edu.
HEALTH PLAN HIGHLIGHTS

The University is committed to providing affordable, comprehensive health plan options for you and your family. As in the past, we offer benefits-eligible employees the choice of three health plans: SUBlue, SUOrange, and SUPro.

A significant enhancement to the medical plans for 2015 is the expansion of coverage for international claims under SUBlue and SUPro. This year, after a holistic review of the coverage for members traveling internationally and to align our plan design with the University’s goal of increasing international engagement, the University will expand coverage for SUBlue and SUPro as of January 1, 2015. Specifically, for members and their eligible dependents enrolled in either of these medical plans, the cost-sharing will mirror the Level One, In-Network coverage for both SUBlue and SUPro. This provides plan members with financially equitable protection when traveling outside of the country, whether on University business or not.

CONTRIBUTION SCHEDULE

This year, most employees have been contributing 25% (21.9% for those who qualify for Schedule B contributions) toward the cost of their health care coverage. For 2015, through thoughtful and deliberate health care planning coupled with lower health care costs, the University will be able to maintain these percentages, resulting in a modest increase in contributions over 2014.

<table>
<thead>
<tr>
<th>Health Plans</th>
<th>2015 MONTHLY HEALTH PLAN CONTRIBUTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Schedule A</td>
<td>SUBlue</td>
</tr>
<tr>
<td>Employee Only</td>
<td>$126.68</td>
</tr>
<tr>
<td>Employee + Spouse/Domestic Partner</td>
<td>$278.70</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$244.50</td>
</tr>
<tr>
<td>Employee + Spouse/Domestic Partner + Child(ren)</td>
<td>$396.51</td>
</tr>
<tr>
<td>Schedule B</td>
<td>SUBlue</td>
</tr>
<tr>
<td>Employee Only</td>
<td>$110.97</td>
</tr>
<tr>
<td>Employee + Spouse/Domestic Partner</td>
<td>$244.14</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$214.18</td>
</tr>
<tr>
<td>Employee + Spouse/Domestic Partner + Child(ren)</td>
<td>$347.34</td>
</tr>
</tbody>
</table>

Contributions listed here are based on the 12-month calendar year. The actual deduction from your paycheck depends on your deduction cycle. Contributions for domestic partners and their children are paid on an after-tax basis.

QUALIFYING FOR SCHEDULE B: A UNIQUE PROGRAM TO HELP LOWER MEDICAL CONTRIBUTIONS

Depending on your household income, you may be eligible for lower Schedule B contributions, according to the chart below.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Less than $35,000</td>
</tr>
<tr>
<td>2</td>
<td>Less than $47,000</td>
</tr>
<tr>
<td>3</td>
<td>Less than $59,000</td>
</tr>
<tr>
<td>4 and up</td>
<td>Less than $72,000</td>
</tr>
</tbody>
</table>

If you wish to apply or reapply to receive a reduced contribution rate for calendar year 2015, you will need to submit an application by December 12, 2014. Eligibility decisions will be sent to employees following this deadline. Please visit the Schedule B website for more information.
DENTAL AND VISION PLAN HIGHLIGHTS

Don’t forget - this is the year you may either enroll in or waive dental and vision coverage for the next two years.

Great news - the only change for the dental and vision plans for 2015 is that the dental premiums will decrease by 8%, reflected in the contribution rates below. Vision premiums will stay the same. If you already are enrolled in the University dental and vision plans, your coverage will carry over for 2015-2016 unless you opt out or make a change during Open Enrollment. The two-year commitment runs from January 1, 2015 through December 31, 2016. The only change you will be able to make during those two years will be to enroll or remove dependents from the plan.

<table>
<thead>
<tr>
<th>2015 MONTHLY DENTAL/VISION CONTRIBUTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive</td>
</tr>
<tr>
<td>Employee Only</td>
</tr>
<tr>
<td>Employee + Spouse/Domestic Partner</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
</tr>
<tr>
<td>Employee + Spouse/Domestic Partner + Child(ren)</td>
</tr>
</tbody>
</table>

Contributions listed are based on the 12-month calendar year. The actual deduction from your paycheck depends on your deduction cycle.
Contributions for domestic partners and their children are paid on an after-tax basis.

SEBF DENTAL AND VISION PLAN

If you are a member of the SEIU Bargaining Unit, the Service Employees Benefit Fund (SEBF) dental and vision plans provide additional options for you to consider. If you have specific questions regarding the plans through SEBF, please contact them at 1-855-835-9720.

- If you are enrolled in one of the University’s plans: January 1, 2015 is the start of a new two-year commitment. You may waive, maintain or change your elections.
- If you are enrolled in one of the SEBF plans: You may waive, maintain or change your SEBF coverage.
- If you are not enrolled in any dental and vision plans: You may continue to waive or enroll in either the Syracuse University plans or the SEBF plans.

<table>
<thead>
<tr>
<th>2015 MONTHLY SEBF DENTAL AND VISION CONTRIBUTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic</td>
</tr>
<tr>
<td>Employee</td>
</tr>
<tr>
<td>Employee + 1</td>
</tr>
<tr>
<td>Family</td>
</tr>
</tbody>
</table>

Contributions listed are based on the 12-month calendar year. The actual deduction from your paycheck depends on your deduction cycle. Contributions for domestic partners and their children are paid on an after-tax basis. Eligibility for dependent children varies from the SU Plans. Dependents are eligible to stay on the plans through December 31 of the year in which they turn 19, or through December 31 of the year that they turn age 24 if they are continuous full-time students.
RETIREMENT PLANNING HIGHLIGHTS

PLAN FOR THE RETIREMENT THAT YOU DESERVE

Whether you are just starting out in your career or are a few years from retirement, whether you can save a little or a lot, choices you make now can have a big impact on your financial future. The University contributes 10% of your earnings to a Noncontributory Retirement Plan. You can increase that investment in your future by contributing to the Voluntary Plan.

If you are already contributing to the Voluntary Plan, now is a good time to consider whether you might be able to contribute more. While you can change your contributions at any time of the year through MySlice, Open Enrollment provides a convenient opportunity to do so while reviewing all your benefit options.

Syracuse University has partnered with its retirement plan administrator, TIAA-CREF, to provide you with free financial planning. TIAA-CREF consultants will meet one-on-one with you, on campus or at their Syracuse office, to discuss your personal financial situation and your goals, and offer guidance on maximizing your potential for achieving the retirement you want. You can also get advice online and by phone.

To schedule a one-on-one meeting with a financial consultant, call 1-855-842-CUSE (2873), or go online to Syracuse University’s TIAA-CREF website. Once you’re registered on the site, you can also manage your TIAA-CREF account from there. On TIAA-CREF’s website you will find a wealth of online financial planning tools, including the Retirement Goal Evaluator, Asset Allocation Evaluator, and the Voluntary TDA Advantage Calculator, among others.

FLEXIBLE SPENDING ACCOUNTS

$500 CARRYOVER NOW AVAILABLE

The big news in Flexible Spending Accounts (FSAs) for 2015 is that you can carry over up to $500 in your health care FSA from one year to the next. The Internal Revenue Service changed its “use it or lose it” rule late last year, and the University has amended its benefit plan accordingly. The $500 carryover applies only to health care FSAs. It is a great feature that means you are less likely to forfeit unused funds at year’s end, or to have to “spend down” your account on non-essentials. And, you no longer have to precisely predict out-of-pocket medical expenses a whole year in advance. This change has no impact on the amount you can set aside in a health care FSA: $2,500. You will be able to carry over up to $500 from this year into 2015.

There are two types of FSAs – health care and dependent care – and both offer a great way to save money by allowing you to contribute pre-tax dollars into an account (avoiding federal and state income tax, as well as FICA) to be used for eligible expenses. How much you save depends on how much you spend on health care and dependent care each year, and on your tax bracket. But using an FSA to pay out-of-pocket costs on eligible expenses can save you hundreds of dollars a year.

FSAs AND WAGEWORKS MAKE IT EASY TO SAVE

Syracuse University’s partnership with WageWorks provides you with efficient and effective means to manage your FSAs. During Open Enrollment, you will be able to sign up for automatic health claim reimbursement through WageWorks. WageWorks makes it easy to get reimbursed, with its EZ Receipts app for mobile devices; you can also submit claims online. WageWorks also has a great direct deposit feature. To use the app or file claims online, you must register for an account on the WageWorks website.

- Spend It and Claim It, the Ultimate Guide
- Annual Tax Savings FSA Calculator
- EZ Receipts Mobile App Video Tutorial

FSA BASICS

Remember, you need to make your elections during Open Enrollment each year and you must use the money in the account during that calendar year (except for up to $500 in a health care FSA, which may be carried over to the next year). Services must be incurred during the calendar year, but may be submitted through the end of the following April. You can contribute up to $2,500 to your health care account; the dependent care FSA maximum is $5,000 per household.
ADDITIONAL VALUABLE BENEFITS TO CONSIDER

As a Syracuse University employee, you have access to several types of life, accidental death and dismemberment (AD&D), and disability insurance that you may elect during Open Enrollment. We are pleased to let you know that the rates for life insurance, AD&D and long term disability will have no increases for 2015. These benefits include:

SYRACUSE UNIVERSITY BASIC LIFE INSURANCE

All benefits-eligible employees receive Syracuse University-sponsored basic life insurance coverage in the amount of $10,000 for staff and $50,000 for faculty. At age 65, the basic coverage automatically drops to $6,500 for staff and $32,500 for faculty. There is no cost to you for this coverage. You may change your beneficiaries at any time; for details, contact the HR Service Center.

SUPPLEMENTAL LIFE INSURANCE

Supplemental life insurance is offered through MetLife. During Open Enrollment you may elect additional life insurance coverage between 1 and 10 times your salary, capped at $250,000; or 1-10 times your salary, capped at $2 million if the multiple of your salary exceeds $250,000. Increases to your election require you to complete a Statement of Health form and submit it to MetLife for review. Any increase in coverage will be reported on your Open Enrollment confirmation statement; however, it will not go into effect until MetLife notifies the Office of Human Resources of its approval. Premiums are paid through after-tax payroll deduction and are automatically adjusted during the calendar year to reflect changes in your salary and age.

As an added benefit - MetLife offers enrollees in its supplemental life insurance plan free will preparation services through Hyatt Legal Plans, a MetLife company. It covers attorney fees for preparing and updating a will, living will, or power of attorney when you use a participating plan attorney. If you prefer to use an attorney who is not part of the Hyatt network, MetLife will reimburse you for the cost, up to a specific dollar amount depending on the service. For more information, call Hyatt Legal Plans at 1-800-821-6400. The Syracuse University group number is 104161.

DEPENDENT LIFE INSURANCE FOR SPOUSES/SAME-SEX DOMESTIC PARTNERS

Coverage may be purchased for your eligible spouse/same-sex domestic partner in an amount not to exceed your own combined basic and supplemental life coverage.

• Coverage for your spouse/same-sex domestic partner may be elected in the amounts of $10,000 or $20,000 without providing a MetLife Statement of Health form.
• Coverage levels of $40,000, $60,000, $80,000, and $100,000 also may be elected; however, a completed MetLife Statement of Health form must be mailed directly to MetLife. Any increase in coverage will be reported on your Open Enrollment confirmation statement; however, the coverage will not go into effect until MetLife notifies the Office of Human Resources of its approval.
• Premiums are paid through after-tax payroll deduction and are automatically adjusted as necessary during the calendar year to reflect changes in your spouse/same-sex domestic partner’s age.

DEPENDENT LIFE INSURANCE FOR CHILDREN

Dependent life coverage may be purchased for your eligible dependent child(ren) in the amount of $10,000 (if your own combined basic and supplemental life coverage is at least this amount). Premiums are paid through after-tax payroll deduction.

• A MetLife Statement of Health is not required to purchase this coverage.
• Eligible dependents can be covered by more than one Syracuse University employee.
• Coverage is available for unmarried dependent children under 26.
BASIC AD&D INSURANCE

All benefits-eligible employees receive Syracuse University-sponsored basic accidental death and dismemberment coverage in the amount of $3,000. There is no cost to you for this coverage.

SUPPLEMENTAL AD&D INSURANCE

During Open Enrollment you may elect additional accidental death and dismemberment (AD&D) coverage between 1-10 times your salary. Your supplemental AD&D coverage cannot exceed your supplemental life insurance coverage capped at $2 million. Premiums are paid through pre-tax payroll deduction and are automatically adjusted during the calendar year to reflect changes in your salary.

Coverage includes access to travel assistance services if you face an emergency while traveling more than 100 miles from home. This service provides you and your dependents with medical advice, travel, legal, and financial assistance any time of the year.

LONG TERM DISABILITY (LTD) PLAN

Syracuse University offers a voluntary Long Term Disability (LTD) Plan insured through The Standard. The LTD Plan pays 60% of your insured pre-disability earnings (reduced by Social Security and certain other sources of income) after six months of an approved disability. Because premiums are paid through after-tax payroll deduction, the benefit is not subject to federal income tax. Premiums are based on your age at the beginning of the calendar year (January 1) and are adjusted to reflect any changes in your salary that may occur throughout the plan year.

The LTD Plan complements Syracuse University's Salary Continuation Plan (for eligible faculty and exempt employees) and Disability Plan (for eligible non-exempt employees), both of which cover the first six months of disability before the LTD Plan begins payments.

It is important to consider the advantages of seeking coverage beyond the University's plans alone.

For faculty and exempt employees, benefits under the Salary Continuation Plan end after 12 months if you have not received a Social Security Disability award by that time. Further, the Salary Continuation Plan pays 50%, rather than 60%, of your base annual salary (reduced by Social Security and other sources of income) and the benefit is subject to federal income tax.

For non-exempt employees, the Disability Plan provides benefits for a maximum of six months, regardless of your ability to return to work.

A medical history statement is required to enroll in the LTD Plan for employees who previously waived this coverage. The statement needs to be completed and sent to The Standard Insurance Company for review and approval.

NEW FOR 2015

Any University employee who enrolls in the voluntary Long Term Disability (LTD) insurance through The Standard has access to certain employee assistance services free of charge.

Services include - access to 24/7 counseling; up to three counseling sessions per issue from a master's-degreed clinician who can also provide referrals; case management; and online resources such as videos, webinars and a live-chat feature. These services are available for individuals enrolled in LTD as well as their household members and dependents, including those living away from home (up to age 26).

These services complement our Syracuse University Faculty and Staff Assistance Program (FSAP). The FSAP offers free, confidential, professional consultation and assistance to help faculty, staff, and their families resolve difficulties that may be affecting their personal lives and job performance. To learn more or to schedule an appointment, contact FSAP at 315-443-1087.

OTHER UNIVERSITY BENEFITS

The University also offers a variety of other employee benefits that are not part of the Open Enrollment process. These include (but are not limited to):

- Adoption Assistance
- Dependent and Remitted Tuition
- Home Mortgage Program
- MetLife Auto and Home Insurance
- Paid Time-Off

For information on these and other benefits please visit Syracuse University’s Benefits Website.
Syracuse University offers employees assistance with meeting the costs of child care. The child care subsidy – $1,000 per child younger than 6, up to a maximum of $2,000 per year – will again be available to eligible faculty and staff with an adjusted gross household income of $100,000 or less.

Applications for this benefit, as well as the application for Schedule B assistance that can reduce your medical contribution rate, are due by December 12.

Though it is not part of the Open Enrollment process, this is a convenient time to think about whether you plan to take advantage of Syracuse University’s Dependent Tuition Benefit. Syracuse University offers eligible dependents three tuition programs: Syracuse University Tuition Waiver, Tuition Exchange, and Cash Grant.

While each of these programs has its own deadline or series of deadlines, a critical one is fast approaching for two of them. November 15, 2014 is the deadline for the Syracuse University Tuition Waiver Program for early decision freshmen, and for new applicants to the Tuition Exchange Program. For more information on Dependent Tuition Benefits, including eligibility and additional deadlines, please visit the Dependent Tuition website.

The University is committed to the health and wellness of our employees, and we are excited about our partnership with Optum, a leading health services company. Check out the website (below) or call NurseLine at 1-855-583-3163 to talk with a nurse for free 24/7 about any health concern or question you may have.

The following resources are currently available to help you be the healthiest you:

- University Wellness Initiative
- The University’s Optum Health and Wellness Portal
- Faculty and Staff Assistance Program (FSAP)
- Campus Wellness Offerings
- Healthy Monday
- Syracuse University’s Recreation Services

**CHILD CARE SUBSIDY**

**Help for Parents**

**HEALTH QUESTIONS?**

**CALL NURSELINE**

24/7

1-855-583-3163
CONTACT US
Questions about Open Enrollment or your benefit options?
You can get the answers by contacting the HR Service Center at 315-443-4042.

HOW TO ENROLL

The Open Enrollment process is conducted online through MySlice. To access the site beginning November 3, you will need to enter your MySlice NetID and password. If you do not know this login information, visit the ITS website to review instructions on how to obtain it. If you have questions about your NetID, call Information Technology and Services at 315-443-2677 during business hours. To access the Open Enrollment pages, please use one of the University supported web browsers for MySlice applications. A list of compatible web browsers is available online. The University does not support other internet browsers and the application may not work correctly.

Once you complete the enrollment process in MySlice and click the “FINISH” button, a confirmation statement will be emailed to your syr.edu email account. This statement confirms that you have enrolled and allows you to review your benefit elections. You may call and request a hard copy statement from HR if you prefer.

You can continue to make changes to your benefit selections through November 14. You will receive a confirmation every time you click the “FINISH” button. The last confirmation statement you receive via email represents your final selections, regardless of previous confirmation statements you received.

COMPUTER KIOSKS AVAILABLE

If you need computer access for Open Enrollment purposes, the University has a number of workstations available across campus. While computer assistance is available at the HR kiosks, questions relating to benefits should be directed to HR in advance by attending an Information Session or contacting the HR Service Center at 315-443-4042. Computer access is available at:

Office of Human Resources, Skytop Office Building: 8:30 a.m. to 5 p.m., Monday through Friday.

Other computers are available at the ITS public computer labs and email stations.

Printers are not available at the email stations.

Every effort has been made to ensure the information in this newsletter is accurate. However, the benefits are governed by legal documents (which, in certain circumstances, may include insurance contracts). If there is any difference between the information in this newsletter and the official documents, the official documents will control. As is the case with all of Syracuse University’s employee benefit plans, the University reserves the right to modify or terminate these benefits from time to time.