Open Enrollment is your opportunity to review and update your benefit choices for the coming year. Be sure to take action November 2–13, 2015, if you wish to make any changes to your benefits for 2016. Highlights for next year include the following:

- There will be no copayment or coinsurance increases for the University's dental and vision plans.
- Supplemental life insurance premiums will decrease by 25 percent.
- There will be no increases in the rates for the dental and vision plans, and no increase in premiums for dependent life insurance.
- This is the second year of the two-year commitment for dental and vision. You may add or drop dependents, but you may not enroll, drop, or change plans for 2016.
- If you want to save on taxes next year by enrolling in a flexible spending account (FSA), you must make your election this year during Open Enrollment. As a part-time instructor eligible for the modified benefits plan, you may contribute pre-tax dollars to a dependent care FSA to pay eligible child and elder care expenses provided by qualified caregivers.

We are committed to providing a competitive benefit package to meet the diverse needs of all our employees. 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 2016.

Take advantage of the plans, tools, and programs the University offers as part of your benefits package (humanresources.syr.edu/modifiedplan).

Questions about your benefits for 2016?

You can learn all you need to know by attending one of the three on-campus information sessions or participating in one of two live webinars presented by the Human Resources team between Friday, October 30 and Friday, November 6.

The information sessions cover standard University benefits. Although as a part-time instructor you are not eligible for all the benefits discussed, you are welcome to attend or participate in any session.

A full schedule is available on the Open Enrollment website at openenrollment.syr.edu. There, you may also access short, recorded benefits webinars online at any time.
ARE YOUR DEPENDENTS STILL ELIGIBLE FOR THE BENEFIT PLANS?
Remember that if you add a dependent to any benefit plan, you will need to provide proof of that person’s eligibility (marriage license, domestic partner documentation, birth certificate, adoption certificate, legal custody paperwork, federal income tax return, etc.)

Open Enrollment is your time to review and remove any dependents you have on your plans who no longer meet the University’s definition of eligible dependent.

To review the eligible dependent criteria, see the Benefits Eligibility Policy (openenrollment.syr.edu/benefitseligibility).

DENTAL AND VISION PLAN HIGHLIGHTS

The University continues to partner with Delta Dental and VSP Vision to provide you with access to affordable dental and vision benefits. The two plans, Preventive (humanresources.syr.edu/preventive) and Comprehensive (humanresources.syr.edu/comprehensive), ensure that the varying needs of you and your family members are met appropriately. VSP vision (humanresources.syr.edu/modifiedplanvision) provides access to routine eye exams, contact lens care, glasses and frames.

There are no plan design changes or changes to the contributions for the University’s dental and vision plans for 2016.

This is the second year of the two-year enrollment cycle, which means you are not able to enroll or change plan options, but you may add or drop a dependent from your coverage. Next year’s Open Enrollment will provide you with the opportunity to change your plan coverage.

### 2016 MONTHLY DENTAL/VISION CONTRIBUTIONS

<table>
<thead>
<tr>
<th></th>
<th>Preventive</th>
<th>Preventive Plus Vision</th>
<th>Comprehensive</th>
<th>Comprehensive Plus Vision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$8.89</td>
<td>$14.02</td>
<td>$30.33</td>
<td>$35.46</td>
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<tr>
<td>Employee + Spouse/Domestic Partner</td>
<td>$21.77</td>
<td>$32.05</td>
<td>$70.16</td>
<td>$80.44</td>
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<tr>
<td>Employee + Child(ren)</td>
<td>$24.58</td>
<td>$35.72</td>
<td>$69.30</td>
<td>$80.44</td>
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<tr>
<td>Employee + Spouse/Domestic Partner + Child(ren)</td>
<td>$40.60</td>
<td>$58.40</td>
<td>$108.11</td>
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</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.

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, the choices you make now can have a big impact on your financial future. The University makes it possible for you to invest now so your money has time to grow by providing you with the opportunity to contribute to the Voluntary Retirement Plan.

If you aren’t already contributing, Open Enrollment provides you with a convenient time to consider your options and enroll in the plan. If you are already contributing, you may consider contributing more. You can make changes to your contributions at any point during the year. Remember, a small increase, over time, can make a big difference.

INVESTING MADE EASY
SU’s retirement plans, administered by TIAA-CREF, include an easy one-step investing option when you select a single lifecycle fund. You can select the T. Rowe Price Target Date Fund for the year closest to
your anticipated retirement date. The funds invest more aggressively the longer you have until retirement and will adjust to become more conservative as retirement approaches.

If you wish to actively manage your retirement account, there are many investment options, including fixed and variable annuities, mutual funds, inflation-protected securities, and real estate funds, from which you can select to build a diversified mix based on your financial goals. To review our robust investment menu, please visit: Syracuse University’s TIAA-CREF website (humanresources.syr.edu/tiaa).

ADDITIONAL VALUABLE BENEFITS TO CONSIDER

As a part-time instructor eligible for the modified benefits plan, you receive some basic insurance from the University. You also have access to additional insurance you may elect during Open Enrollment. These benefits include:

SU BASIC LIFE AND AD&D INSURANCE

All part-time instructors eligible for the modified benefits plan receive Syracuse University-sponsored basic life insurance in the amount of $10,000. At age 65, this coverage automatically drops to $6,500. There is no cost to you for this coverage.

The University also provides you with basic accidental death and dismemberment (AD&D) coverage, in the amount of $3,000. Again, there is no cost to you. You may change the beneficiaries of your basic life and AD&D coverage at any time, including during Open Enrollment.

SUPPLEMENTAL LIFE INSURANCE

For 2016, the rate you pay for supplemental life insurance will decrease by 25 percent.

Supplemental life insurance (humanresources.syr.edu/modifiedplanlife) is available to you through MetLife. This is a great time to consider the amount of coverage you need to protect your family. During Open Enrollment you may elect additional coverage levels of $10,000, $20,000, $40,000, $60,000, $80,000, or $100,000. Proof of insurability is required for life insurance amounts in excess of $20,000.

Increases to your election require you to complete a Statement of Health form (humanresources.syr.edu/lifesoh) 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 age.

Will Preparation Services - MetLife offers free will preparation services (humanresources.syr.edu/willprep) to enrollees in its supplemental life insurance plan through Hyatt Legal Plans, a MetLife company.

FREE FINANCIAL PLANNING

As part of your benefits, Syracuse University has partnered with 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 SU’s TIAA-CREF website at humanresources.syr.edu/tiaa. Once you’re registered on the site, you can also manage your TIAA-CREF account from there.

DEPENDENT LIFE INSURANCE FOR SPOUSES/SAME-SEX DOMESTIC PARTNERS

You can purchase life insurance (humanresources.syr.edu/modifiedplanlife) on your eligible spouse or same-sex domestic partner in an amount not to exceed your own combined basic and supplemental life coverage. There are no increases next year in the premium that you pay for this coverage.

• Coverage for your spouse/same-sex domestic partner may be elected for $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 (humanresources.syr.edu/lifesoh) 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

You can purchase $10,000 of life coverage for your eligible dependent child(ren) if your own combined basic and supplemental life coverage is at least this amount. Premiums are paid through after-tax payroll deduction, and there are no increases for 2016 in the premium that you pay. A MetLife Statement of Health is not required to purchase this coverage. Eligible dependents can be covered by more than one SU employee. Coverage is available for unmarried dependent children under 26.
**FLEXIBLE SPENDING ACCOUNT**

*Easy to Use + Big Tax Savings = A Great Benefit to You*

A flexible spending account (FSA) offers 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) that you can then use to pay for eligible expenses. How much you save depends on how much you spend each year on eligible expenses, as well as on your tax bracket. But using an FSA to pay out-of-pocket costs can save you hundreds of dollars a year.

As a part-time instructor eligible for the modified benefits plan, you qualify to contribute to a dependent care FSA ([humanresources.syr.edu/modifiedplanfsa](http://humanresources.syr.edu/modifiedplanfsa)) for 2016. Money in the account can be used to pay for day care and related expenses for a dependent child or adult so that you and your spouse can work or attend school. You may contribute up to $5,000 per household per year to a dependent care FSA.

**FSAs and WageWorks Make it Easy to Save**

Filing claims is quick and easy using either the secure online portal at wageworks.com or the EZ Receipts mobile app (for iOS and Android). You can set up direct deposit of your reimbursements, too. To use the app or file claims online, you must register for an account on the WageWorks website (wageworks.com).

The wageworks.com site has all the information you need to make the most of this benefit. Check out the videos, tools, and fact sheets that can help you understand and maximize use of your FSA, including:

- [Tax Savings FSA Calculator](http://humanresources.syr.edu/fsacalculator)
- [EZ Receipts Tutorial](http://humanresources.syr.edu/fsatutor)

**SYRACUSE UNIVERSITY WELLNESS INITIATIVE**

The University is committed to the health and wellness of our employees. We continually evaluate the programs we offer to ensure that University resources are directed in the most meaningful ways. In reviewing the utilization of certain programs, including NurseLine and the associated online health and wellness portal, we found negligible participation by the Syracuse University community. After careful consideration, we will be shifting funding to other programming to have the greatest positive impact on the health and wellness of our campus community.

Check out the campus resources that promote and support the many dimensions of wellness and see which opportunities are right for you.

The following resources are currently available:

- [University Wellness Initiative](wellness.syr.edu)
- [Healthy Monday Syracuse](healthymonday.syr.edu)
- [SU Recreation Services](recreationservices.syr.edu)
- [Hendricks Chapel](hendricks.syr.edu)

Invest in yourself today and be rewarded with a healthier you!

**THE BASICS OF FSAs**

Remember, you need to make your elections during Open Enrollment each year for the following year. So, during this year’s Open Enrollment, you must elect the benefit and decide how much you will contribute to your dependent care FSA in 2016. You must use up the money in the account to pay for eligible expenses incurred during 2016 or forfeit any unused funds at year’s end.

Services must be incurred during calendar year 2016, but claims may be submitted through the end of the following April.

You may contribute up to $5,000 per household, per year to a dependent care FSA.
EASE OF ENROLLMENT

The Open Enrollment process is conducted online through MySlice (myslice.syr.edu). To access the site beginning November 2, you will need to enter your MySlice NetID and password. If you do not know this login information, visit Syracuse University’s ITS website (its.syr.edu/netid) 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 (humanresources.syr.edu/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 benefits selections through November 13. 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.

NEED HELP? COMPUTER KIOSKS AVAILABLE ON CAMPUS

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:
HUMAN RESOURCES, SKYTOP OFFICE BUILDING, 8:30 a.m. to 5 p.m., Monday through Friday during Open Enrollment.

Other computers are available at University computer labs and email stations. Locations are shown on the ITS campus map (its.syr.edu/itsmap). (Printers are not available at 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 at any time.

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 or hrservic@syr.edu.