

Open Enrollment 2018 and Health Plan Update

Once again, it is time for all benefits-eligible Tufts faculty and staff to review and select benefits for the next calendar year.

What You Need To Do

Open Enrollment 2018 will be held from November 1 through November 15. Any changes you make through Employee Self-Service (eServe) will be effective on January 1, 2018.

Note: Remember that you must re-enroll in flexible spending accounts for health care and/or dependent care expenses every year in order to participate. All of your other benefit elections will remain the same unless you change them in eServe. However, we encourage you to review all of your options to make sure you are getting the most out of your Tufts benefits.

This year, for the first time, we are providing Open Enrollment information online on Access Tufts. We created the Open Enrollment site to make it easier for you and your family to find the information you need to make informed benefits decisions. In addition to benefits you can only change during Open Enrollment, the site also features benefits that you can add or change any time during the year.

What's New

The university takes care to negotiate the best possible terms with the companies that provide our benefits. You can see a complete list of benefits changes on the Open Enrollment site.

Health Plan Update

In 2015, Tufts University introduced three new health plan options administered exclusively by Tufts Health Plan: the Quality Tiered Plan, the Traditional Plan and the Value Plan. While our cost increases have historically been less than the national average for 2015- 2017, in aggregate our plan costs will increase by 7.4 percent for 2018 due to high-cost claims in the past year. This cost increase will be shared by the university and individual health plan members.

You can help keep our health plans affordable by being an informed health care consumer. We encourage you to:

- Consider the Quality Tiered Plan for 2018 for lower premium costs and the same broad network of providers as the Traditional Plan. An analysis of the healthcare providers visited by our Traditional Plan members shows many are primarily using Tier 1 providers whose services would be less costly in the Quality Tiered Plan.
- If you are enrolled in the Quality Tiered Plan, we encourage you to use a Tier 1 provider whenever possible. Providers in this tier have been evaluated to be of high quality and lower

cost. Tufts Health Plan offers an up-to-date list of Tier 1 providers you can use to find a doctor in your area.

- Ensure that you and your dependents are getting the preventive care recommended by your doctor. Remember there are no deductibles or copayments for preventive care.
- If you take prescription medication, ask your doctor about generic drug options.
- Schedule an appointment with a health coach to start a personal health plan or get support for your exercise or nutrition goals. Contact Marathon Health at (617) 627-0467 or visit the Wellness Center on the Medford campus where you can also receive medical examinations and other services.

If you have questions about Open Enrollment or your benefits options, please contact Tufts Support Services or visit us at one of the Benefits Fairs, scheduled on the Medford campus on October 31, the Boston Sciences campus November 1, and the Grafton campus October 30. See AccessTufts for locations.

It is our honor to help make Tufts University a supportive and healthy work environment.

Sincerely,

Julien C. Carter
Vice President of Human Resources