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Human Resources

Dear Colleagues:

Wellesley's *HEALTHY YOU* program has been a great success. A recent survey of our Human Resource programs confirmed that many colleagues shared my personal assessment that this program, if fully adhered to, can help to improve our healthy behaviors, which will improve our health. Like many colleagues, I work on personal strategies to reduce stress, to eat more healthy meals, and to exercise. My constant goal is to avoid the need to take medicine for high blood pressure, and so far these strategies are working. The biometric screenings, the on-line HPHC Health Questionnaire, and the occasional call from an HPHC "coach" all contribute to a better sense of what-to-do and how to keep track of progress.

I am pleased that we are about to begin **year 3 of** *HEALTHY YOU*. We have a new series of programs that will be offered on campus this fall and winter. These programs are designed to meet the specific health risks of our population, and are focused on reducing stress, maintaining an appropriate weight, and understanding how certain unhealthy behaviors are linked to high blood pressure.

We hope to continue strong participation in our on-campus programs. The "*Know Your Numbers*" biometric screenings and the on-line HPHC Health Questionnaires (HQ) have been well received.

I encourage you to get involved by participating in the next phase of this important initiative. We can all make strides to improve our healthy behaviors, which will improve our health and reduce our expenses over time.

Please join me at the Benefits Fair on November 6th at Alumnae Hall. There will be many ways to participate:

- Get a chair massage
- Get your flu shot
- Take a stress test
- Get your biometric screening: "Know Your Numbers"
- Visit the foot clinic table

Healthy refreshments will be served.

Please read about the programs and incentives being offered on page 3. To your health, see you at the Fair!

lndy,

Andrew B. Evans Vice President for Finance and Treasurer

This annual HR Benefits Illuminator is filled with important information regarding your benefits. Please take note of the changes, rates, deadlines, and programs being offered this fall and into 2013. We are pleased with the new benefits we are able to offer and hope you will take the time to review this Illuminator and take advantage of the resources Wellesley offers.



IMPORTANT DATES

- Open Enrollment November 5-16th
- Benefits Fair Tuesday, November 6th, 8:30am – 12pm,
 - Alumnae Hall
 - Flu shots until 2:00pm
 - Visit the biometric screenings, get a chair massage (10am-12pm), go to the foot clinic (bring your sneakers) and more!
 - Medical, Dental, FSA, and Vision forms due Friday, November 16th
- HIRD form due (for employees waiving medical coverage) Monday, December 17th
- □ Effective Date for all changes January 1, 2013

WHAT DO I NEED TO DO?

- □ I do not want to make changes. No action is necessary unless you want to participate in the FSA for 2013.
- □ I want to make a change to my health, dental and/or life insurance. <u>Return the applicable form(s)</u> to Human Resources by November 16th.
- □ I want to elect the EyeMed Vision Plan. <u>Return the</u> <u>applicable form</u> to Human Resources by November 16th.
- □ I want to elect/change my voluntary retirement plan TDA amount. Complete a Salary Reduction Agreement at any time.
- I want to participate in the Healthcare and/or Dependent Care FSA. You must re-enroll in the FSAs. Your 2012 election(s) will not automatically continue.
- □ I am not enrolled in Wellesley College's health insurance. You must complete an Employee Health Insurance Responsibility Disclosure (HIRD) by December 17th.

*Forms will be available at the Benefits Fair. They can also be found in the HR Office or online at <u>http://new.wellesley.edu/hr/forms</u>.

Highlights:

REMINDER: Based on IRS guidelines, Open Enrollment is your <u>once-a-year opportunity</u> to make changes to your medical, dental and FSA plans. Outside of Open Enrollment, you may only make changes to your benefit plans if you have a qualified change in family status as defined by the Internal Revenue Service (IRS). These changes include marriage, divorce, birth or adoption of a child, termination or commencement of a spouse's employment, or change in employment of employee or spouse (including changes in part-time/full-time status and taking a leave of absence). If you have a family status change during the year and wish to make a change to your benefit elections, notify Human Resources (HR) within 30 days of the qualifying event.

HEALTH INSURANCE

• We have received our 2013 rates from HPHC, and we are pleased our plans continue to run below Regional and National trends. Our 2013 rate increase is just below 4.5%. The Regional trend for medical plan increases for 2013 is between 7- 9%, and National average increases have been between 7- 11%. We are fortunate that our health claims for Wellesley College plan participants are below the norm for HPHC's book of business. The new rates are reflected on page 5. Our hope is that we will continue to experience lower rate increases, as each of us commit to healthier behaviors and leverage the opportunities through the College's Healthy You program. The College will continue to explore procurement of services collaboratively through the Boston Consortium of Higher Education.

HEALTHY YOU

• Healthy You has been a success, and we are excited as we move into year 3!



For a full schedule of upcoming events please review your Healthy You-Year 3 Flyer at <u>http://new.wellesley.edu/hr/benefits/healthyu</u>. You may also access this information and training program information for the fall and winter at: http://web.wellesley.edu/web/Dept/HR/Development_____

CHANGES AND NEW BENEFITS

- There will be minor changes to the existing HMO and PPO plans. See page 5.
- Due to the National Healthcare Reform law, the annual maximum contribution to a Healthcare Reimbursement FSA will be reduced from \$5,000 to \$2,500.
- To assist employees who may be impacted by the reduction of the annual FSA contribution level to the Healthcare Reimbursement program, the College is introducing a Vision Plan through EyeMed. This plan provides benefits on exams, frames, lenses and contact lenses that extend beyond your current health plan vision benefit. See page 4.
- Wellesley College introduced Health Advocate to all eligible non-union employees, their families and employees retiring on or after October 1st. This benefit is paid for by the College. Health Advocate is designed to help handle healthcare and insurance-related issues/inquiries and complements your basic health coverage by facilitating your interaction with healthcare providers and insurers. See page 3.



• Sun Life is the new Life and Disability carrier (there will be no changes to the benefit levels). During open enrollment, the amount of life insurance available with no evidence of insurability is the lesser of two times your basic annual earnings or \$300,000. For spouses, the amount available with no evidence of insurability is \$15,000.

Be sure to stop by the Sun Life table at the Benefits Fair to pick up your personalized enrollment kit.

DENTAL INSURANCE

• 2013 contributions for the Delta Premier Plan will not change. However, 2013 contributions for the DeltaCare Plan will increase 3%. See page 6.

Year 2 of Healthy You – A Review

We had a good turnout to our Healthy You programs in the last academic year – the following statistics highlight participation and what we have learned:

- 440 employees and spouses took the HPHC on-line Health Questionnaire (HQ) and received a \$100 gift card;
- 124 employees and spouses learned their vital health statistics at the biometric screenings on campus called "*Know Your Numbers*;"
- Over 50 employees Shared their Story about their own journey of health. One College employee said: "The Healthy You biometric screenings on-campus and the free access to the Wellesley pool, gym and spin room have been extremely helpful in my journey to health;"
- Over 3,000 visitors to the Healthy You web page; and
- We learned that the three top health risks of our population at the College continue to be body weight, blood pressure and stress.

What's Next - Year 3 of Healthy You

We have exciting programs rolling out this fall/winter. We have designed the upcoming programs to target our three top health risks at the College, as noted above.

Visit the site below to learn more about these programs coming to campus and to view testimonials from your Wellesley College colleagues. Look for Healthy You emails about these programs in the coming weeks and months.

http://new.wellesley.edu/hr/benefits/healthyu

Wellesley College will continue to offer a \$100 VISA gift card for employees and covered spouses who complete the on-line HPHC HQ by May 31st. Two iPhone5/iPad2 raffles will be offered to employees; one to those who participate in the "*Know Your Numbers*" biometric screenings on-campus, and another raffle for employees who complete the on-line HPHC HQ by May 31st (the iphone5 includes the adapter and charger). Winners can choose between an iPhone5 and an iPad2 as their raffle prize.

> Our decision to offer HA relates to our interest in making certain that our employees have the best possible healthcare. We believe that you and your family will greatly benefit from this valuable service.

Health Advocate

October 1st we offered a new benefit, Health Advocate, to all of our benefit eligible non-union faculty and staff members, and their families.

- The benefit is paid for by the College. There is no action required on your part to participate. All eligible employees are automatically enrolled.
- Family members are also eligible for the program.

You will have an advocate on your side

With Health Advocate, you will have your own Personal Health Advocate, typically a registered nurse supported by medical directors and administrative experts, to help represent your needs.

Health Advocate (HA) offers many valuable services. Here are some of the reasons you might call HA:

- To find the best healthcare providers in your health insurance plan's network.
- To schedule appointments with providers.
- To help resolve insurance claims and related administrative issues.
- To work with our insurance companies to obtain appropriate approvals for needed services.
- For assistance with eldercare and related healthcare issues facing your parents and parents-in-law.
- To answer questions about test results, and treatment recommendations.
- To obtain unbiased health information to help make an informed decision.
- To assist in the transfer of medical records, x-rays and lab results.
- To locate and research the newest treatments for a medical condition.
- If you, or your spouse, are age 65 or over, and considering retirement, HA can assist you with the process of choosing the right Medicare supplement plan. They work with you to find the plan that meets your needs; the plan that will give you access to your doctor, to the hospitals you trust, to the medications you need, in the location you reside, and for the premium you can afford.

Getting Started

More information about HA is available at **866.695.8622** (toll free), or on our HR/Benefits website at, <u>http://new.wellesley.edu/hr/healthadvocate</u>. An on-line narrated presentation is on the site for you to view 24/7.

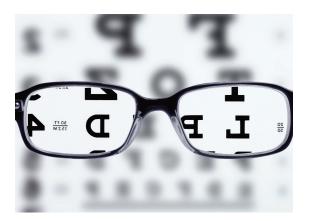
EyeMed Vision Plan

Wellesley College is offering a vision plan effective January 1, 2013. This plan provides benefits and allowances on exams, frames, lenses and contact lenses that extend beyond your current vision plan.

WHY EYEMED?

- Network: The largest network in the U.S. (which is comprised of 70% independent providers, 30% retail stores)
- Retail Options: LensCrafters, Pearle Vision, Sears Optical, Target Optical and JCPenny Optical.
- Save Money:
 - \Box Fixed cost for contact lenses
 - □ \$130 frame allowance
 - □ \$130 contact allowance
 - □ Second pair of glasses/prescription sunglasses is 40% off.

Coach Voucher: As a bonus, everyone who enrolls in the plan will receive a \$50 voucher to use toward the purchase of Coach sunglasses.



Provider Locator: If you're interested to see whether your current provider is in EyeMed's network, go to <u>www.eyemedvisioncare.com</u> (choose the <u>Select</u> network, enter your zip code).

Customer Care Center: If you have questions, please call the customer service department at **866-9-EYEMED**. Member services are available Monday- Saturday 8am-11pm EST & Sunday 11am-8 pm EST.

	2013 Employee Payroll Deduction				
EyeMed Vision Tiers	Weekly	Bi-weekly	Monthly		
Employee	\$1.59	\$3.17	\$6.87		
Employee + Spouse	\$3.01	\$6.02	\$13.05		
Employee + Child (ren)	\$3.17	\$6.34	\$13.74		
Family	\$4.66	\$9.32	\$20.20		

*For employees who choose to enroll in the voluntary vision plan, contributions will be taken from pay on a pre-tax basis.

LOOK FOR A MAILING COMING TO YOUR HOME!

2013 HEALTH PLAN OPTIONS & RATES - HARVARD PILGRIM:

As of January 1, 2013 there will be some minor changes to the health plans including:

НМО		
Benefit	Current Plan Design	1/1/2013 Plan Design
Office Visit	\$15PCP/\$25 Specialists	\$15 co-pay all providers
PT/OT Visits	\$15 co-pay/up to 60 visits/CY	\$15 co-pay/up to 30 visits each per CY
Chiropractic	Not Covered	\$15 co-pay-20 visits
MRI's, CT Scans, PET scans	Covered in full	\$75 co-pay, only charged once when scan is monitoring ongoing treatment
Durable Medical Equipment	Covered in full, no max	20% co-insurance, no max
Retail RX	\$10/25/40	4-tier: \$5/15/25/40
Mail Order RX (90 day supply)	\$20/50/120	4-tier: \$10/30/50/120

Participants, enrolled in the PPO Plan, should refer to the benefit comparison chart on our website (listed below) to view plan changes.

The College continues to pay 75% of the cost of the HMO and approximately the same dollar amount toward the cost of the PPO. A comparison of the two plans will soon be available on our website at <u>www.wellesley.edu/HR/benefits/detailedbenefits</u>.

Harvard Pilgrim Health Care	Total Monthly	College Monthly	onthly 25% HMO, 53% PPO					
Plan Choices	Premium	Contribution 75% HMO; 47% PPO	Weekly	\$ change	Bi-Weekly	\$ change	Monthly	\$ change
HMO — Individual	\$ 614.64	\$ 460.98	\$35.46	\$1.49	\$ 70.92	\$ 2.99	\$153.66	\$ 6.48
PPO — Individual	\$ 983.78	\$ 458.44	\$121.23	\$4.33	\$242.46	\$ 8.66	\$525.34	\$18.78
HMO — Family	\$1,665.67	\$1,249.25	\$ 96.10	\$4.06	\$192.19	\$ 8.10	\$ 416.42	\$17.56
PPO — Family	\$2,666.04	\$1,242.37	\$328.54	\$11.74	\$657.08	\$23.49	\$1,423.67	\$50.88

NEW ID CARDS

Your new ID card will be sent to you via mail in late December. Your ID number will not change.

2013 DENTAL PLAN OPTIONS & RATES – DELTA DENTAL OF MASSACHUSETTS

We are pleased to announce that the dental plan rates did not increase for the Premier Plan, and increased 3% for the DeltaCare Plan. The College will continue to contribute 80% of the cost of individual coverage and 50% of the cost of family coverage.

DELTA DENTAL Premier: 0% increase DeltaCare: 3% increase	Total Monthly Premium	College Monthly Contribution 80% Ind.; 50% Fam	Weekly	S change	Employee 20% Indivi Bi-Weekly	Payroll Dec idual, 50% S change		S change
Delta Premier — Individual	\$50.58	\$40.46	\$ 2.34	\$0.00	\$ 4.67	\$0.00	\$10.12	\$0.00
DeltaCare — Individual	\$37.00	\$29.60	\$ 1.71	\$0.05	\$ 3.41	\$0.10	\$ 7.40	\$0.22
Delta Premier – Family	\$132.01	\$66.01	\$15.23	\$0.00	\$30.46	\$0.00	\$66.00	\$0.00
DeltaCare — Family	\$91.46	\$45.73	\$10.55	\$0.30	\$21.11	\$0.62	\$45.73	\$1.33

ROLLOVER MAX

The Rollover Max feature allows you to roll a portion of your unused annual maximum over to the next plan year if you receive at least one cleaning or oral exam and your claims do not exceed \$800.

To find out what your accumulated rollover amount is, call Delta at 1-800-872-0500, or accessing the website at www.deltadentalma.com.

Life and Disability Insurance: Now with Sun Life



Sun Life will be the new provider of the Group Life and Disability plans for Wellesley College effective January 1, 2013.

- **Group Term Life Insurance.** Helps protects the financial security of you and your family in the event of your death.
- Group Disability Insurance. Helps protect your income should you ever suffer a disability that prevents you from working.

BENEFITS

- For You: You can purchase 1, 2, 3, or 4 times your basic annual earnings up to \$900,000, combined with the Basic Life Insurance. During open enrollment, the amount available with no medical evidence of insurability required: The lesser of two times your basic annual earnings or \$300,000.
- For your spouse: An amount equal to 50% of the employee's coverage up to \$150,000. During open enrollment, the amount available with no medical evidence of insurability required: \$15,000.

SERVICES

- **Customer Service Center:** You can call the Sun Life Customer Service Center toll-free at 1-800-247-6875, Monday through Friday from 8am to 8pm and a representative will assist you with any questions you may have about your benefits.
- Emergency Travel Assistance: If you are covered by our Group Life Insurance, you and your family now have access to emergency medical and personal travel assistance services when traveling 100 miles or more away from home.

For more information, stop by the Sun Life table at the Benefits Fair and visit their website at www.sunlife.com/us.

There will be no changes to the current benefits level

Please pick up your personalized kits at the Benefits Fair.

FLEXIBLE SPENDING ACCOUNTS (FSA)

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Employees have the option to pay for eligible Healthcare FSA expenses with the **Flex Debit Card**. This allows you direct access to your FSA funds instead of paying out of pocket and waiting for reimbursement.

If you participate in 2012 and will also participate in 2013, please do not throw away your flex debit card. Your plan information will be updated on your existing card. You may continue to use your debit card from year-to-year and for as long as you are enrolled in the Medical FSA through Wellesley College. Like other debit cards, you will receive a new card before your current card's expiration date.

For those choosing to participate for the first time in 2013, a flex debit card will be mailed to your home for use in January.

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Activate your card once you receive it, (instructions are on the front of card).

- If prompted at the register you should select CREDIT. No PIN is necessary to use this card.
- 3 You still need to **keep all of your receipts**. Other than co-pay amounts and reoccurring expenses, you will be required to submit receipts following your purchase. If you receive a request for substantiation of a Flex Debit Card transaction, follow the instructions in the letter or email.
- As of January 1, 2013 the Healthcare FSA will have a maximum contribution of \$2,500. This was reduced from the \$5,000 limit in 2012 as a result of the Healthcare Reform Law. You may use this account to pay for related expenses not covered by insurance, such as deductibles, office visits, orthodontia, and vision care expenses.

The Dependent Care FSA has an annual limit of \$5,000 per household. This account can be used for daycare as well as nursing care for a disabled dependent.

Note: IRS rules state that if you have money left over in your FSA after you have submitted all your claims for the calendar year, you forfeit the amount that is left over. Please consider this as you determine how much to contribute to your FSA in 2013.

Crosby is coming on campus to do a presentation on the debit card process, and to answer your questions. Crosby will provide a light lunch to all attendees, on October 22nd from 12- 12:50pm at the Wang Campus Center room 413.

* For more information about using your card, review the Flex Debit Card brochure coming to your home or online at: www.crosbybenefits.com/ Documents/Form/12/HIGHRESOLUTIONCrosbyDebitCardforonlineviewing.pdf

MINIMUM ANNUAL ELECTION

As a reminder, the minimum annual election you may choose is \$150 for both the medical or dependent care FSA.

GRACE PERIOD

Remember, as of 2011 the FSA plan includes a 2.5 month Grace Period; you have until March 15th to incur expenses and submit for reimbursement from any balance remaining from the prior calendar year's election. So, you have 14 ½ months to spend your FSA funds instead of 12.

Additional information on the grace period and other frequently asked questions can be found at: <u>http://www.crosbybenefits.com/ParticipantArea/FAQs.aspx</u>

Transitioning To the Next Phase: A Pre-Retirement Planning Program

Back by popular demand! This program will be offered again this spring—stay tuned for more details to follow.

HR will offer this popular "brown-bag lunchtime" series focusing on benefits related to retirement. Presented by experts in the field, this series is geared toward faculty, administrative and union staff who are considering retirement within the next 12 months. This program is paid for by the College, guests are welcome to attend.

SAVE THE DATE:

BENEFITS FAIR, BIOMETRIC SCREENINGS & FLU SHOTS!

Tuesday, November 6th, Alumnae Hall, 8:30am – 12pm All benefit carriers, including representatives from our new plans: EyeMed, and Sun Life will be at the Fair to answer your questions.

In addition to our carriers, the following will be at the Benefits Fair:

Chair Massages (10am-12pm) Back by popular demand!

Free Biometric Screenings: Free biometric screenings to help you and your spouse/partner "*Know Your Numbers*". (You do not need to be in HPHC to have your numbers done). The screenings include blood pressure, body mass index, cholesterol and glucose.

Flu Shots (8:30am-2:00pm)

Harvard Pilgrim nurses will be at Fair to administer flu shots. If you are a Harvard Pilgrim member, bring your HPHC card; you do not have to pay a co-pay. If you are not a Harvard Pilgrim member you may still receive the shot. The cost is \$25, due when you receive the shot (cash or check).

Test your Stress Hardiness: Available at the AllOne Health EAP table

One's capacity to handle stress is an important indicator and predictor or good physical health. Find out how you cope with the ups and downs of life and manage adversity.

Take an interactive self-test to determine your stress response symptoms and stress hardiness capacities. The EAP is a free and confidential service to all Wellesley College employees and their household members.

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Free Foot Assessment & Shoe Clinic

Did you know that wearing the wrong shoe can affect your posture, and cause back pain/strain? Quality Physical Therapy, Inc. will hold a free sneaker clinic at the Benefits Fair. Each sneaker manufacturer designs running shoes for a full range of foot types. On one end of the spectrum there is the flat foot/ no arch pronator, and on the other end of the spectrum is the high arched supinator. Assessing foot types and matching specific models/technology of running shoes to each participant are the goals of this sneaker clinic.

*Sneaker assessments will be available at the clinic, and require participants to stand with their shoes off. Participants should bring, or wear, their current sneakers.

She's Got It: A Woman's Guide to Saving and Investing A Woman to Woman Financial Empowerment Workshop

Join us for a revealing trip through successful investing and saving strategies developed especially for you.

- Learn the core concepts that guide all investing, get motivated, build a plan, and take action
- Find ways to take on life challenges without damaging future financial well-being
- Discover more about yourself with the Financial Personality Type Quiz
- Break down what your real goals are and learn how to reach them via group activities

TIAA will be offering this financial wellness program on **February 20**, **2013 (12-1:30 pm)** to Wellesley Employees. **Space is limited, so please sign up early. TIAA will provide lunch for attendees.** Join us as we share experiences and learn new money and investing skills.

To find out more about registering, visit the TIAA table at the Fair on Tuesday, November 6th and enter a raffle for an opportunity to win an iPad!

Take Control of Your Health with HPHConnect

With your secure, password-protected account, you have around-the-clock access to your Harvard Pilgrim plan information, plus healthimprovement and decision-making tools:

- Check your benefits and plan details
- Change your PCP and request an I.D. card
- · Compare hospitals and prepare for procedures
- · Access tools to help manage chronic conditions
- Review your Personal Health Record, including: medication and claims history, visit summary, illnesses/conditions and more.

Get started today! Access to HPHConnect is easier than ever:

- 1. Go to www.harvardpilgrim.org and select "Members"
- 2. Under Your Account, select "Create an account"
- 3. Enter your Harvard Pilgrim I.D. number (from your I.D. card), birth date, Zip Code and the last four digits of the subscriber's Social Security number
- 4. Choose a username and password to activate your account.

Please visit HPHConnect for access to multiple health resources, coaching, on-line calorie/activity tracking, and other helpful tools.

Questions?

Call Harvard Pilgrim Member Services at 1-888-333-4742 M-F from 8am to 5:30pm, and until 7:30pm on Mondays and Wednesdays. (1-800-637-8257).

REMEMBER – YOU HAVE FREE KEOHANE SPORTS CENTER (KSC) ACCESS!

Visit the web site for answers to questions about eligibility and policies: http://web.wellesley.edu/web/Athletics/Recreation/kscmemberships.psml

FITNESS REIMBURSEMENT OF UP TO \$150!



Included in the Wellesley College health plans is an annual fitness reimbursement of up to \$150 (per family). You must be a member of the College health plan and be a member of a qualified health and fitness club for at least four consecutive months in the calendar year.

Submit your reimbursement online at HPHConnect or via mail. Forms are available at <u>www.hphc.org</u> or in the HR Office. All reimbursements must be filed by March 31st of the following year.

Benefit Plan Provider Contact Information

Plan Provider	Website	Telephone
AllOne Health EAP (User name: Wellesley / Password: employee)	www.allonehealtheap.com	1-800-451-1834
CNA (Long-Term Care Insurance) (CNA Note: ID number to gain access is "wellesleyItc")	www.ltcbenefits.com	1-877-777-9072
Crosby Benefit Systems (Medical and Dependent Care Reimbursement Accounts)	www.Crosbybenefits.com	1-800-462-2235 1-617-928-0700
Delta Dental Plan: Delta Premier DeltaCare	<u>www.deltamass.com</u>	1-800-872-0500 1-800-327-6277
EyeMed	www.eyemedvisioncare.com	1-866-9EYEMED (939-3633)
Harvard Pilgrim Health Care	www.harvardpilgrim.org	1-888-333-HPHC (4742)
HealthAdvocate	http://www.healthadvocate.com	1-866-695-8622
Keohane Sports Center	www.wellesley.edu/Athletics/Recreat	tion/facilities.html
Liberty Mutual Insurance Co. (Group automobile and homeowners' insurance)	www.libertymutual.com	1-800-789-2925
Metropolitan Credit Union	www.metrocreditunion.org	1-508-620-8922
Parents in a Pinch	www.parentsinapinch.com	1-800-688-4697
Sun Life	http://www.sunlife.com/us	1-800-SUN-LIFE (786-5433)
TIAA-CREF	www.tiaa-cref.org	1-800-842-2776
Wellesley Community Children's Center	www.wccc.wellesley.edu	1-781-235-7667

Websites to Bookmark:	
Wellesley Wellness Website	http://new.wellesley.edu/wellness
What's New in HR Website	http://new.wellesley.edu/hr/whatsnew
Benefits Information Website	http://new.wellesley.edu/hr/benefits

Healthy You Websites:

http://new.wellesley.edu/hr/benefits/healthyu

This document presents basic information about the benefits provided to you by the College. In the event the content conflicts with or is inconsistent with the Plan document, the provisions of the Plan and/or other related insurance contracts are controlling and will govern.