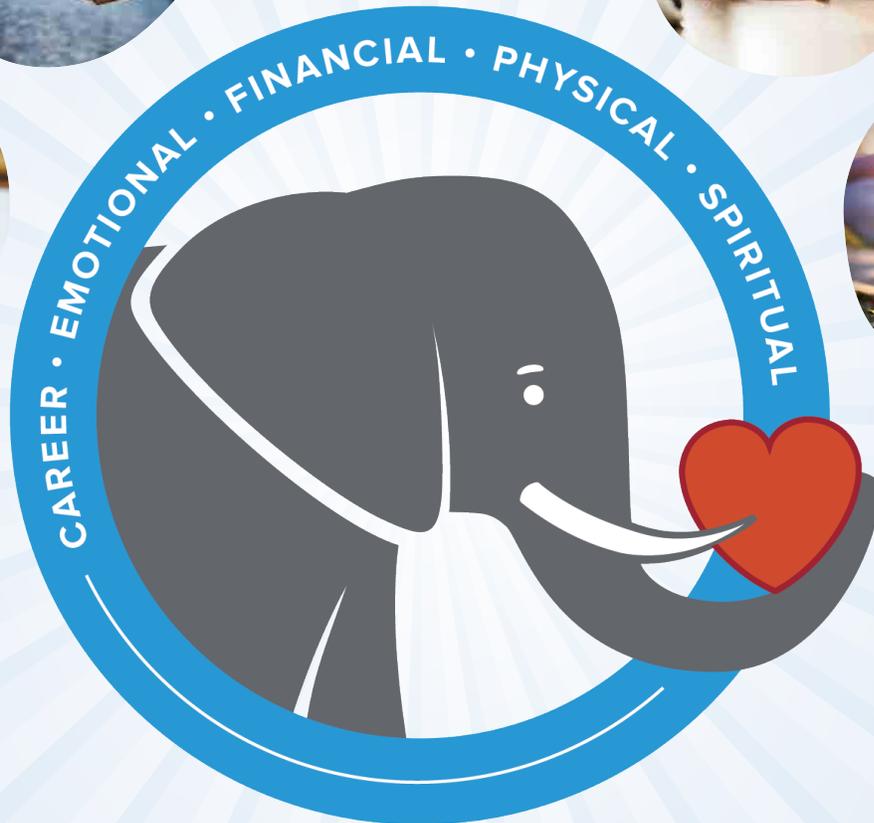




Your 2020 Benefits with Tufts University



JUMBO + ME

Welcome to 2020 Open Enrollment

November 4 – November 18, 2019

It's *Your* Story

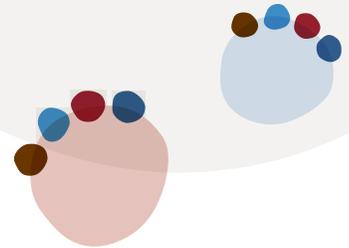
Everyone has a story. And no two stories are exactly alike. Tufts' story, as a student-centered university, excelling in research and liberal arts, is interwoven with the story of Jumbo and with each of **YOUR** stories. Our stories converge here on campus—in the work we do, in our support of the university and our students, and in the ways we support each other **every single day**.

The benefits we offer at Tufts are a big part of our combined story. They support your overall well-being—physically, emotionally, financially, and spiritually. We offer them because **YOU** are the most important part of **OUR** story.

This guide will offer you several new resources to help you make smart choices for you and your family. Please take advantage of them.

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TOGETHER—IT'S HOW WE GET THERE



JUMBO + ME

Introducing **JUMBO + ME**

Over the years, Jumbo's dynamic spirit has been a unifying force on all our campuses, and that tradition continues today.

We're excited to add Jumbo's name to our well-being and benefits programs, and to our wellness centers. Jumbo + Me represents our shared commitment to your well-being, your career, and your future.

Jumbo + Me 2020 Benefits

Your contribution to our success is fueled by the benefits and programs we offer. In return, we ask you to:

- LEARN about your options
- Take CARE of your health
- Become a SMART consumer of healthcare
- Make CHOICES that benefit you and your family

What's New for 2020

Updates to Plan Design and Costs

Healthcare costs continue to rise nationwide. Our increases remain well below the national average of 6.5%, thanks to the partnership between you and the university. Continue to take advantage of preventive services, improve your overall well-being, and become a savvy consumer of healthcare benefits. Together we'll continue to hold the line on the challenge of healthcare costs.

- Tufts will continue to offer the current three (3) health plan options, which will have no changes in coverage.
- Your cost for health coverage will increase 3% in 2020.
- There are no cost increases for dental, vision, life insurance, and disability plans.

We Are Pleased to Offer these NEW Benefits for 2020



Adding a fourth Tufts Health Plan option—the Saver Plan. The Saver Plan is a High Deductible Health Plan (HDHP) paired with a Health Savings Account (HSA) administered by HealthEquity. Learn more about this new plan and the advantages of an HSA on page 5 of this guide.



Introducing ALEX! ALEX is an online, interactive, decision-support tool that provides education about your benefits during Open Enrollment and all through the year. We're pleased to offer this resource.

Meet ALEX!



ALEX is a virtual interactive benefits tool. Use ALEX to learn about your benefits so you can make the best choices for you and your family.

Access ALEX at myalex.com/tufts-university from your smartphone, tablet or computer starting October 23, 2019.

Watch for tips from Alex throughout this guide.



Take Care of Your Health

Our benefits program is designed to enhance the quality of your life, decrease the risk of chronic disease, and help you make healthy lifestyle choices. Tufts University's Jumbo Health Center, Wellness and Chronic Condition Coaching, and the preventive benefits offered under our health plans work together to help you achieve physical and emotional well-being.

The Jumbo Health Center (formerly the Wellness Center)

Health and wellness services are available to you, your spouse, or your domestic partner with little or no wait time for appointments. In addition, Jumbo Health Center clinicians coordinate your care with your primary care physician (PCP).

Common Illness Treated	Additional Services Available
Flu	Screenings
Infection	Exams
Rash	Prescriptions
Stomach problems	Blood draws

Take the First Step to a Healthier Life

The Jumbo Health Center offers programs to help you identify current health risks. Start by completing a Comprehensive Health Review. This confidential service can discover if you are at risk for or have chronic conditions such as diabetes, asthma, high blood pressure, or heart disease. Take this information with you when you meet with your physician for your annual physical.

Onsite and telephonic Health Coaching is available to help you make lifestyle changes to:

- Reduce chronic stress
- Increase activity
- Eat healthier
- Quit tobacco use

Chronic Condition Coaching services help you deal with serious health issues. For more information or to make an appointment, call [617-627-0467](tel:617-627-0467) or visit my.marathon-health.com.

ROGER'S STORY



At 47, Roger looks to be in pretty good shape. He walks every day and tries to get to the gym on the weekends. If he misses a few weekends, it's no big deal. Just a few pounds overweight, he's not one to diet. He loves a good burger or lobster roll—doesn't everyone? Lately, though, he doesn't feel quite himself. His friend, Nora, suggests he make an appointment at the Jumbo Health Center. He takes her advice and while there, completes a Comprehensive Health Review.

To his surprise, his blood pressure is elevated and the clinician recommends he see his personal physician for a complete physical. He made that appointment and is glad he did. He started on medication for high blood pressure and is working with the Jumbo Health Center on a heart-healthy diet.

Tufts University Health Plans

We offer you and your family four Tufts health plans to choose from:

- The Quality Tiered Plan
- The Traditional Plan
- The Value Plan
- NEW! The Saver Plan

How Our Health Plans Work

All of the Tufts health plans offer:

- The same broad Tufts Health Plan PPO network of doctors, hospitals, and other providers
- The same coverage including pharmacy benefits and 100% coverage for in-network preventive care

The Quality Tiered Plan offers you cost savings when you choose from a special network of providers that offer high-quality care and lower, pre-negotiated costs.

New for 2020—The Saver Plan

We're pleased to add the Saver Plan paired with a Health Savings Account or HSA for 2020. This plan works differently than the Quality Tiered, Traditional, and Value plans. The Saver Plan is designed to give you more control over your healthcare decisions and spending. You decide whether to pay for your healthcare expense with funds in your HSA or pay out of pocket, saving the money in your account for another day. And the university will make an initial contribution to your Health Savings Account when you enroll and open your HSA in 2020. Read page 5 for complete details on the Saver Plan and how Health Savings Accounts can work for you.



Teladoc—Care When You Need It

If you are enrolled in a Tufts health plan, Teladoc offers you an affordable, convenient way to access non-emergency medical or behavioral healthcare for you or your family. You can talk with a board-certified doctor or therapist by phone, web, or video 24/7, any day of the year. You must register ahead of time at tuftshealthplan.com/telehealth to use this service. Download the app or contact Teladoc at 800-835-2362.

JORDAN'S STORY



A young mom with two small children, Jordan's days and nights are busy, busy, busy. She has a bit of a commute to and from campus each day and then dinner, homework with her kids, and other household chores. Life is full. It never fails that if one of the kids gets sick, it will be in the evening before bed. She read about Teladoc last year and registered in January. She finds her virtual visits with the physicians are perfect for those unexpected ear infections, sore throats, and stomach bugs. And the price is right, too!

New for 2020!

The Saver Plan with Health Savings Account (HSA)

The Saver Plan is a high deductible health plan (HDHP) paired with a Health Savings Account (HSA) administered by HealthEquity. It's designed to give you the opportunity to make smart, cost-conscious decisions about where you receive care and how you pay for it. For 2020, the HDHP deductible (the amount you pay out of pocket before insurance kicks in) for individual coverage is \$2,500 and for two-person/family coverage it is \$5,000.

What Is an HSA?

A Health Savings Account, or HSA, is a tax-advantaged savings account that you can use to pay for qualified medical expenses with pre-tax dollars. You must be enrolled in the Saver Plan to contribute to a HSA.

- You pay no tax on your contributions to the account
- Your account and investment earnings grow tax-free
- You pay no tax on your withdrawals for qualified medical expenses

How Is an HSA Funded?

Tufts contributes: Tufts University deposits money into your account once you enroll. For 2020, the university will contribute these funds in the first pay period in January:

- \$500—Individual Coverage
- \$1,000—Two-Person/Family Coverage

The university contribution will be reviewed and communicated each plan year.

You contribute: When you enroll, you may elect to contribute to your account through monthly pre-tax payroll contributions. The IRS sets the maximum contribution to a Health Savings Account each year. The maximum contributions for 2020 are **\$3,550 for individual coverage and \$7,100 for two-person/family coverage, which includes employee and employer contributions.** If you are age 55 or over, you can contribute an additional **\$1,000 "catch-up"** contribution to your account.

Note: You are not required to contribute to your HSA.

About ALEX



Using ALEX is easy! Here's how it works. Go to myalex.com/tufts-university.

ALEX will ask you a few simple questions about your situation and needs in order to make a customized recommendation that's right for you.

ALEX does not keep or transmit any of your personal information. Whatever you share with ALEX is completely confidential.

ALEX can help you make decisions, **but in the end you decide.**

Who Owns the Account?

You do! The money in your HSA is yours (including the Tufts University contributions). Funds left in your account at the end of the year roll over to the next year. There is no “use-it-or-lose-it” clause. Even if you leave the university or retire, the money is yours to keep.

How Does an HSA Work?

You decide each time you incur a healthcare expense whether to:

- Use the money in your HSA to pay for the expense now, **or**
- Pay out of pocket and save the money in your account for future expenses

Examples of Qualified Expenses You Can Pay for Now

- Deductibles
- Copayments and coinsurance
- Any qualified medical expense such as medical, dental, vision, and prescription drug expenses for you and your dependents

Save for These Expenses in the Future

- Long-term care premiums
- COBRA coverage premiums
- Hearing aids
- Medicare premiums

Picking the Plan That’s Right for You

All four of our health plan options provide high-quality, comprehensive coverage. In fact, the plans are similar in many ways. The primary difference is the annual deductible and your ability to participate in a Health Savings Account (HSA).

How the Plans Compare

Here’s a quick comparison showing important similarities and key differences in the plans. See page 8 for **all of the details comparing your health plan options** before making your enrollment decision.

Provision	Quality Tiered Plan	Traditional Plan	Value Plan	Saver Plan
Network	Tufts Health Plan PPO			
In-and Out-of-Network Benefits	Yes			
In-Network Preventive Care	Yes, covered at 100%			
Deductibles Apply	Sometimes	Sometimes	Sometimes	Always, except for Preventive Care
Prescription Drug Coverage	Yes			
Value Rx Benefits	Yes	No	Yes	No
FSA or HSA	FSA (Use-it-or-lose-it applies)	FSA (Use-it-or-lose-it applies)	FSA (Use-it-or-lose-it applies)	HSA* (Money in the account is yours to keep)
Maximum Out-of-Pocket Expense	\$4,000/\$8,000			

*If you enroll in Medicare Part A and/or Part B, you cannot contribute pre-tax dollars to an HSA.

CARRIE AND JASON'S STORY



Carrie and Jason tell everyone how lucky they are. Lucky to have found each other, lucky to have fulfilling jobs on campus and lucky to be healthy and active. They love to travel and are busy crossing places off of their bucket list. Last year it was Machu Picchu—this year it’ll be Banff, plus regular trips back home to San Francisco.

Carrie is in charge of their budget and she is proactive about planning for today **and** for the future. She and Jason analyzed their typical healthcare expenses and have decided the Saver Plan is perfect for them. They like the idea of using the Health Savings Account to build up money to use in the future for an unexpected illness or for use when they retire. They’ll be enrolling in the **Saver Plan** for 2020.

Tips for Choosing Your Health Plan

Doing a little research prior to enrollment will help you make enrollment decisions that are right for you and your family today. Here are some steps you can take.

Assess Your Current Situation

What do you think your healthcare expenses will be in the coming year?

- Are you getting married? Adding a child to your family?
- Planning elective surgery or procedures?
- Do you have a chronic condition?
- Have you added any new maintenance medications?
- How often do you see a doctor?

Learn about Our Health Plan Options

- Visit access.tufts.edu/benefits for health plan details or contact Tufts Health Plan directly.
- If you are considering the Saver Plan option, contact HealthEquity regarding HSA information.
- Use ALEX to help you decide on the plan that's right for you.
- Do the math.
 - + What are monthly contributions for each plan?
 - + Figure your estimated expenses.
 - + What can you afford to pay out of pocket?

Do any of these situations sound like you?

MARCUS' STORY



Marcus started exercising on a regular basis when he was in high school. That's one habit he hasn't given up. Still single at 27, his life is sports-centered. He plays on a neighborhood softball league, does Cross-Fit training and never misses a Patriots game. Marcus hasn't missed a day of work since he started at Tufts. He gets a yearly flu shot and takes advantage of the free preventive exam that comes with his health benefits. His budget is a little tight, but the price is right for the **Value Plan**. He's planning to choose it again this year.

STEVEN AND LISA'S STORY



Steven and Lisa like the security of knowing what their monthly costs are for healthcare. They build those costs into their budget. The three kids have their share of childhood illness and accidents. Matthew had a shoulder injury playing soccer in 6th grade and then broke his arm last year skateboarding. Their youngest, Emily, was diagnosed with asthma when she started school. They spend a good deal of time at their doctor's office. Using in-network providers keeps their out-of-pocket costs down. They found the **Traditional Plan** offers them the coverage they need at the right price.

AMIRA AND JAMAL'S STORY



Jamal tells his friends that this is the best time of his life. The kids are grown and on their own. He and Amira like being empty-nesters. Amira's job at Tufts gives them great healthcare options that are affordably priced. That's even more important now, as they get a little older. Amira is sold on the Quality Tiered Plan. When they use TU Preferred providers, they pay no deductible and their out-of-pocket costs are low. She and Jamal are sticking with the "tried and true." They'll enroll in the **Quality Tiered Plan** again in 2020.

Health Plan Comparison Chart

The following table compares each of the Tufts Health Plan options for 2020.

	Quality Tiered Plan			Traditional Plan		Value Plan		Saver Plan	
	In-Network		Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
	Tier 1 "TU Preferred" Providers	Tier 2 Providers	Tier 3 Providers						
Annual Deductibles & Maximum Out-of-Pocket Expenses									
Annual Deductible	None	\$1,000 individual/ \$2,000 two-person or family	\$2,000 individual/ \$4,000 two-person or family	None	\$500 individual/ \$1,000 two-person or family	\$2,000 individual/ \$4,000 two-person or family		\$2,500 individual/ \$5,000 two-person or family	
University Contributions to Health Savings Account (HSA)	Not allowed, but Employee can use FSA			Not allowed, but Employee can use FSA		Not allowed, but Employee can use FSA		\$500 individual/ \$1,000 two-person or family	
Out-of-Pocket Maximum (includes deductible)	\$2,000 individual/ \$4,000 two-person or family		\$4,000 individual/ \$8,000 two-person or family	\$2,000 individual/ \$4,000 two-person or family	\$4,000 individual/ \$8,000 two-person or family	\$4,000 individual/ \$8,000 two-person or family		\$4,000 individual/ \$8,000 two-person or family	
Lifetime Maximum Benefits	Unlimited			Unlimited		Unlimited		Unlimited	
For the following covered services, YOU PAY									
Preventive Care	\$0 copay	\$0 copay	Deductible then 20%	\$0 copay	Deductible then 20%	\$0 copay	Deductible then 20%	\$0 visit charge	Deductible then 40%
Office Visits	\$15 copay	\$25 copay	Deductible then 20%	\$25 copay	Deductible then 20%	\$35 copay	Deductible then 20%	Deductible then 20%	Deductible then 40%
Teladoc Consult	\$15 copay			\$15 copay		\$15 copay		Deductible then 20%	
Jumbo Wellness Center & Health Coaching	\$0 copay			\$0 copay		\$0 copay		Preventive & Wellness: \$0 visit charge Urgent & Acute Care: \$15 visit charge	
Outpatient Therapy (Occupational, Speech, Physical and Chiropractic)	\$15 copay	\$15 copay	Deductible then 20%	\$25 copay	Deductible then 20%	\$35 copay	Deductible then 20%	Deductible then 20%	Deductible then 40%
Maternity Prenatal and Postnatal Visits	\$15 copay	\$25 copay	Deductible then 20%	\$25 copay	Deductible then 20%	\$35 copay	Deductible then 20%	Deductible then 20%	Deductible then 40%
Lab & X-ray	\$0 copay	\$0 copay	Deductible then 20%	\$0 copay	Deductible then 20%	Deductible then covered at 100%	Deductible then 20%	Deductible then 20%	Deductible then 40%
High-Cost Imaging (CT/PET scans, MRI)	\$0 copay	Deductible then no copay	Deductible then 20%	\$50 copay	Deductible then 20%	Deductible then no copay	Deductible then 20%	Deductible then 20%	Deductible then 40%
Urgent Care Centers and Minute Clinics	\$15 copay	\$15 copay	Deductible then 20%	\$25 copay	Deductible then 20%	\$35 copay	Deductible then 20%	Deductible then 20%	Deductible then 40%
Emergency Room (waived if admitted)	\$100 copay			\$150 copay		\$200 copay		Deductible then 20%	
Inpatient Services	\$250 copay per admission	Deductible then \$500 copay per admission	Deductible then 20%	\$250 copay per admission	Deductible then 20%	Deductible then no copay	Deductible then 20%	Deductible then 20%	Deductible then 40%
Outpatient Surgery	\$150 copay per event	Deductible then \$500 copay per event	Deductible then 20%	\$150 copay per event	Deductible then 20%	Deductible then no copay	Deductible then 20%	Deductible then 20%	Deductible then 40%
Mental/Behavioral Health Inpatient Services	\$250 copay per admission	\$250 copay per admission	Deductible then 20%	\$250 copay per admission	Deductible then 20%	Deductible then no copay	Deductible then 20%	Deductible then 20%	Deductible then 40%
Mental/Behavioral Health Outpatient Services	\$15 copay	\$15 copay	Deductible then 20%	\$25 copay	Deductible then 20%	\$35 copay	Deductible then 20%	Deductible then 20%	Deductible then 40%
Prescription Drug Tier Cost for 30 day Scripts For Ongoing Scripts, all plans use Maintenance Choice (CVS or Mail Order) for ongoing Rx	Tier 1: \$10 copay Tier 2: \$25 copay Tier 3: \$50 copay Value Based Rx Benefits Apply		Not covered	Tier 1: \$10 copay Tier 2: \$25 copay Tier 3: \$50 copay		Not covered	Tier 1: \$10 copay Tier 2: \$25 copay Tier 3: \$50 copay Value Based Rx Benefits Apply		Deductible then Tier 1: 0% Tier 2: 20% Tier 3: 20%

Notes: This comparison is not a Summary Plan Description (SPD). In the event of a conflict between this document and the SPD, the SPD will be the prevailing authority on coverage questions. All care must be medically necessary to be covered. All four plans cover "Preventive" Prescription Drug coverage at \$0 copay as defined by the IRS. This list is subject to change. Note that certain services (Transplants and Bariatric Surgery) are ONLY covered at named centers of excellence. Maternity prenatal and postnatal care may include tests and services where copayment, coinsurance or deductible may apply. Cost sharing does not apply to certain preventive services. See the Summary of Benefits & Coverage for the full detail. This summary is dated September 1, 2019 and may be changed at any time.

If you enroll in a Tufts University health plan, you may also be eligible for a Fitness Reimbursement and/or Weight Watchers Reimbursement: \$150 per member/\$300 per family per year. Visit access.tufts.edu/benefits for more information.

Flexible Spending Accounts (FSAs) & Commuter Benefits

Tufts offers you several tax savings accounts that allow you to set aside a portion of your pay on a pre-tax basis to pay for eligible healthcare, dependent care and transportation and/or parking expenses. The money you contribute to these plans is deducted from your paycheck before taxes are withdrawn—you pay no tax on the pre-tax money you deposit in these accounts. You can also choose to make post-tax deductions for your Commuter Transit and/or Parking account. With a post-tax deduction, if monthly expenses exceed the pre-tax allowable limit, an additional post-tax deduction occurs to cover the cost. You can find more information on post-tax deductions at access.tufts.edu/commuter-benefits.

How Flexible Spending Accounts & Commuter Benefits Work

Type of Account	Who Can Participate*	How Can I Use It?	Contribution Limits**	Use-It-or-Lose-It Rule	Debit Card
Health Care FSA	Faculty and staff enrolled in the Quality Tiered Plan, Traditional Plan or Value Plan through payroll deductions. You can also participate if you have waived coverage	Pay for eligible healthcare expenses not covered under your health, dental, or vision plan (such as deductibles, copays, coinsurance, and more)	Up to IRS limit of \$2,700 annually	You can carry over an unused balance of \$100 - \$500 from year to year and it does not count against the IRS maximum limit. Unused amounts under \$100 and over \$500 are forfeited	Yes. Provided by EBPA. Cards are mailed to the home address you entered into eServe. If previously enrolled, continue to use your existing EBPA debit card
Dependent Care FSA	Faculty and staff through payroll deductions	Pay for dependent care expenses for child(ren) under age 13 or for care of a dependent adult so that you can work	Up to IRS limit of \$5,000 annually per family	Unused balances at the end of the year are forfeited	
Commuter Benefits for Transit and Parking	Faculty and staff through monthly elections on the EBPA commuter benefit enrollment website	Pay for eligible transit passes, parking, or van pooling for work-related commuting	Up to the IRS limit of \$265/month—Parking \$265/month—Transit	Does not apply	

*You cannot participate in a Health Care FSA if you enroll in the Saver Plan with Health Savings Account (HSA).

**IRS annual limits are subject to change.

Paying for Commuter Benefits

Make your monthly transit/parking elections online on the EBPA commuter benefit enrollment website at ebpabenefits.com. Enroll on the EBPA website by the 4th of the month for commuter benefits for the following month. Your debit card will be loaded on the 20th of the month to be used for the following month. Use this debit card to directly purchase your transit pass or pay for eligible parking expenses.

The university transit subsidy for the Medford and Grafton campuses is 35%, up to a maximum of \$40 per month. For Boston and Fenway, the university transit subsidy is 35%, up to a maximum of \$50 per month. The subsidy reduces your payroll deduction and is applied to the pre-tax amount of your commuter transit election.

Dental Plan

Tufts offers a dental plan to protect your smile and overall oral health. Dental problems can affect the rest of your body. The Delta Dental Premier Plan provides you with two levels of coverage depending on where you have dental care done.

This chart provides an overview of your 2020 dental benefits and services.

Provision	Tufts University School of Dental Medicine Clinic*	Delta Dental Premier PPO Network
Type I Services: Preventive Care	100% Up to 3 cleanings per calendar year	100% 1 cleaning once every 6 months
Type II Services: Basic Restorative	90%	80%
Type III Services: Major Restorative	80%	60%
Annual Deductible	Applies to Type III Services Only \$50 Individual coverage \$100 Two-person coverage \$150 Family coverage	Applies to Type II and Type III Services Only \$50 Individual coverage \$100 Two-person coverage \$150 Family coverage
Calendar Year Maximum	\$1,500 per person	
Orthodontics	Covered at 50%; separate lifetime maximum of \$1,000 per member	
Rollover Maximum	You may roll over a portion of your unused dental benefit dollars from a healthy year to be used for more expensive procedures in the future. Visit the AccessTufts website to learn more.	

*The Tufts University School of Dental Medicine (TUSDM) Clinics are teaching facilities with dentists-in-training who work with experienced dentists in the Delta Dental provider network. The clinic is located at One Kneeland Street in Boston. The discount may be applied at any clinic at the dental school, including the predoctoral, postgraduate, faculty practice and hygiene clinics. Enhanced benefits do not apply to the Dental School's Faculty Practice or Hygiene Clinic.

Tufts University School of Dental Medicine Clinics

20% Employee Discount on Dental Services*

- Offered to benefits-eligible faculty and staff (you do not have to be enrolled in the Tufts Dental Plan to qualify)
- Does not apply to spouses, domestic partners, or dependents who are not Tufts University employees

20% Dependent Children Discount on Orthodontics Services

- Offered to dependent children (up to age 26) of benefits-eligible faculty and staff
- Discount is taken off the patient balance after insurance benefits have been applied
- You do not have to be enrolled in the Tufts Dental Plan to qualify



ALEX can help you understand your dental benefits. Get the scoop on Type II and Type III services at myalex.com/tufts-university.

Vision Plan

You have the option to choose vision coverage for you and your eligible family members. In- and out-of-network benefits are available. You will pay less using in-network EyeMed providers.

This chart provides an overview of your 2020 vision benefits and services.

Vision Care Services	In-Network Member Cost	Out-of-Network Reimbursement
Exams Frequency	Once every 12 months	
Frames Frequency	Once every 24 months	
Lenses Frequency	Once every 12 months	
Exam with Dilation as Necessary	\$0 copay	Up to \$46
Standard Contact Lens Fit & Follow-Up	Up to \$40	N/A
Premium Contact Lens Fit and Follow-Up	10% off retail price	N/A
Frames	\$0 copay; \$150 allowance; 20% off balance over \$150	Up to \$90
Standard Plastic Lenses <ul style="list-style-type: none"> • Single Vision • Bifocal • Trifocal • Standard Progressive Lens • Premium Progressive Lens 	\$0 copay \$0 copay \$0 copay \$65 copay \$65 copay; \$120 allowance; 20% off balance over \$120	Up to \$42 Up to \$78 Up to \$130 Up to \$78 Up to \$78
Lens Options (paid by the member and added to the base price of the lens) <ul style="list-style-type: none"> • Tint (Solid and Gradient) • UV Coating • Standard Scratch-Resistant • Standard Polycarbonate • Standard Anti-Reflective • Other add-ons & services 	\$15 copay \$15 copay \$15 copay \$0 copay \$45 copay 20% off retail price	N/A N/A N/A Up to \$26 N/A N/A
Contact Lenses (allowance covers materials only; in lieu of Standard Plastic Lenses) <ul style="list-style-type: none"> • Conventional • Disposable • Medically Necessary 	\$0 copay; \$130 allowance; 15% off balance over \$130 \$0 copay; \$130 allowance; member pays balance over \$130 \$0 copay; paid in full	Up to \$104 Up to \$104 Up to \$200
Lasik and PRK Vision Correction	15% off retail price OR 5% off promotional pricing	N/A

Vision ID Cards

- You receive two cards when you enroll
- Call EyeMed Member Services if you need additional cards at **866-939-3633**

Note: Please visit EyeMed.com for information on special offers at participating retail outlets.

Life Insurance Benefits

Tufts University offers insurance benefits for your financial protection. Prudential Insurance Company of America is the administrator of our Life Insurance, Long-Term Disability Insurance, and Accidental Death and Dismemberment Insurance plans.

Basic Life Insurance

The university provides Basic Life Insurance to all benefits-eligible employees. The amount of coverage is equal to one times your annual base salary, rounded to the next highest \$1,000, with a maximum benefit of \$1,000,000.

Supplemental Life Insurance

You can purchase additional life insurance coverage up to five times your annual base salary, up to a maximum of \$2,000,000. To apply for this coverage or increase your current coverage enroll online at access.tufts.edu/open-enrollment. Once you apply for coverage, Prudential Insurance will contact you to complete an Evidence of Insurability (EOI) form. Prudential determines if your application is accepted and will notify you and the university. If approved, payroll deductions begin effective January 1, 2020, or by the first of the month following your acceptance date by Prudential.

Monthly Supplemental Life Costs*

Age	Rate per \$1,000 of Benefits per Month
Under 25	\$0.031
25-29	\$0.038
30-34	\$0.050
35-39	\$0.056
40-44	\$0.063
45-49	\$0.094
50-54	\$0.144
55-59	\$0.269
60-64	\$0.413
65-69	\$0.795
70 & Over	\$1.289

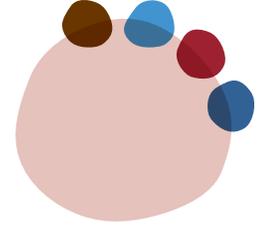
Cost Example
Employee Age = 36 Annual Salary = \$40,000
 $(\$40,000/\$1,000) \times \$0.056 = \$2.24/\text{month}$ or $\$26.88/\text{year}$

*The premium for this plan is based upon your age at the end of each pay period. As a result, your premium may increase after your next birthday.

LUIS AND ROB'S STORY



Just married, Luis and Rob have had the usual decisions to make. Where to live? One car or two? Cat or dog? It's a pretty long list. Luis plans to add Rob to his health plan coverage this year—it's a smart move for them since Rob's daycare job doesn't offer benefits. He's been happy with the insurance coverage offered at the university and never considered increasing coverage by enrolling in Supplemental Life Insurance. Now he thinks it's time since in the future they'll be starting a family. He plans to enroll online and complete the EOI form through Prudential.



Dependent Life Insurance

Tufts offers you the opportunity to purchase life insurance coverage for your eligible family members. Eligible family members include:

- Your legal spouse
- Your domestic partner (DP)
- Your child(ren) who are at least 15 days old and less than age 26
- Your unmarried dependent child(ren) who is mentally or physically disabled and cannot hold a self-supporting job due to their disability

If your spouse/DP is not currently enrolled in the plan or you wish to increase your Spouse/DP Life Insurance coverage from \$25,000 to \$50,000, you can apply to increase your current coverage by enrolling online at access.tufts.edu/open-enrollment. Once you apply for coverage, Prudential Insurance will contact you to complete an Evidence of Insurability (EOI) form. Prudential determines if your application is accepted and will notify you and the university. If approved, payroll deductions begin effective January 1, 2020, or by the first of the month following your acceptance date by Prudential. Dependent Life Insurance for a child does not require the Evidence of Insurability (EOI) form.

Monthly Dependent Life Insurance Costs

Coverage Type	Cost per Month
Spouse/DP—\$25,000	\$0.80
Spouse/DP—\$50,000	\$1.60
Child(ren)—\$10,000	\$0.47

Cost Example

Spouse/DP
\$25,000 = \$0.80 x 12 months = \$9.60/year

Children
\$0.47 x 12 months = \$5.64/year (regardless of the number of children covered)

Accidental Death and Dismemberment (AD&D) Insurance

You can elect AD&D coverage offered by Tufts and administered by Prudential to protect you and your family in the event of an accident. You can elect coverage levels from one (1) to five (5) times your annual base salary, rounded to the next \$1,000. Benefits are payable in the event of accidental loss of life, sight, speech, limb, hearing, etc. The maximum allowed benefit is \$1,000,000. No additional authorization from Prudential is required to enroll in this benefit during Open Enrollment.

Monthly AD&D Insurance Costs

Coverage Type	Rate per \$1,000 of Benefit per Month
Employee Coverage	\$0.018

Cost Example

Base Annual Salary: \$40,000
\$40,000/\$1,000 x \$0.018 = \$0.72/month or \$8.64/year

Long-Term Disability (LTD) Insurance

Long-Term Disability Insurance provides financial protection in an amount equal to 40% or 60% of your basic monthly salary up to a maximum monthly benefit of \$12,000, should you become disabled because of a non-work-related illness or accident. Because you pay for your LTD benefits with after-tax dollars, any benefits paid are tax free.

LTD Provisions

When do benefits begin? *	After 180 days of disability
How long are LTD benefits payable?	<ul style="list-style-type: none"> • Disabled prior to age 60 • Disabled after age 60
What other benefits are included?	<ul style="list-style-type: none"> • Normal Social Security retirement age • Prorated based on your age at time of disability
	A conversion provision and a critical illness benefit

You can apply for or increase your current LTD coverage by enrolling online at access.tufts.edu/open-enrollment. Once you apply for coverage, Prudential Insurance will contact you to complete an Evidence of Insurability (EOI) form. Prudential determines if your application is accepted and will notify you and the university. If approved, payroll deductions begin effective January 1, 2020, or by the first of the month following your acceptance date by Prudential.

Monthly LTD Insurance Costs

Coverage Type	Cost
40% of basic monthly salary	\$0.21 per \$100 of earnings
60% of basic monthly salary	\$0.50 per \$100 of earnings

Note: The maximum monthly LTD benefit is \$12,000.

Cost Example	
Employee Earning \$50,000 per year	
If selecting 40% coverage:	
$\$50,000/\$100 \times 0.21/12 = \$8.75/\text{month}$	
If selecting 60% coverage:	
$\$50,000/\$100 \times 0.50/12 = \$20.83/\text{month}$	

*Pre-existing condition limitation: A pre-existing condition limitation will apply during your first year on the plan or when you increase your coverage. If you received treatment, consultation, care, or services; took prescription medication or had medications prescribed; or had symptoms or conditions that would cause a reasonably prudent person to seek diagnosis, care, or treatment in the three months before your insurance or any increase in the amount of insurance takes effect, Prudential will not cover you if you become disabled from a disability that results from such pre-existing condition for a period of twelve consecutive months from the date your insurance or your increased amount takes effect. After the twelve-month waiting period, all pre-existing conditions would be covered per the standard Prudential policy.

Your Additional Tufts Benefits

Employee Assistance Program (EAP)

We lead busy lives and it can be challenging to find a healthy balance. For big or little problems, finding the resources to make it all work is sometimes hard to handle. Tufts wants to make it easy for you to get help when you need it.

The EAP offers free, confidential support and referrals to help you and the adult members of your household manage personal and professional issues such as:

- Stress
- Depression and anxiety
- Drug and alcohol concerns
- Grief and loss
- Workplace issues
- Relationship and family issues
- And more

Our EAP is provided by KGA, Inc. You can reach them 24/7 at [800-648-9557](tel:800-648-9557) or at kgreer.com/members/login.

Pet Insurance

Tufts University partners with Nationwide to offer you the opportunity to enroll in voluntary pet insurance. You can enroll in:

- My Pet Protection
- My Pet Protection with Wellness

You may choose to enroll in either plan at a 50%, 70% or 90% reimbursement level for qualifying veterinary bills, offering you flexible premium costs.

Nationwide also offers preferred pricing and multiple pet discounts of 5%-10% for dogs and cats. Rates vary by species and by state. Contact Nationwide for a quote or more information at [877-738-7874](tel:877-738-7874).

MetLaw (Legal Plan)

MetLaw provides you and your eligible dependents with legal services from experienced attorneys for personal legal matters including: court appearances, documentation review and preparation, debt collection defense, wills, family and real estate matters, and identity theft issues. Once you enroll, you must remain in the plan for the entire calendar year. For more information, contact the MetLaw Client Service Center at [800-821-6400](tel:800-821-6400).

MetLife (Auto/Home Insurance)

You can take advantage of the special group rates, superior service, and easy payment options offered by MetLife for auto, home, and personal property insurance. Contact MetLife at [800-438-6388](tel:800-438-6388) for more information.

Retirement Plans

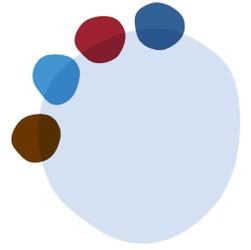
The Tufts University-Funded 401(a) Retirement Plan helps eligible employees build substantial savings for their retirement. To supplement that savings, we offer the Tufts University Self-Funded 403(b) Retirement Plan. The Plan allows you to save for retirement with pre-tax contributions. You can enroll in or request deferral changes at any time, with the change effective as of the next payroll. You can defer a percentage of your pay or a specific dollar amount by logging into eServe at access.tufts.edu/open-enrollment.

2020 Employee Benefits Costs

Benefit	Coverage Level	Semi-Monthly Costs*	Weekly Costs*
Tufts Quality Tiered Health Plan	Individual	\$106.78	\$49.28
	Two-Person	\$328.92	\$151.81
	Family	\$412.58	\$190.42
Tufts Traditional Health Plan	Individual	\$116.94	\$53.97
	Two-Person	\$360.21	\$166.25
	Family	\$451.83	\$208.53
Tufts Value Health Plan	Individual	\$50.89	\$23.49
	Two-Person	\$271.77	\$125.43
	Family	\$340.90	\$157.34
Tufts Saver Health Plan	Individual	\$50.89	\$23.49
	Two-Person	\$271.77	\$125.43
	Family	\$340.90	\$157.34
Delta Dental Plan	Individual	\$6.58	\$3.04
	Two-Person	\$23.58	\$10.88
	Family	\$28.21	\$13.02
EyeMed Vision Plan	Individual	\$2.72	\$1.25
	Two-Person	\$5.12	\$2.36
	Family	\$7.50	\$3.46
MetLaw	Option to purchase legal services	\$9.05	\$4.18
Supplemental Life Insurance—Prudential Insurance Co. of America	Option to elect up to five times annual base earnings of additional life insurance	See page 12 for rate schedules and pricing examples	
Dependent Life Insurance—Prudential Insurance Co. of America	Option to elect: Spouse/DP Insurance: \$25,000 or \$50,000 and/or Child(ren) Insurance: \$10,000	See page 13 for rate schedules and pricing examples	
Accidental Death and Dismemberment Insurance—Prudential Insurance Co. of America	Option to elect coverage up to five times base annual earnings of AD&D Insurance	See page 13 for rate schedules and pricing examples	
Long-Term Disability Insurance—Prudential Insurance Company of America	Option to elect disability benefits at 40% or 60% of basic monthly earnings	See page 14 for rate schedules and pricing examples	
MetLife Auto/Home Insurance	Option to purchase auto and/or home insurance	Rates vary. Call MetLife for a quote at 800-438-6388	
Nationwide Pet Insurance	Option to purchase pet insurance	Rates vary by animal, breed and home state—contact Nationwide for quote and enrollment	

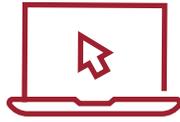
For questions visit AccessTufts at access.tufts.edu/open-enrollment or contact Tufts Support Services at 617-627-7000.

It's Time to Enroll



Step 1:

Read this guide.
Ask questions.
Do your homework.



Step 2:

Starting on October 23, visit access.tufts.edu/open-enrollment to review your benefit options for 2020.

If you do not have access to a computer, please contact Tufts Support Services at 617-627-7000.



Step 3:

Enroll in your 2020 benefit elections at access.tufts.edu/open-enrollment between November 4–November 18.

Your new benefit elections take effect on January 1, 2020.

How to Use Employee Self-Service to Enroll

Follow these steps to use the online enrollment process:

1. Open your preferred web browser (Microsoft Edge, Google Chrome, Mozilla FireFox or Internet Explorer)
2. Go to access.tufts.edu/open-enrollment
3. Enter your User ID and Password on the eServe login page
4. Click "Open Enrollment" and then "Select" and the enrollment page will open
5. Click on "Edit" to review each benefit
6. Click "Store" and "OK" to hold your selections
7. Review and then click "OK" to Submit Confirmation
8. Print a confirmation statement for your files

Check your first paycheck in January 2020 to confirm payroll deductions match your enrollment elections.

What Happens If I Don't Enroll?

Your benefits remain the same if you do not make changes, except for flexible spending accounts.

You MUST re-enroll in the Health Care and Dependent Care Flexible Spending Accounts (FSAs) each year. If you do not enroll during Open Enrollment, you will not be able to participate for 2020.

Benefits Fairs

The university offers benefits fairs on the Medford, Grafton, and Boston campuses. This is your once-a-year opportunity to meet with and talk to our benefits partners. We also encourage you to take advantage of flu vaccination clinics and biometric screenings.

Medford/Somerville Benefits Fair



Tuesday, October 29, 2019

9:00 a.m. – 2:00 p.m.



Sunny M. Breed Memorial Hall

51 Winthrop Street
Medford, MA

Campus map and directions: campusmaps.tufts.edu/medford

Grafton Benefits Fair



Wednesday, October 30, 2019

11:00 a.m. – 2:00 p.m.



Jean Mayer Administration Building

Room 106–Kohnstamm Conference Room
201 Westboro Road
North Grafton, MA

Campus map and directions: campusmaps.tufts.edu/grafton

Boston Health Sciences Benefits Fair



Thursday, October 31, 2019

10:00 a.m. – 2:00 p.m.



Tufts University Dental School Building

15th Floor Hallway and Alumni Lounge (Room 1514)
One Kneeland Street
Boston, MA

Campus map and directions: campusmaps.tufts.edu/boston

Flu Vaccinations and Biometric Screenings

Register for a flu vaccination at maximflu.bioiq.com/register/Tufts2019Flu

Register for a biometric screening at maximwellness.bioiq.com/register/Tufts2019



Contact Information

Benefit	Vendor	Phone Number	Website
Benefits Directory		N/A	mymobilewalletcard.com/tufts
Tufts Support Services	Tufts University	617-627-7000	tuftstss.force.com
Backup Care	Care.com	855-781-1303	tuftsuniversity.care.com
Dental	Delta Dental	800-872-0500	deltadentalma.com
Dental School Clinics	Tufts University	617-636-6828	dental.tufts.edu/patient-care
Disability Claims	Prudential	800-842-1718	prudential.com
Employee Assistance Program	KGA	800-648-9557	kgreer.com/members/login
Flexible Spending Accounts and Commuter Benefits	EBPA	800-258-7298	ebpabenefits.com
Health Plans	Tufts Health Plan	844-516-5790	tuftshealthplan.com/tuftsuniversity
Health Savings Account	HealthEquity	866-346-5800	healthequity.com
Home & Auto Insurance	MetLife	800-438-6388	metlife.com
Jumbo Health Center (formerly the Wellness Center)	Marathon Health	617-627-0467	my.marathon-health.com/#!/home/login
Legal Plan (Hyatt)	MetLaw	800-821-6400	legalplans.com
Life Insurance Claims	Prudential	800-524-0542	prudential.com
Pet Insurance	Nationwide	877-738-7874	petinsurance.com/tufts
Retirement Investments	Fidelity Investments	800-343-0860	netbenefits.com/tuftsuniversity
	TIAA	800-842-2776	tiaa.org/tuftsuniversity
Telehealth Services	Teladoc	866-939-3633	member.teladoc.com/tuftshealthplan
Vision	EyeMed	866-939-3633	eyemed.com

This summary of the benefits plans has been designed to acquaint you with features of the plans. Every attempt has been made to summarize these programs and policies accurately. There is a Summary Plan Description (SPD) for all benefits plans that contains more complete information. In the event of a conflict between this document, the SPD, statements made by any person or the insurance contracts, the insurance contracts will be the prevailing authority on coverage questions.