2015 Annual Enrollment

November 1 – 30

This notification is being sent to all employees eligible for Moraine Park’s health, dental, vision and flexible spending account. The Affordable Care Act (ACA) requires that employers offer health insurance to all eligible employees on an annual basis. Legally required annual notices are provided on page 3.

During the annual enrollment period you may change your health, dental, vision and flexible spending account elections for 2015 without a qualifying status event.

What’s new in 2015?

ACA requires that all office visits be paid the same for all services. Therefore, effective January 1, 2015 there will be a change to the chiropractic and physical therapy benefit.

<table>
<thead>
<tr>
<th>Current</th>
<th>Effective January 1, 2015</th>
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<tr>
<td>First 24 visits applied toward deductible and coinsurance</td>
<td>$25 office co-pay will apply to each office visit</td>
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<tr>
<td>After 24 visits - $25 office co-pay</td>
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Health Reimbursement Account (HRA)

If you are enrolled in the High Deductible Health Plan with HRA, Moraine Park will fund your HRA with $900 for a single plan, $1,575 for an employee plus one plan and $1,575 for a family plan. Any amount above your plan deductible at the end of the calendar will roll into a Voluntary Employee Beneficiary Association (VEBA) in April of the following year.

Health & Dental Insurance

If you are a full-time employee, you are eligible to enroll in Moraine Park’s health and dental insurance. During this annual enrollment period you can enroll, waive or make changes to your health and dental coverage for 2015 without a qualifying status event (see details below). Enrollment changes must be completed at www.umr.com. Click here for the online instructions. If you do not want to make any changes to your health and dental enrollment for 2015, no action is required by you. The Summary of Benefits and Coverage (SBC) and the Health and Dental Summary Plan Description (SPD) can be found on myMPTC under Employee Resources.
Voluntary Vision Insurance
If you are a full-time employee, you are eligible to enroll in Moraine Park’s voluntary vision insurance. During this annual enrollment period you can enroll or waive coverage for 2015 without a qualifying status event (see details below). Enrollment changes must be completed on the NVA Enrollment/Change Form. If you do not want to make any changes to your voluntary vision insurance for 2015, no action is required by you. The voluntary vision insurance benefit summaries can be found on myMPTC under Employee Resources.

Flexible Spending Account – New elections are required each year
The Flexible Spending Account (FSA) allows you to have pre-tax dollars deducted from your bi-weekly payroll for out-of-pocket health care and dependent care expenses for the period of January 1, 2015 through December 31, 2015. Please click here for the annual enrollment information.

Open Benefits Sessions
Lori Schrage, Benefits Coordinator will be available to answer any questions regarding your benefits on each of the campuses as outlined below:

- Tuesday, November 4 12:00 p.m. to 2:00 p.m.  FDL, Rm O102
- Wednesday, November 5 11:00 a.m. to 12:30 p.m.  BD, Rm K321
- Wednesday, November 5 2:30 p.m. to 4:00 p.m.  WB, Rm T117

If you would like to schedule a separate meeting with Lori Schrage, Benefits Coordinator, please contact her at lschrage@morainepark.edu or ext. 3226.

Premium Contributions
The current health and dental premium contributions will remain the same. Premium contributions are reviewed annually and are announced by May 1 of each year with an effective date of July 1. The premium contributions are posted on myMPTC under Employee Resources.

When Can Employees Make Changes to Their Benefits (Qualifying Status Event)

The Internal Revenue Service (IRS) limits when you can add coverage for dependent or make changes to your healthcare benefits during the year.

Once you have enrolled in coverage, you will have only the following opportunities to make changes to your benefits:

- During the Annual Enrollment period in November of each year for the following calendar year or
- Within 31 days of a Qualifying Status Event
  - Marriage or divorce
  - Birth or adoption of a child
  - Death of a spouse or child
  - An involuntary loss of coverage

All benefits are subject to the terms and provision as spelled out in the Plan and the respective policies and certificates of coverage.
Legally Required Annual Notices

Special Enrollment Notice
If you are declining enrollment for yourself and your dependents (including your spouse) because of other health &/or dental insurance or group health &/or dental plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward you or your dependent’s other coverage). You must request enrollment within 31 days after you or your dependents’ other coverage ends.

If you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. You must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact: Lori Schrage, Benefits Coordinator, 235 N. National Ave, Fond du Lac, WI 54935, Ph (920) 924-3226, lschrage@morainepark.edu.

Women’s Health and Cancer Rights Act of 1998 (WHCRA)
As required by the Women’s Health and Cancer Rights Act of 1998 (WHCRA), the Moraine Park Technical College District Health and Dental Benefit Plan (the Plan) provides coverage for:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast too produce a symmetrical appearance;
- Prostheses (e.g., breast implant); and
- Treatment for physical complication of the mastectomy, including lymphedema.

Coverage for these services is subject to all of the same limitations, exclusions and cost-sharing provisions that apply generally to all other services provided under your health insurance plan. The deductible and coinsurance amounts that apply to your policy’s surgical benefit also apply to the mastectomy and breast reconstruction benefits outlined above.

For additional information, please contact Lori Schrage, Benefits Coordinator, 235 N. National Ave, Fond du Lac, WI 54935, Ph (920) 924-3226, lschrage@morainepark.edu.

Summary of Benefits and Coverage (SBC)
Base Plan or HRA Plan. A paper copy of the SBC will be provided free of charge upon request. Contact Lori Schrage, Benefits Coordinator at Moraine Park Technical College: lschrage@morainepark.edu or (920) 924-3226.

Federal Health Insurance Marketplace Notice

Questions?
Contact Lori Schrage, Benefits Coordinator (920) 924-3226 or lschrage@morainepark.edu
OR
Greg Kilgas, Compensation & Benefits Manager (920) 929-2137 or gkilgas@morainepark.edu

All benefits are subject to the terms and provision as spelled out in the Plan and the respective policies and certificates of coverage.