

# **Human Resources** ILLUMINATOR

#### **APRIL 2017**

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#### A Note from Carolyn Slaboden

Assistant Vice President for Human Resources

QUICK NOTE OF THANKS for your enthusiasm and support regarding the College's move to Workday. We are just beginning to see the ways in which Workday will pave the way for us all to work more efficiently. Over the next several months, the College will be developing and implementing the Finance module of Workday as well as a new Performance Management tool for administrative staff.

Our Whole You initiative, which takes a comprehensive approach to faculty and staff wellness, is in full swing. Human Resources recently announced a pilot employee recognition program, under the Develop and Recognize You section of the Whole You Initiative, to acknowledge extraordinary efforts from Administrative and Union staff. The Program showcases employees who have been innovative in eliminating ineffective or outdated practices/programs and have developed alternative, more effective methods. I look forward to getting your feedback on the program later this semester.

I encourage you to read about the 2017 faculty and staff walking challenge in this issue. This is a great opportunity for all of us to come together as a community and promote physical wellness for ourselves and others. We are very fortunate to work on such a picturesque campus, so let's get out there and enjoy it.

Best Wishes,

Curlos Ste

## **Our 2017 Annual Walking Challenge Began March 27th**

The annual Active You Wellesley Walking Challenge began on March 27th and ends on May 1st. The program is a five-week event. Benefits-

eligible faculty and staff may participate-whether or not you have Harvard Pilgrim medical coverage with us. Program features include:

- » The ability to use different trackers (including Misfit Flash, FitBit, FitBug, Garmin Connect, iHealth, Jawbone Up, Moves App)
- » A free FitBit upon registration (if you don't already have a tracker). Please note: FitBits will not be distributed every year
- » Prizes for teams and individuals
- » An online portal with many features to support you during the Challenge and throughout the year

Celebrate at the Award Party on Monday, May 8th in Human Resources (141 Green Hall): drop in between 3:00 – 5:00 p.m.

## **Upcoming Presentations**



## Making Sure Your Retirement Income Lasts a Lifetime While Keeping Pace with Inflation with David Carboni

## 24 APRIL 2017, 5 TO 6:30PM, COLLEGE CLUB (DINNER PROVIDED)

Outliving retirement income is the number one fear expressed by retirees. Too many retirees live much longer than they anticipate, often running out of purchasing power well before they run out of time. This session will consider the latest strategies to make sure employees don't outlive their retirement income while at the same time keeping pace with inflation. These strategies will include: investment withdrawal strategies, annuitization, time-segmented retirement income planning, longevity insurance, and using HECMs (reverse mortgages).

# Retirement Planning, Distribution Planning, and the Best Opportunity for Wealth Transfer Left to the Middle Class with David Carboni

### 25 APRIL 2017, 5 TO 6:30PM, COLLEGE CLUB (DINNER PROVIDED)

One of the last opportunities for significant wealth transfer left to the middle class is the inheriting of retirement plans. These plans include: employer–provided defined contribution plans, i.e., 403(b) plans and 401(k) plans; traditional IRAs and Roth IRAs; as well as a variety of other retirement plans. This session also reviews the rules associated with "required minimum distributions" from retirement plans, how to best inherit retirement plans and how to avoid common pitfalls.

#### Social Security & Medicare: Hear from the Expert and Leverage the Most from Your Benefit with Francine Kollias

## 1 MAY 2017, 5 TO 6:30PM, COLLEGE CLUB (DINNER PROVIDED)

This session will cover the retiree, survivor and disability benefits available through Social Security as well as Medicare options. We will also review filing options, discuss pre-retirement planning strategies and answer your questions.

# Retiree Medical Supplement Coverage Options: Learn About the Options Available to You to Supplement Medicare with Cailin Smith

## 2 MAY 2017, 5 TO 6:30PM, COLLEGE CLUB (DINNER PROVIDED)

This educational seminar will review the benefits that Medicare and retiree health care plans and Social Security can provide. Eligibility rules and choices will be covered so you have the knowledge you need to make informed decisions before retirement. Gather information for yourself, a friend or family member.

#### **Respond Today**

RSVP at Wellesley.edu/hr/events or call Human Resources at ext. 3202

#### **About the Speakers**

**David Carboni** has been conducting Retirement and Financial/Life Planning Workshops for his entire career. With a Ph.D. in the social aspects of retirement (social gerontology) from the University of Connecticut, Dr. Carboni directed a University-based Center on Retirement for 7½ years and served as editor of Retirement Planning, the official journal of the International Society for Retirement Planning. Dr. Carboni has taught at three different universities. Author of numerous articles and a book on retirement issues, he holds a CFP designation from the College of Financial Planning in Denver. Dr. Carboni also worked at a financial planning firm, helping clients maximize retirement income.

Francine Kollias has spent her career with the Social Security Administration and is an expert in navigating the Social Security Process.

Cailin Smith is a Senior Sales
Executive in the Senior Markets
Department at Harvard Pilgrim
with extensive knowledge in
Medicare, Social Security and Health

Care options associated with Medicare. She just celebrated her 20th anniversary there. She is known for being genuinely committed to helping people understand the complexity of their health plan options in a kind, patient and respectful manner.

## Whole You Program Offerings



Last year, Human Resources introduced *The Whole You Initiative* as a way to provide resources in support of our Healthy You, Prosperous You, Develop & Reward You and Engage You programs. As part of this initiative, we developed a series of programs, webinars and tools that are available to all faculty and staff while also targeting specific audiences at different times: Gen-Y, Millenials, Mid-Career, Pre-Retirement, Managers/Supervisors.

The current calendar of events (color-coded by program and potential audience) is included below. Visit **www.wellesley.edu/hr/**events often to see the latest updates, download a PDF version, click on each program for more details and RSVP to an event.

**W** = Webinar/Live Chat | **WT** = Web Tool | **P** = Live Presentation | **M** = Mailing | **E** = E-mail

+ = Gen-Y/Millennials | + = Mid-Career | + = Pre-Retirement | + = All Managers/Supervisors | + = All

	Prosperous You	Develop and Recognize You	Healthy You
Apr	4/24, 5-6:30 PM  PRE-RETIREMENT SERIES  (P) Making Sure Your Retirement Income Lasts a Lifetime, While Keeping Pace with Inflation College Club (Dinner Provided)  4/25, 5-6:30 PM  PRE-RETIREMENT SERIES  (P) Retirement Planning, Distribution Planning, and the Best Opportunity for Wealth Transfer Left to the Middle Class  College Club (Dinner Provided)	4/26, 12:30–1:30 PM  (P) Reaching Inside: Motivating Ourselves Lib 336	Begins March 27th (P) Active You Walking Challenge
May	5/1, 5-6:30 PM  PRE-RETIREMENT SERIES  (P) Social Security & Medicare: Hear from the Expert and Leverage the Most From Your Benefit  College Club (Dinner Provided)  5/2, 5-6:30 PM  PRE-RETIREMENT SERIES  (P) Retiree Medical Supplement Coverage Options: Learn About the Options Available to You to Supplement Medicare  College Club (Dinner Provided)	5/17, 12:30–1:30 PM  (P) Let Positivity Power You and Your Organization Lib 336	
Jun		6/7, 12:30–1:30 PM  (P) Email Etiquette Lib 336  6/21, 12:30–1:30 PM  (P) Assertiveness: Speaking Up with Confidence Lib 336	6/14, 12:30–1:30 PM  (P) HPHC Demo of Doctor on Demand and the Healthy You Portal LLR

# Reminder: Healthy You \$200 Incentive



We are over halfway through the year, but you can still participate in the Healthy You program and earn \$200. If your spouse is enrolled in your medical plan, he/she can also participate and earn \$50. Take advantage of this great opportunity to learn about wellness and build healthy habits. As a reminder, this year we are focused on sleep and nutrition. Eating healthier and getting better sleep helps boost your energy levels throughout the day, recharges your muscles and nervous system, and strengthens your immune response.

How to Participate: Access the Healthy You program on HPHC's Wellness Portal. Simply visit https://www.harvardpilgrim.org/wellnessaccount and log in using your HPHConnect credentials.

In order to qualify for the incentive, be sure to complete the following steps by **June 30, 2017.** 

## For Faculty and Staff Who ARE ENROLLED in a Wellesley College Medical Plan

**REQUIRED:** Complete the online Health Questionnaire through HPHC's Wellness Portal by visiting **www.harvardpilgrim.org/wellesleycollege**.

**AND** Complete **TWO** of the following to get 200 points which equals \$200:

- » Register with Doctor on Demand (so you can access telemedicine services for minor urgent care). First create an account within the Doctor on demand Website or through the Doctor on Demand app. Then, confirm your registration on HPHConnect. (about 15 minutes)
- » Complete the MeQuilibrium Sleep Better skill on https://mymeq.com/Wellesley (about 30 minutes)
- » Complete the online HPHC Sleep Workshop through the HPHC Wellness Portal. (40–60 minutes)

## For Faculty and Staff Who are NOT ENROLLED in a Wellesley College Medical Plan

**REQUIRED:** Complete the online Health Questionnaire through HPHC's Wellness Portal by visiting **https://www.harvardpilgrim.org/wellnessaccount** 

**AND** Complete **BOTH** of the following to get 200 points which equals \$200:

- » Complete the MeQuilibrium Sleep Better skill on https://mymeq.com/Wellesley (about 30 minutes)
- » Attend the HPHC Sleep and Nutrition workshop on November 8, 2016 OR complete the online HPHC Sleep Workshop through the HPHC Wellness Portal. (40–60 minutes)

#### Important Tax Note.

The Healthy You initiative is provided to benefitseligible faculty and staff. Incentives earned are taxable as ordinary income. Harvard Pilgrim will send a file to the College with the amount of any gift card you receive through the Healthy You program. Federal, state and Social Security income taxes may apply to your incentive amount.

## For **SPOUSES** Enrolled in a Wellesley College Medical Plan

**REQUIRED:** Complete the online Health Questionnaire through HPHC's Wellness Portal by visiting **www.harvardpilgrim.org/wellesleycollege**.

**AND** Complete **ONE** of the following to earn 50 points which equals \$50:

- » Register with Doctor on Demand (so you can access telemedicine services for minor urgent care). First create an account within the Doctor on demand Website or through the Doctor on Demand app. Then, confirm your registration on HPHConnect. (About 15 minutes)
- » Complete the online HPHC Sleep Workshop through the HPHC Wellness Portal. (40–60 minutes)

You will receive a gift card for the dollar value of you (and your spouse's) points. The gift cards will be given out on campus between January and June 2017.

To learn about Harvard Pilgrim Member Savings and Discounts, go to **www.harvardpilgrim.org/wellesleycollege** or call Harvard Pilgrim at **1–888–333–HPHC**.

#### **Weight Loss Discount**

Get up to \$150 reimbursement for a qualified weight loss program. Whether you're trying to lose weight or maintain a healthy weight, Healthy You and Harvard Pilgrim want to help you reach your goal. You and your covered dependents can be reimbursed up to a total of \$150 per year for fees paid to qualified weight loss programs. Approved programs now include Weight Watchers® traditional or Weight Watchers atwork programs, and hospital-based weight loss programs.

## **Healthy You**

#### **HPHC Fitness Reimbursement**

There's a financial benefit to having a gym membership. If you (or your family members) are covered by our Harvard Pilgrim plan—and you belong to a qualified health and fitness club for at least four months in a calendar year—you can be reimbursed up to \$150 per year. Qualifying fitness facilities now include full-service health clubs and fitness studios/facilities that offer: Pilates, yoga, Zumba, aerobic group classes, cycling/spinning classes, kickboxing, Crossfit, strength training, tennis, indoor rock climbing, and personal training (taught by a certified instructor).

**Note:** The following do not qualify for the reimbursement program: Group classes and fees for personal trainers offered outside of a fitness facility/studio, martial arts, gymnastic facilities, dance studios, country clubs, pool-only facilities, road race fees, sport camps, ski passes, town sports programs, and school sports athletic user fees.

Once you have completed four months of participation, apply for your reimbursement online via your HPHConnect account (or via mail). Reimbursements take approximately four to six weeks to process; one \$150 reimbursement is provided per family.

#### **Doctor on Demand**

Doctor on Demand is a new HPHC service that allows you to video chat with a doctor from your phone, tablet or computer. If you're in the HMO or PPO plan, you pay a \$25 copay. Under the PPO Plus HSA plan, the deductible applies. No referral from your PCP is required. You will be connected with a doctor who is Board–certified and licensed in your state. These doctors can diagnose, treat and write prescriptions for many conditions, including:

- » Coughs, colds and sore/strep throat
- » Flu, sinus issues and allergies
- » Pediatric concerns
- » Nausea and diarrhea
- » Rashes and skin issues
- » Women's health, including UTIs and yeast infections
- » Sports injuries
- » Eye issues



**To Get Started.** Go to **DoctoronDemand.com** or look for the Doctor on Demand app in your App Store or on Google Play. First create an account within the Doctor on Demand (DoD) app, or on the DoD website using your computer. Provide information on: yourself, your insurance coverage, preferred pharmacy, chronic conditions and general health.

#### meQuilibrium

The meQuilibrium program is paid for by the College and offers a digital coaching platform that gives you a confidential and individualized experience. You complete an assessment to get a resilience score, profile and tailored plan to address your areas of greatest vulnerability. This personalized program allows you to master techniques to organize your thoughts, understand your emotions, and reframe any setbacks. It's truly a "whenever-you-need-it, 24/7 stress and life coach" that fits in your pocket.

Almost 36% of our faculty and staff are enrolled in the program and use it regularly. meQuilibrium can help you stay at the top of your game. You'll get simple step-by-step guidance and practical everyday techniques to:

- » Build awareness of your thoughts
- » Be more positive, agile and productive
- » Improve your sleep, feel more energized and have better focus
- » Stay calm under pressure, even in life's most stressful moments

Results are impressive. Going into the 4th program year, meQuilibrium has improved the resilience of participants by 9.1% across the six dimensions of emotional control, managing anxiety, ability to focus, managing burnout, time management and motivation. It is clear that meQuillibrium is changing behaviors and has contributed to our culture of health.

#### meQuilibrium App

Go to **www.meQuilibrium.com/Wellesley** to create an account if you don't already have one, then download the free App to watch skill building videos, build awareness around your thoughts and emotions, schedule fun and easy activities to keep yourself on track and sync everything with your calendar. Here's how:

- » With your QR reader, scan the EAP QR code here and select your appropriate App store (Google Play, iTunes App Store)
- Download the App and log in with your e-mail and password



#### **NEW Financial Planning Tool**

meQuilibrium's new "Financial Wellbeing Track" is a 30-day comprehensive track and covers three topics designed to improve an individual's relationship with money. The tool guides users to an improved financial outlook by focusing on deeply-held beliefs and ingrained thinking patterns connected to money that can have as much of an impact on financial

wellbeing as external financial circumstances. Through a series of videos, podcasts and exercises, users will:

- » Understand their money mindset Whether a spender or saver, each individual will understand their relationship with, and feelings about, money that drive spending behaviors and financial wellbeing.
- » Learn to counter the 'wanting mind' Regardless of circumstance, many people falsely align happiness with getting more "stuff," which leads to unhealthy financial behaviors. Users will learn to uncover their personal financial values and reduce the power of the wanting mind.
- » Navigate around financial icebergs Everyone has deeply-held beliefs around money that drive financial decisions and often result in stress. Users will not only uncover their own iceberg beliefs, but learn easy techniques to re-frame their thinking.

The Financial Wellbeing track is included as a part of the core meQuilibrium program and can be found at **mymeq. com/Wellesley** in the 'Explore' or 'My Journey' section of My Dashboard.

## AllOne Health (Employee Assistance Program)

Life brings us challenges and opportunities. It's comforting to know you have the resources to guide you along the way through Wellesley College's Employee Assistance Program: AllOne Health. With AllOne Health, you and your dependent household members receive five free in-person counseling services. You also have access to free 30-minute consultations with an attorney or financial professional and the option of retaining their services at a discount.

Our Employee Assistance Program is paid for by the College and offers work/life services for such needs as child care, elder care and other daily living issues. (AllOne Health services are in addition to those available through Care.com.)

**For More Information.** Go to **www.allonehealtheap.com** (User ID: wellesley Password: employee) or call 1-800-451-1834. This program is confidential and available 24/7.

#### What's New at AllOne Health

**There's an AllOne Health Lifestyle Blog.** AllOne Health has a lifestyle blog, written by Samantha Lozier, an Employee Assistance Program Clinician. Visit the blog at the link below for tips on how to work smart and live healthy.

Visit the lifestyle blog at:

http://www.allonehealth.com/zlifestyle-blog.aspx

**Check out the AllOne Health App.** This App allows you to access Employee Assistance Program services on your smartphone. There are self-help articles, videos, assessments and social media integration. Employee Assistance Program services are available in the palm of your hand – by downloading the App:

- » If you have a QR reader, scan the EAP QR code here, or go to your App store (Google Play, iTunes App Store) and search for "AllOne Health Employee Assistance Program"
- » Download the App and log in with your Passcode: "Wellesley"
- » Select your demographics
- » Take the "App Tour," a quick showcase of features and
- » Access Employee Assistance Program services by tapping "Submit"

#### **Health Advocate**

Our Health Advocate program is also paid for by the College. By contacting the program, you have your own personal health advocate to help you find the right doctors, get cost estimates, resolve insurance claims and assist with elder care. Your personal health advocate can address a full range of clinical and insurance-related issues. Employees, their spouses, dependent children, parents and parents-in-law can all use this benefit.

Sign up for the Health Advocate Health and Wellness Blog at <a href="http://blog.healthadvocate.com/">http://blog.healthadvocate.com/</a>

**For More Information.** Go to http://healthadvocate.com/members or call 1-866-695-8622.

#### **Health Advocate App**

You can download the free mobile app to convenient, on-the-go help.

#### AppStore (for iPhone and iPad)

- » Tap the AppStore icon on the home screen
- Tap the magnifier search icon at the bottom of the screen and type "Health Advocate Lifeline" in the search bar
- » Tap "GET" and then "INSTALL APP"

#### Google Play (for Android)

- » Tap the Google Play icon on the home screen
- Tap the magnifier search icon in the top right corner and type "Health Advocate Lifeline" in the search bar
- » Tap "FREE" and then "INSTALL APP"

## **Prosperous You**



Wellesley College is committed to providing financial and retirement planning information and resources as part of Prosperous You.

#### TIAA

TIAA provides easy-to-use online resources to help you develop an investment strategy. TIAA is available to talk with you about your investment choices, allocation mix and overall strategy for your retirement goals. To schedule an individual session with our TIAA representative, call 1–800–732–8353 or go to www.tiaa-cref.org/letstalk

#### **Certified Financial Planners**

Our financial planners provide confidential, independent counseling on all aspects of your financial life including taxes, insurance, budgeting, debt management, home purchase, college savings, retirement savings and income strategies, investment strategies, and wills and estate planning.

They can help with a specific issue or create a comprehensive plan. You can use this benefit at any age. It's never too early to plan.

Typically, the first session involves collecting information about your current situation. Additional sessions give you specific guidance and, ultimately, recommendations to help you achieve your financial goals.

Appointments are available on campus with either Harry Friedman or Mary Koenig.

**Make an Appointment.** Call Ext. 2212 or 2215 to meet with Harry or Mary.

#### **More Programs**

You have access to many other benefits and services.

#### **Pre-tax Transportation Benefit**

With this program, you save money by paying for transit and parking expenses with pre-tax dollars through payroll deductions. Train, subway, bus, ferry, trolley or vanpool services are all eligible for the program.

For More Information: Go to

#### www.WageWorks.com/mycommute

You may sign up at any time during the year by contacting Human Resources at Ext. 3202.

#### Care.com

Care.com helps you find the extra set of hands you need. Whether you're looking for a babysitter or to kick start your spring cleaning, you can use your Care.com benefits to hire help. With Care.com, you have 24/7 access to local dogwalkers, errand-runners, housekeepers and tutors – as well as babysitters, nannies and senior care providers.

For More Information: Visit www.care.com or www.care.com/backupcare.

#### **Liberty Mutual Auto and Home Insurance**

Liberty Mutual partners with Wellesley College to offer faculty and staff exclusive savings on auto and home insurance tailored for the way you live. You enjoy valuable discounts such as New to Liberty, Newly Married, New Move, and Hybrid Vehicle. Call your Liberty Mutual Representative, Monica Archer, at **(781) 861–8750 Ext. 50311** or visit

https://www.libertymutual.com/ wellesleycollegeemployees

to learn more and get a free quote.

#### **Time Off/Summer Hours**

This section includes information about work schedules, holidays and paid time off for 2017–2018.

## 2017–2018 Holidays for Administrative Employees

- » Independence Day (Tuesday, July 4, 2017)
- » Labor Day (Monday, September 4, 2017)
- » Columbus Day (Monday, October 9, 2017)
- Thanksgiving (Thursday, November 23, 2017 and Friday, November 24, 2017)
- » Christmas (Monday, December 25, 2017)
- » New Year's Day (Monday, January 1, 2018)
- » Martin Luther King, Jr. Day (Monday, January 15, 2018)
- » Presidents' Day (Monday, February 19, 2018)
- » Patriots' Day (Monday, April 16, 2018)
- » Memorial Day (Monday, May 28, 2018)

Part-time employees who work at least 17.5 hours per week are entitled to pro-rated holiday pay based on the authorized hours for the position, divided by 5 days, to determine the holiday pay.

#### 2017 Summer Hours For Administrative Staff\*

## Flexible summer hours begin on Monday, June 5 and end on Friday, August 18.

\* Given the nature of work in some offices, they may decide to be open and fully staffed Monday through Friday. Some offices may decide to participate in summer hours by remaining open 5 days per week with staggered staff. In both of these cases, office hours and staffing needs will be determined at the discretion of the department/division head.

The flexible summer work week for full-time administrative employees is 34 hours or four 8.5 hour days. For example, working from 8:00 a.m. – 5:00 p.m. minus one-half hour for lunch equals one 8.5 hour day. Schedules less than full-time employees are prorated. For example, a 17.5 hour employee would work 17 hours in four days or 4 1/4 hours per day, assuming no lunch breaks.

A full-time employee who takes a vacation during the summer hours period should utilize 34 hours of vacation time. However, if a single vacation day is taken, the time entered should reflect 8.5 hours of vacation time.

Tuesday, July 4th is a College holiday. If a department decides to continue summer hours for the week of July 4th, full–time employees will work three 9 hour days, in addition to the holiday (7.0 hours) for a total of 34 hours. Alternatively, if the department decides to suspend summer hours for the week due to staffing requirements, full–time employees would work four 7 hour days in addition to the holiday (7.0 hours) for a total of 35 hours. Employees should check with their manager concerning the work schedule for the week of July 4th.



## **Our Providers**



An up-to-date list of our providers' websites and phone numbers is available at:

#### www.wellesley.edu/hr/benefits/benefitproviders

Many vendors encourage you to use your phone for quick access to information. Below are the links to our providers and their programs.

Benefit/Provider	URL			
Health and Welfare Benefits				
Medical (Harvard Pilgrim Health Care)	www.harvardpilgrim.org			
Health Advocate	www.healthadvocate.com/members			
Dental (Delta Dental)	www.deltadentalma.com			
Vision (EyeMed)	www.eyemedvisioncare.com			
Flexible Spending Accounts and Health Savings Account (WageWorks)	www.WageWorks.com			
Life Insurance (Sun Life)	www.sunlife.com/us			
Employee Assistance Program (EAP)	www.allonehealtheap.com			
Healthy You Programs				
meQuilibrium	www.meQuilibrium.com/Wellesley			
Retirement Benefits/Prosperous You				
403(b) Retirement Plan (TIAA)	www.tiaa-cref.org/wellesleycollege			
TIAA Individual Appointments	www.tiaa-cref.org/letstalk			
Retiree Medical Guidance (ExtendHealth)	https://medicare.oneexchange.com/retireebenefits			
Work/Life Benefits				
Auto and Car Insurance (Liberty Mutual)	https://www.libertymutual.com/wellesleycollegeemployees			
Pre-tax Transportation Benefits	www.WageWorks.com/mycommute			
Metropolitan Credit Union	www.metrocu.org			
In-home Child and Adult Care (Care.com)	wellesleycollege.care.com			
Wellesley Community Children's Center (WCCC)	www.wccc.wellesley.edu			