



# Open Enrollment

Willamette University

2022-23

## Open Enrollment: February 9 – February 25, 2022

Open Enrollment is a time to evaluate your healthcare options and determine the plan that best suits you and your family's needs for the 2022-23 plan year. It is also the one time during the year when you can add or remove eligible family members and change or enroll in benefits that are not always open for enrollment without a qualifying life event.

### Your Open Enrollment "To Do" List:

- Review this booklet and the detailed information on the [benefits website](#) to help you make your benefit choices for the next plan year. **If you are satisfied with your current plans, there is nothing more you need to do, unless you participate or plan to participate in a healthcare or dependent care flexible spending account as described below.**
- All employees currently enrolled in a healthcare or dependent care **flex spending account** must complete a new election in Workday for the new plan year. If you do not re-enroll, you will not have a flex account in 2022-23.

### Overview of Changes for the 2022-2023 Plan Year:

- **Plan enhancements:** Please refer to page three for information regarding Kaiser plan design improvements.
- **Medical Premium Changes:** Overall cost for medical insurance is increasing by 5% this year, and employees will have a commensurate 5% increase in employee contributions. The one exception is the Kaiser HMO employee only coverage for those making under \$50,000, which will remain at no cost to the employee.
- **Dental and Life Premiums:** Kaiser Dental HMO and LifeMap Dental will remain at the same cost as last year.
- **Medical Flex Balance Rollover:** Unlike last year, carryover of flexible spending accounts is no longer unlimited, as the more generous pandemic rules are no longer applicable. Therefore, employees are limited to a carryover amount of \$570.
- **Portland FSA Plan:** Allegiance Flexible Spending Accounts will close on March 31, 2022, and Portland employees wishing to enroll in a Flexible Spending Account will do so with TASC, the carrier currently used by Willamette employees.
- **EAP Name Change:** Our Employee Assistance Program (EAP) provider changed their name from Cascade Centers to Canopy. This is a name change only, no change in benefit.

**Important Note to Kaiser Added Choice PPO Participants:** Due to previously arranged increase limits for this plan year, Willamette was able to keep the cost increase of this plan low. Please be aware that it is highly likely that the cost of this plan will increase significantly next year. Please keep this in mind as you make your choices this year.

## Frequently Asked Questions (FAQs)

### Can I switch plans?

Yes, during the Open Enrollment period. Changes and enrollments need to be submitted online by **Friday, February 25, 2022, at 5:00 PM** in Workday.

### Will my deductible and out-of-pocket maximums increase?

No, there are no deductible or out-of-pocket maximum changes for the 2022-23 plan year.

### Will my premium increase?

Yes. The employer and employee portion of medical premiums are increasing for the 2022-23 benefit plan year. (Kaiser and LifeMap dental premiums are not increasing for 2022-23.) However, the university will still cover 100% of the premium for employee-only healthcare coverage under the HMO plan for employees earning less than \$50,000 annually. For medical and dental plan rates, please go to page eight.

### When will the selections I make during Open Enrollment take effect?

Benefit plan elections and beneficiary information are effective April 1, 2022. Premium deduction changes will occur on your April paycheck(s).

### What do I need to do if I want to enroll in a flexible spending account?

Enroll or re-enroll in the pre-taxed Healthcare and Dependent Care Flexible Spending Accounts in Workday. Remember, **if you do not enroll or re-enroll, you will not have a flex account** in 2022-23.



# Summary of Benefit Changes for the 2022-2023 Benefit Plan Year

## Kaiser Medical HMO Plan and Added Choice Medical PPO Plan

- Five percent increase in employee and employer cost across plans.
- **Naturopathic Care:** On April 1, naturopathic care will no longer be tied to an annual \$1,500 limit and the number of doctor visits will now be unlimited. Members may also select a naturopathic doctor as their primary care physician if they wish. Members will still need to select naturopathic doctors from the CHP network, the same practice in effect this year.\*
- **Alternative Care:** Instead of having costs limited to a combined \$1,500 maximum for alternative care, Kaiser is changing to a model of maximum visits per service type per year:\*
  - Acupuncture - 12 visit limit
  - Chiropractor - 20 visit limit
  - Massage Therapist - 12 visit limit

Due to our plan year starting in April instead of the calendar year, the visitation count will not begin until April 1. Alternative care received from January through March 2022 will not be counted toward the visitation limit this year.

## Kaiser Dental HMO Plan

- No premium increase
- Previously, preventative care costs had been applied to your annual maximum of \$1,500. Starting April 1, this will no longer be the case. This means that you will have more money available for non-preventative dental work! Do note that if you have more frequent dental work, such as extra cleanings for periodontal disease, amounts that are in excess of what Kaiser defines as regular and customary could be applied to the annual maximum. Also note that the cycle of renewing the annual maximum takes place on January 1 of each year.

## LifeMap Dental PPO Plan

- No changes to benefits.
- No premium increase

*\*Changes due to Oregon regulatory requirements*

# Willamette University

2022 Open Enrollment Meeting Schedule

## Annual Wellness & Benefits Fair

Due to impacts of the COVID-19 pandemic, our annual benefits fair will not be held this year.

## Benefits: One-on-One Appointments (Online Only for 2022 – 30 minutes):

Due to impacts of the COVID-19, our in-person one-on-one benefit appointments will not be available this year. As an alternative, we are offering 30-minute virtual appointments through Zoom, or by phone. Please click one of the links below or see the next page for instructions on how to schedule an appointment.

Date	Registration	Time	Event
February 10, 2022	<a href="#">Click to choose your time</a>	10:00 AM – 4:00 PM	<a href="#">One-on-One Benefits Zoom Appointments</a>
February 15, 2022	<a href="#">Click to choose your time</a>	1:00 PM – 4:00 PM	<a href="#">One-on-One Benefits Zoom Appointments</a>
February 17, 2022	<a href="#">Click to choose your time</a>	10:00 AM – 1:00 PM	<a href="#">One-on-One Benefits Zoom Appointments</a>
February 21, 2022	<a href="#">Click to choose your time</a>	10:00 AM – 1:00 PM	<a href="#">One-on-One Benefits Zoom Appointments</a>
February 23, 2022	<a href="#">Click to choose your time</a>	1:00 PM – 4:00 PM	<a href="#">One-on-One Benefits Zoom Appointments</a>
February 25, 2022	<a href="#">Click to choose your time</a>	10:00 AM – 4:00 PM	<a href="#">One-on-One Benefits Zoom Appointments</a>

## Fidelity Investments: NetBenefits Portal Tour (30 mins) and Ask Fidelity Q & A Session (30 minutes):

We are pleased to offer you the opportunity to attend one of several scheduled online Zoom sessions with Ronald Elia, our dedicated Retirement & Financial Planning Specialist.

During these events, Ronald will give a full tour of Fidelity's NetBenefits web portal, providing guidance in how to navigate the many options available to manage your money. Afterward, Q & A time is provided to answer any questions you might have.

The scheduled dates and times for these sessions are as follows:

Date	Registration	Time	Event
February 14, 2022	<a href="#">Click here to register</a>	8:00 AM – 8:30 AM	<a href="#">NetBenefits Portal Tour and Q &amp; A Session</a>
February 14, 2022	<a href="#">Click here to register</a>	12:00 PM - 12:30 PM	<a href="#">NetBenefits Portal Tour and Q &amp; A Session</a>
February 22, 2022	<a href="#">Click here to register</a>	8:00 AM – 8:30 AM	<a href="#">NetBenefits Portal Tour and Q &amp; A Session</a>
February 22, 2022	<a href="#">Click here to register</a>	12:30 PM - 1:00 PM	<a href="#">NetBenefits Portal Tour and Q &amp; A Session</a>

## Fidelity Investments: One-on-One Appointments (Online Only for 2022 – 45 minutes):

Ronald (and other Fidelity Financial Planning Specialists) are also available to meet with you individually to discuss your personal financial planning and answer any specific questions you may have. You can schedule time with Ronald by visiting the following link:

[Click here to schedule an appointment](#) (or go to <https://digital.fidelity.com/prgw/digital/wos/>)

# Appointment Registration Instructions

## One-on-One Appointments

**NOTE:** If you are unable or do not wish to meet through Zoom, please contact us at [hr@willamette.edu](mailto:hr@willamette.edu) or 503-370-6210 to schedule a phone appointment.

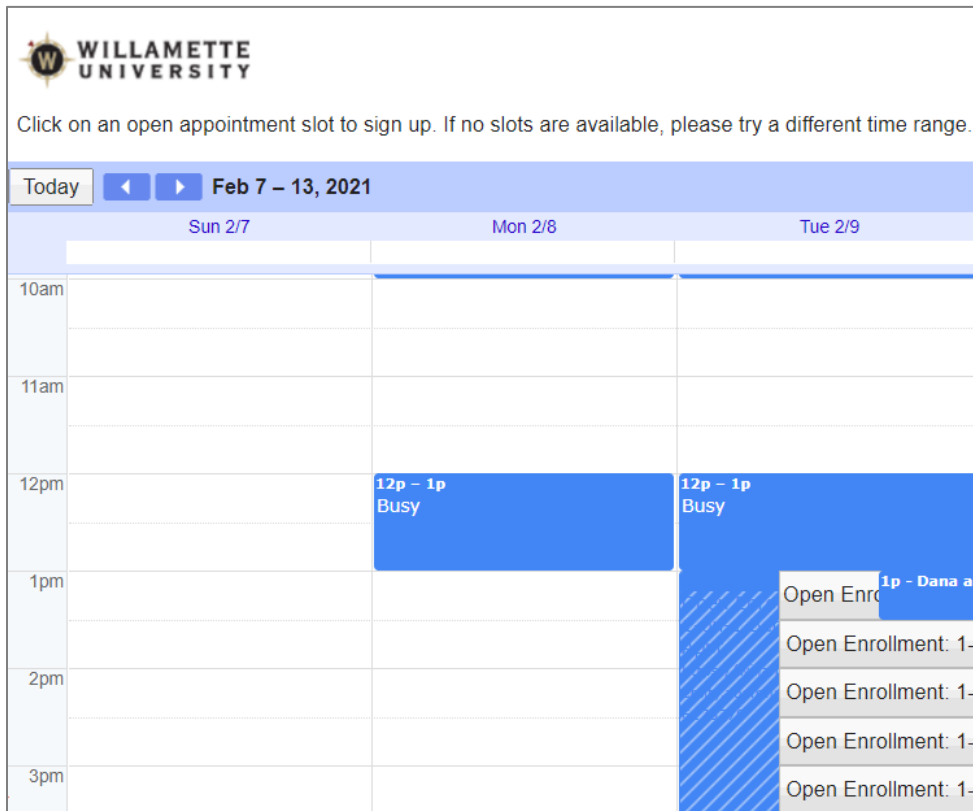
### Summary

Click on the link called “Click to choose your time” in the Benefits One-on-One table on page four. A Google Calendar will appear.

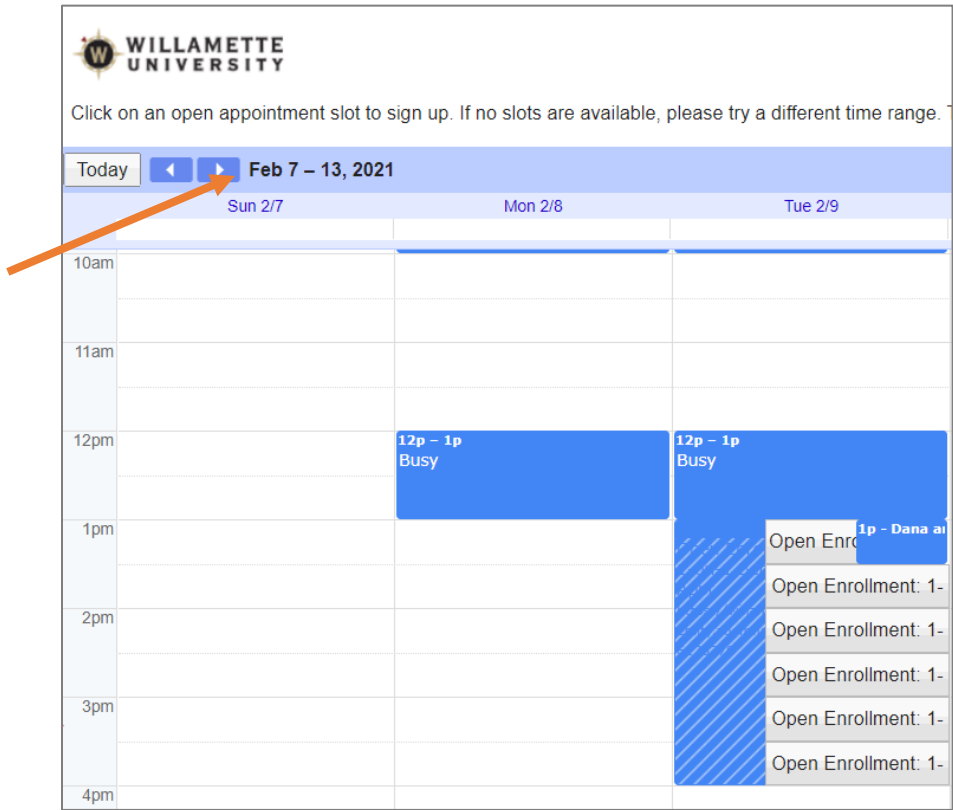
- Find the date and time that works best for you. You may change the date range of the calendar by clicking the arrows near the top left-hand corner of the page.
- Click the box that corresponds to the date and time you wish to have your appointment.
- This will bring up a dialog box to book your appointment for the specific date and time you have chosen.
- If the date and time look correct, click Save.
- You will see an on-screen confirmation that your appointment has been saved. The appointment will also be sent directly to your Google Calendar.

### Detailed Screenshots

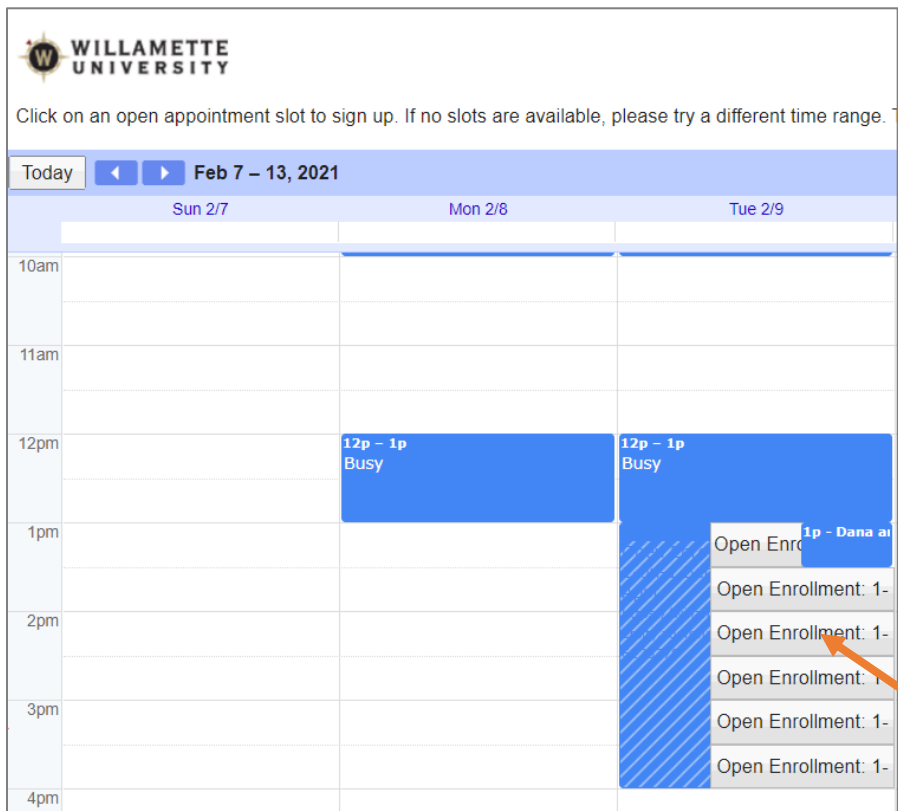
1. Click on the link called “Click to choose your time”. A Google Calendar will appear:



- Find the date and time that works best for you. You may change the date range of the calendar by clicking the arrows near the top left-hand corner of the page.



- Click the box that corresponds to the date and time you wish to have your appointment.



- This will bring up a dialog box to book your appointment for the specific date and time you have chosen.

**Book an appointment** [X]

**What**

**When** Tue, February 23, 10:00am – 10:30am

**Who** Mike Long

**Where**

**Description**

Nicole Stewart is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting  
<https://willametteuniversity.zoom.us/j/95038994463>

**Tip:** You can customize the details of the event after you save it.

- If the date and time look correct, click Save.

**Book an appointment** [X]

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**Who** Mike Long

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**Description**

Nicole Stewart is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting  
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**Tip:** You can customize the details of the event after you save it.

- You will see an on-screen confirmation that your appointment has been saved. The appointment will also be sent directly to your Google Calendar.

**Book an appointment** [X]

Your appointment has been saved.  
[View / edit in Google Calendar or stay here.](#)



## MONTHLY HEALTHCARE RATES 2022-23



### Employee's Salary: \$0-\$50,000

Medical- Kaiser HMO				Medical-Added Choice PPO			
	Total	Employee Pays	WU Pays		Total	Employee Pays	WU Pays
Employee	\$683.18	<b>\$0.00</b>	\$683.18	Employee	\$954.94	<b>\$271.76</b>	\$683.18
Employee + 1	\$1,366.37	<b>\$273.27</b>	\$1,093.10	Employee + 1	\$1,909.88	<b>\$816.78</b>	\$1,093.10
Family	\$1,899.25	<b>\$379.85</b>	\$1,519.40	Family	\$2,654.73	<b>\$1,135.33</b>	\$1,519.40

### Employee's Salary: \$50,001-\$100,000

Medical- Kaiser HMO				Medical-Added Choice PPO			
	Total	Employee Pays	WU Pays		Total	Employee Pays	WU Pays
Employee	\$683.18	<b>\$34.16</b>	\$649.02	Employee	\$954.94	<b>\$305.92</b>	\$649.02
Employee + 1	\$1,366.37	<b>\$341.60</b>	\$1,024.77	Employee + 1	\$1,909.88	<b>\$885.11</b>	\$1,024.77
Family	\$1,899.25	<b>\$474.81</b>	\$1,424.44	Family	\$2,654.73	<b>\$1,230.29</b>	\$1,424.44

### Employee's Salary: \$100,001+

Medical- Kaiser HMO				Medical-Added Choice PPO			
	Total	Employee Pays	WU Pays		Total	Employee Pays	WU Pays
Employee	\$683.18	<b>\$68.32</b>	\$614.86	Employee	\$954.94	<b>\$340.08</b>	\$614.86
Employee + 1	\$1,366.37	<b>\$409.91</b>	\$956.46	Employee + 1	\$1,909.88	<b>\$953.42</b>	\$956.46
Family	\$1,899.25	<b>\$569.77</b>	\$1,329.48	Family	\$2,654.73	<b>\$1,325.25</b>	\$1,329.48

## MONTHLY DENTAL RATES 2022-23

### Employee's Salary: \$0-\$50,000

Kaiser (HMO) Dental Plan				LifeMap (PPO) Plan			
	Total	Employee Pays	WU Pays		Total	Employee Pays	WU Pays
Employee	\$63.69	<b>\$0.00</b>	\$63.69	Employee	\$56.23	<b>\$0.00</b>	\$56.23
Employee + 1	\$127.37	<b>\$44.58</b>	\$82.79	Employee + 1	\$112.50	<b>\$39.37</b>	\$73.13
Family	\$177.04	<b>\$79.67</b>	\$97.37	Family	\$157.49	<b>\$70.87</b>	\$86.62

### Employee's Salary: \$50,001-\$100,000

Kaiser (HMO) Dental Plan				LifeMap (PPO) Plan			
	Total	Employee Pays	WU Pays		Total	Employee Pays	WU Pays
Employee	\$63.69	<b>\$6.37</b>	\$57.32	Employee	\$56.23	<b>\$5.74</b>	\$50.49
Employee + 1	\$127.37	<b>\$50.95</b>	\$76.42	Employee + 1	\$112.50	<b>\$45.00</b>	\$67.50
Family	\$177.04	<b>\$84.98</b>	\$92.06	Family	\$157.49	<b>\$75.12</b>	\$82.37

### Employee's Salary: \$100,001+

Kaiser (HMO) Dental Plan				LifeMap (PPO) Plan			
	Total	Employee Pays	WU Pays		Total	Employee Pays	WU Pays
Employee	\$63.69	<b>\$9.55</b>	\$54.14	Employee	\$56.23	<b>\$8.55</b>	\$47.68
Employee + 1	\$127.37	<b>\$63.69</b>	\$63.69	Employee + 1	\$112.50	<b>\$56.25</b>	\$56.25
Family	\$177.04	<b>\$88.52</b>	\$88.52	Family	\$157.49	<b>\$78.75</b>	\$78.75



# Healthcare Comparison

Willamette University 2022-23

Plan Name & Provider Network	Option 1: Kaiser Medical HMO	Option 2: Added Choice PPO		
	Kaiser Providers	Tier 1 Kaiser Providers	Tier 2 First Choice PPO Providers	Tier 3 Non-Participating Providers
Annual Deductible (January – December)	Individual \$500 Family \$1,500	Individual \$1000 Family \$3,000	Individual \$2,000 Family \$6,000	Individual \$3,000 Family \$9,000
Annual Out-of-Pocket Maximum <i>*Tier 1 &amp; 2 cross accumulate</i>	Individual \$3,000 Family \$9,000	Individual \$4,000* Family \$8,000*	Individual \$6,000* Family \$12,000*	Individual \$7,500 Family \$15,000
Preventive Care	\$0	\$0	\$0	40% coinsurance after deductible
Primary Care / Naturopathic Care	\$15	\$25	\$35	40% coinsurance after deductible
Specialty Care	\$25	\$35	\$45	40% coinsurance after deductible
Urgent Care	\$35	\$45	\$55	40% coinsurance after deductible
Diagnostic Lab & X-Ray	\$15 per department visit	\$25 per department visit	\$35 per department visit	40% coinsurance after deductible
CT, MRI, PET Scan	\$100 per department visit	\$100 per department visit	30% Coinsurance after deductible	40% coinsurance after deductible
Inpatient Stay/Surgery	20% Coinsurance after deductible	20% Coinsurance after deductible	30% Coinsurance after deductible	40% coinsurance after deductible
Outpatient Surgery	20% Coinsurance after deductible	20% Coinsurance after deductible	30% Coinsurance after deductible	40% coinsurance after deductible
Emergency Room	20% Coinsurance after deductible	\$200 after deductible (waived if admitted)		
Ambulance Services	20% Coinsurance after deductible	20% Coinsurance after deductible		
Durable Medical Equipment	20% Coinsurance after deductible	20% Coinsurance after deductible	30% Coinsurance after deductible	40% coinsurance after deductible
Alternative Care (Acupuncture, Chiropractic, Massage Therapy)	\$25 per visit. Visit limitations: Acupuncture – 12 visits Chiropractic – 20 visits Message Therapy – 12 visits	\$25 per visit. Visit limitations: Acupuncture – 12 visits Chiropractic – 20 visits Message Therapy – 12 visits		
Prescription Retail (Up to 30 – day supply)	\$20 generic \$40 preferred \$60 non-preferred	\$20 generic \$40 preferred \$60 non-preferred		
Mail Order Prescriptions (Up to 90 – day supply)	\$40 generic \$80 preferred \$120 non-preferred	<i>Kaiser Mail Order</i> \$40 generic \$80 preferred \$120 non-preferred	<i>Med Impact Mail Order</i> \$60 generic \$120 preferred \$180 non-preferred	
Routine Eye Exam	\$15 co-pay	\$25 co-pay	\$35 co-pay	40% coinsurance after deductible
Vision Hardware and optical services	\$250 annual allowance	\$250 annual allowance		



## Dental Comparison

Willamette University 2022-2023

Plan Name & Provider Network	Option 1: Kaiser Dental HMO Kaiser Providers	Option 2: LifeMap PPO
Annual Deductible	None	Individual - \$50 Family - \$150
Annual Maximum Benefit	\$1,500 per person	\$1,500 per person
Office Visits	\$15 co-pay	None
Preventive Services <i>Exams, cleanings, x-rays, fluoride treatment</i>	Fully covered after office visit charge	Employee pays 0% (deductible waived)
Basic Services <i>Fillings, simple extractions</i>	Fully covered after office visit charge	Employee pays 20% after deductible
Major Services <i>Crowns, Bridges, Dentures</i>	Employee pays 20%	Employee pays 50% after deductible
Emergency Treatment	\$25 co-pay in-network Plan pays up to \$100 for out-of-area emergency	Employee pays 20% after deductible
Orthodontia <i>No age limit</i>	Employee pays 50% \$1,500 per claimant lifetime maximum	Employee pays 50% \$1,500 per claimant lifetime maximum (deductible waived)
Orthodontia Lifetime Maximum	\$1,500	\$1,500

Please note: This summary provides a brief description of the Plan benefits. Please refer to the Summary Plan Description for a complete list of benefits, limitations, and exclusions that apply and a definition of medical necessity.

# EAP Summary of Services

## A benefit for you and your family members provided by Willamette University

The Employee Assistance Program (EAP) is a **FREE** and **CONFIDENTIAL** benefit that can assist you and your eligible family members with any personal problems, large or small.

### Personal Consultation with an EAP Professional

Five (5) counseling sessions face to face, over the phone, or online for concerns such as:

- Marital conflict
- Conflict at work
- Depression
- Stress management
- Family relationships
- Anxiety
- Alcohol or drug abuse
- Grieving a loss
- Career development services

### Resources for Life

Canopy will help locate resources and information related to Eldercare, Childcare, Identity Theft, or anything else you may need.

### Legal Consultations / Mediation

Call Canopy for a free thirty-minute office or telephone. A 25% discount from the attorney's/mediator's normal hourly rate is available thereafter.

### Financial Coaching

Coaches will provide unlimited financial coaching to help develop better spending habits, reduce debt, improve credit, increase savings, and plan for retirement.

### Home Ownership Program

Assistance and discounts for buying, selling, and refinancing.

### Life Coaching

Three (3) telephonic sessions with a master's degree level coach, focusing on setting achievable goals, identifying barriers and making a plan to achieve those goals.

### Pet Parent Resources

We offer free pet information and support, including pet insurance discounts, new pet parent resources and bereavement support.

### Wellbeing Tools

- Fertility health support
- Online legal tools
- Will kit questionnaire
- Gym membership discounts

### Member Site

Innovative educational tools, chat for support, take self-assessments, view videos and webinars, access courses, download documents and more. Access at [my.canopywell.com](http://my.canopywell.com), and register as a new user or log-in. Enter **Willamette University** for company name when you register.

### LifeBalance

Discounts on outdoor adventures, travel, amusement, self-care, wellness resources and more. To access, log onto the Member Site or visit [canopy.LifeBalanceProgram.com](http://canopy.LifeBalanceProgram.com).



**Crisis Counselors are available by phone 24/7/365**

**call: 800-433-2320 text: 503-850-7721 email: [info@canopywell.com](mailto:info@canopywell.com)**

**Canopy is committed to creating a safe, inclusive, and equitable society for all.**

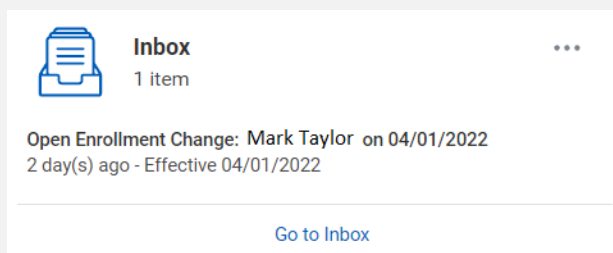
# Workday Open Enrollment Instructions

## Introduction

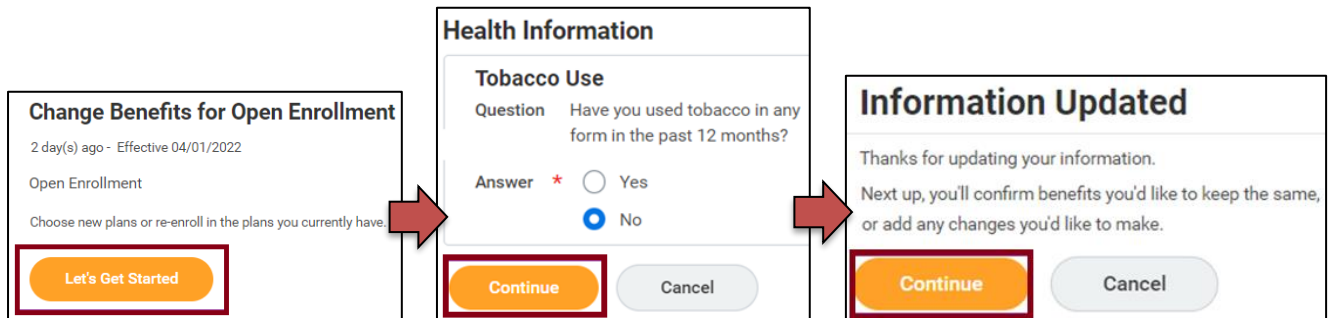
This guide will assist you in making changes to your benefit elections. You will be using the Willamette Workday system to view and make changes to your benefits as desired. Note that if you don't wish to make any changes, no action is necessary, but if you participate in a flexible spending account program you must re-enroll every year.

## Step 1: Login to Workday and Initiate Open Enrollment

1. Go to [workday.willamette.edu](https://workday.willamette.edu).  
Enter your login credentials as needed.  
Click the **Open Enrollment** message



2. On the subsequent screens, click **Let's Get Started**, indicate your tobacco use, and click **Continue**.



3. On the following screen, you will be presented with a series of tiles organized into three sections:
  - Health Care and Accounts
  - Insurance
  - Additional Benefits

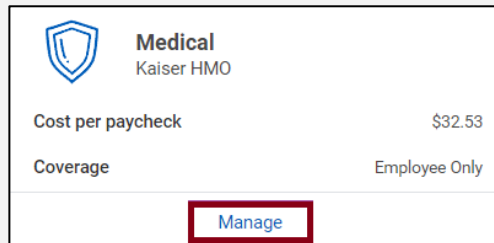
To make changes or enroll in a new plan, click **Manage** or **Enroll** at the bottom of each tile. The following sections will provide you with more detail for working with each benefit.

## Step 2: View and Make Changes to Health Care Elections

### Medical and Dental Elections

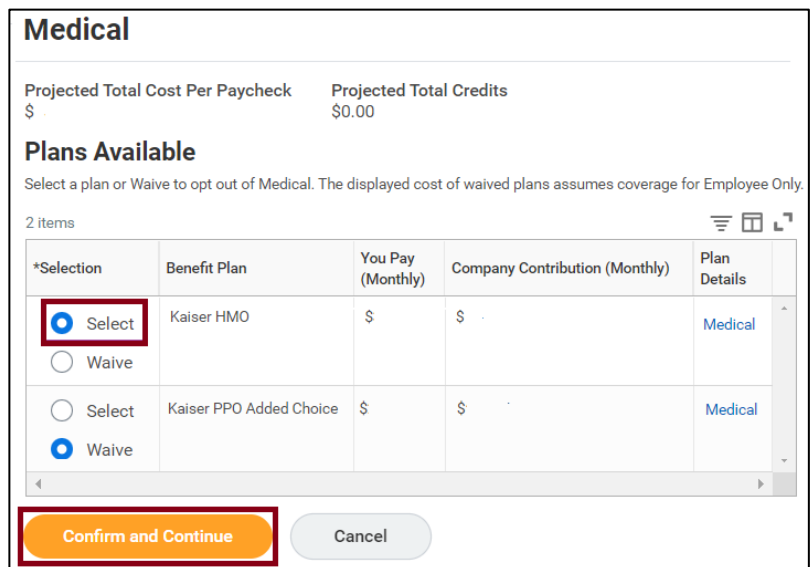
The same method is used to enroll in or make changes to medical and dental plans. We review making changes to medical insurance in this example. More information about the medical and dental plans can be found [here](#).

1. Click **Manage** or **Enroll** at the bottom of the Medical tile.



The Medical tile for Kaiser HMO shows a shield icon, the plan name "Medical Kaiser HMO", and the cost per paycheck of \$32.53. The coverage is listed as "Employee Only". A "Manage" button is highlighted with a red box at the bottom.

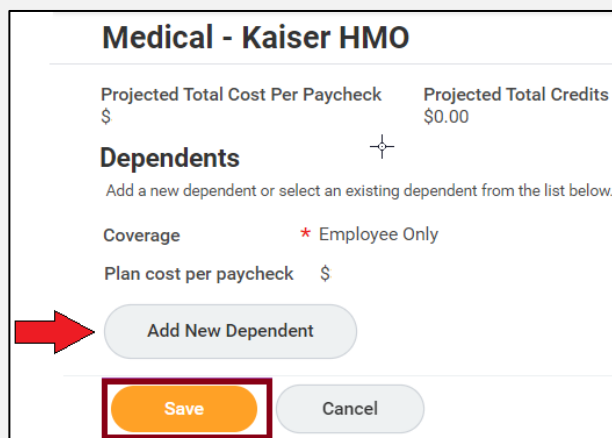
2. Click the **Select** radio button next to the plan you wish to enroll in. In this example, the Kaiser HMO button is selected.  
  
Click **Confirm and Continue**.



The Medical selection screen displays the projected total cost per paycheck (\$0.00) and projected total credits (\$0.00). Under "Plans Available", there are two options: Kaiser HMO and Kaiser PPO Added Choice. The Kaiser HMO option has its "Select" radio button selected and highlighted with a red box. Below the table, the "Confirm and Continue" button is highlighted with a red box.

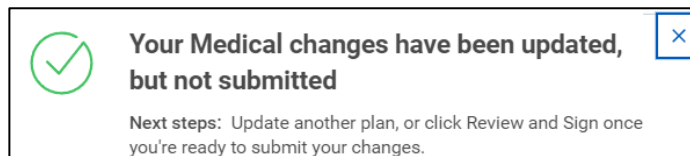
*Selection	Benefit Plan	You Pay (Monthly)	Company Contribution (Monthly)	Plan Details
<input checked="" type="radio"/> Select	Kaiser HMO	\$	\$	Medical
<input type="radio"/> Waive				
<input type="radio"/> Select	Kaiser PPO Added Choice	\$	\$	Medical
<input checked="" type="radio"/> Waive				

3. Your cost per paycheck for enrolling in the plan will display.  
  
If you wish to add dependents to the plan, click **Add New Dependents** and follow the instructions later in this guide.  
  
When you are done, click **Save**.



The Medical - Kaiser HMO dependents screen shows the projected total cost per paycheck (\$0.00) and projected total credits (\$0.00). It includes a "Dependents" section with a plus icon and a note to "Add a new dependent or select an existing dependent from the list below." The coverage is set to "Employee Only". The "Plan cost per paycheck" is \$0.00. A red arrow points to the "Add New Dependent" button. The "Save" button is highlighted with a red box.

4. You will receive a confirmation that your changes have been updated.

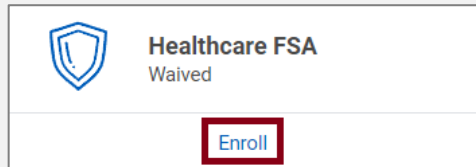


A confirmation message with a green checkmark icon states: "Your Medical changes have been updated, but not submitted". Below the message, it says: "Next steps: Update another plan, or click Review and Sign once you're ready to submit your changes." A close button (X) is in the top right corner.

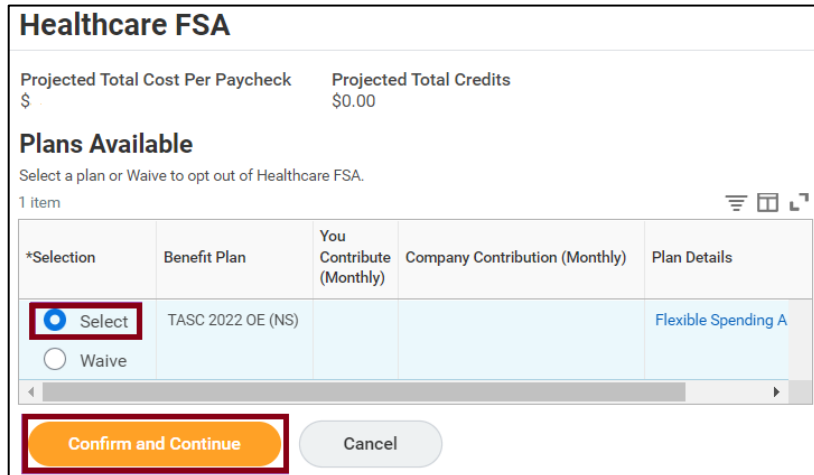
## Flexible Spending Account Elections

Willamette offers healthcare, dependent care, and mass transit flexible spending account programs. For more information about these programs, click [here](#). These instructions demonstrate enrollment in the Healthcare Flexible Spending account, but the same process is used for Dependent Care enrollment. The Mass Transit Flex can be joined at any time during the year and is therefore not included in Open Enrollment.

1. Locate the Healthcare FSA tile and click **Enroll**.



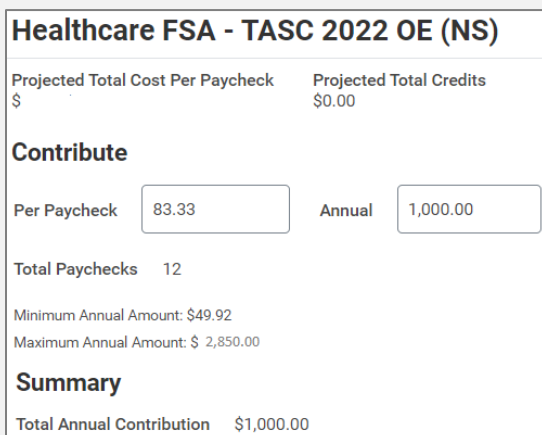
2. On the following screen, click the **Select** and then the **Confirm and Continue** button.



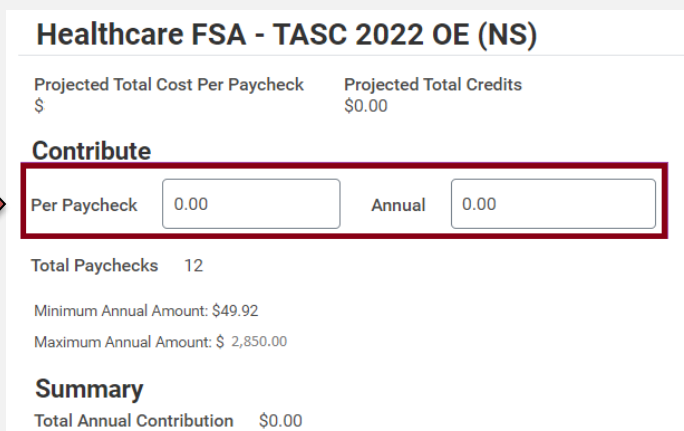
The screenshot shows the 'Healthcare FSA' enrollment screen. It displays 'Projected Total Cost Per Paycheck \$' and 'Projected Total Credits \$0.00'. Under 'Plans Available', there is a table with one item: 'TASC 2022 OE (NS)' with a 'Flexible Spending A' plan detail. A red box highlights the 'Select' radio button. Below the table is a red-bordered button labeled 'Confirm and Continue' and a 'Cancel' button.

*Selection	Benefit Plan	You Contribute (Monthly)	Company Contribution (Monthly)	Plan Details
<input checked="" type="radio"/> Select	TASC 2022 OE (NS)			Flexible Spending A
<input type="radio"/> Waive				

3. You may enter either a per paycheck amount or the annual amount you wish to contribute. Entering either input area will populate the other and provide a total annual contribution. In this example, \$1,000 was entered as the annual amount.



The screenshot shows the 'Healthcare FSA - TASC 2022 OE (NS)' contribution screen. It displays 'Projected Total Cost Per Paycheck \$' and 'Projected Total Credits \$0.00'. Under 'Contribute', there are input fields for 'Per Paycheck' (83.33) and 'Annual' (1,000.00). Below this is a 'Summary' section showing 'Total Annual Contribution \$1,000.00'.

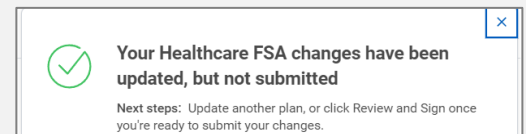


The screenshot shows the 'Healthcare FSA - TASC 2022 OE (NS)' contribution screen. It displays 'Projected Total Cost Per Paycheck \$' and 'Projected Total Credits \$0.00'. Under 'Contribute', there are input fields for 'Per Paycheck' (0.00) and 'Annual' (0.00). Below this is a 'Summary' section showing 'Total Annual Contribution \$0.00'.

4. Click **Save** at the bottom of the screen after your selection is made.



5. When finished you will receive a confirmation of your choice.



## Step 3: Insurance and Retirement Elections

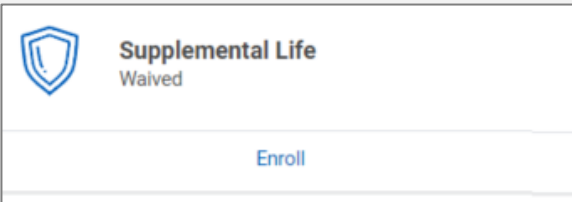
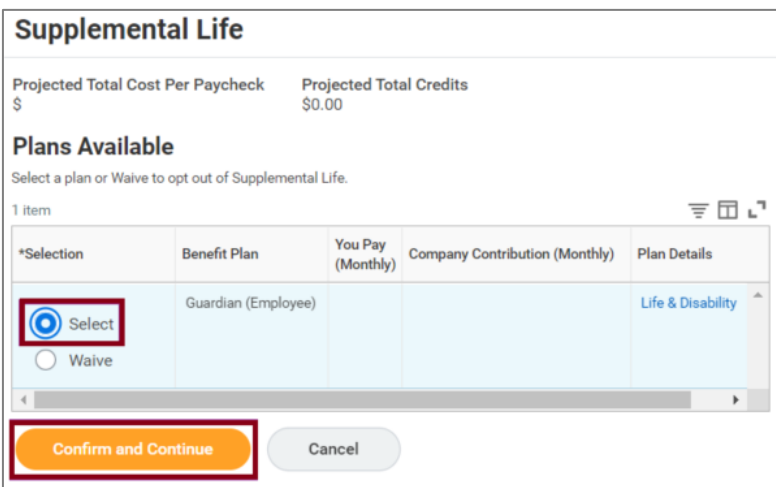
### Willamette Sponsored Benefits

Willamette provides Basic Life, Accidental Death & Dismemberment (AD&D) Insurance, and Long Term Disability benefits at no cost to employees working 75% of a full time schedule (30 hours a week). These plans are automatically populated with your plan information. You may view, but not make changes to these plans. For more information, click [here](#).

 <b>Basic Life</b> Guardian (Employee)	 <b>Basic Accidental Death and Dismemberment (AD&amp;D)</b> Guardian (Employee)	 <b>Long Term Disability (LTD)</b> Guardian (Employee)
Cost per paycheck Coverage	Cost per paycheck Coverage	Cost per paycheck Coverage
Included 2 X Salary	Included 2 X Salary	Included 60% of Salary
<a href="#">Manage</a>	<a href="#">Manage</a>	<a href="#">Manage</a>

### Voluntary Supplemental Life and AD&D Insurance

In addition to the insurance provided by Willamette, you may elect to add additional Life and AD&D insurance for yourself and your family. The directions below show how to add Supplemental Life and AD&D Insurance for yourself, but the same directions apply to adding these benefits for your spouse and children. Note that your spouse's amount of insurance elected cannot be higher than the amount you have chosen for yourself, and that higher amounts of coverage may be subject to providing Evidence of Insurability. To review these and other plan rules, click [here](#).

<b>1.</b> Click <b>Manage</b> or <b>Enroll</b> on the Supplementary Life tile.	
<b>2.</b> Click the <b>Select</b> button and then <b>Confirm and Continue</b> .	



3. Click the list icon on the right hand side of the Coverage box. A list of coverage amounts will appear. Select the amount of coverage you wish to have. In this example, \$100,00 is chosen.

**Supplemental Life - Guardian (Employee)**

Projected Total Cost Per Paycheck \$  
Projected Total Credits \$0.00

**Coverage**

Calculated Coverage

Coverage \*

Plan cost per paycheck

Coverage \* Search

Plan cost per paycheck

\$10,000  
 \$20,000  
 \$30,000  
 \$40,000  
 \$50,000  
 \$60,000  
 \$70,000  
 \$80,000  
 \$90,000  
 \$100,000  
 \$110,000

4. If you have not entered beneficiaries for this benefit, do so in the following section. You can find detailed directions for adding beneficiaries later in this booklet. When done, click **Save** and you will receive a confirmation message that your changes were successful.

**Beneficiaries**

Select an existing or add a new beneficiary person or trust to this plan. You can also adjust the percentage allocation for each beneficiary.

Primary Beneficiaries 0 items

Beneficiary	Percentage
No Data	

Secondary Beneficiaries 0 items

Beneficiary	Percentage
No Data	

**Save** **Cancel**

5. The Supplemental Life and AD&D Insurance are bundled, so it will also be necessary to add Supplemental AD&D. The process is the same as adding Supplemental Life.
- Click **Manage** or **Enroll** on the Supplemental Life tile.
  - Select the coverage amount desired from the drop down list.
  - Add beneficiaries as needed.
  - Click **Save**.

**Supplemental Accidental Death and Dismemberment (AD&D) - Guardian (Employee)**

Projected Total Cost Per Paycheck \$  
Projected Total Credits \$0.00

**Coverage**

Calculated Coverage

Coverage \* Search

Plan cost per paycheck

\$10,000  
 \$20,000  
 \$30,000  
 \$40,000  
 \$50,000  
 \$60,000  
 \$70,000  
 \$80,000  
 \$90,000  
 \$100,000  
 \$110,000  
 \$120,000

**Beneficiaries**

Select an existing or add a new beneficiary person or trust to this plan. You can also adjust the percentage allocation for each beneficiary.

Primary Beneficiaries 0 items

Beneficiary	Percentage
No Data	

Secondary Beneficiaries 0 items

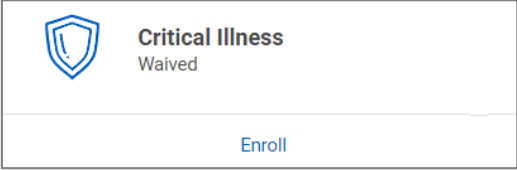
Beneficiary	Percentage
No Data	

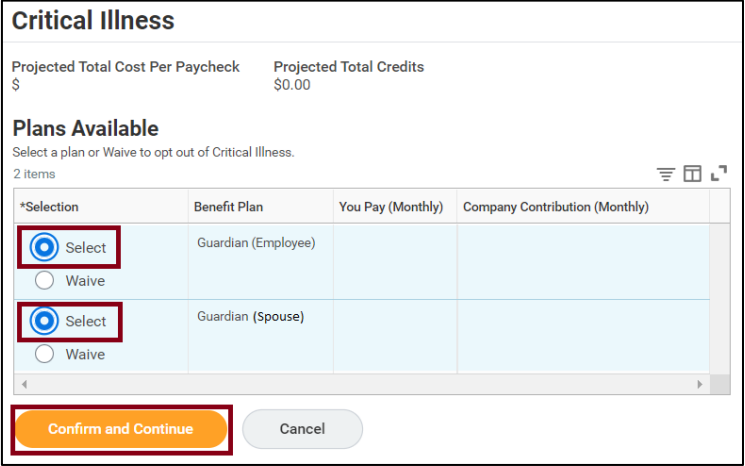
**Save** **Cancel**

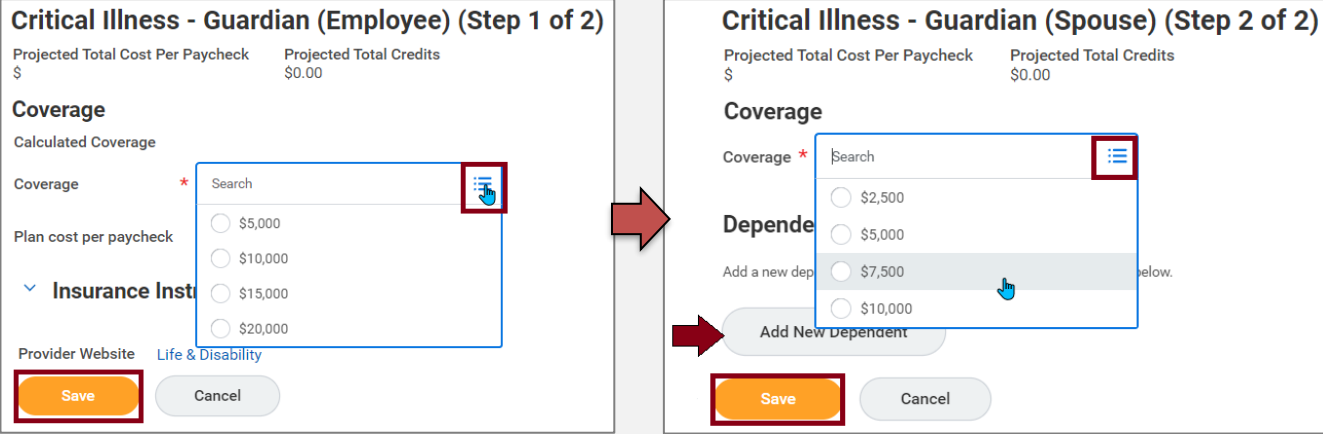
## Critical Illness

Critical Illness Insurance can help with expenses that medical insurance doesn't cover like deductibles or out of pocket costs, or services like experimental treatment. To find more information about this benefit, click [here](#), and scroll down to Guardian Accident and Critical Illness section. The process for signing up for Critical Illness is similar to Supplemental Life Insurance.

1. Click **Enroll** to join the benefit or **Manage** to make changes.


2. Click **Select** for each level of benefit you wish to elect. In this example, both employee and spouse are selected. Click **Save and Continue** when done.




3. On the following screen, select the amount of coverage for yourself by clicking the menu icon in the Coverage field, selecting the amount, and then clicking **Save**. Repeat selecting a coverage amount for your spouse, clicking the **Add New Dependent** button to add your spouse, and then clicking **Save**.


4. You will receive the standard confirmation pop-up window indicating you have finished.

## Step 4: Additional Benefits

### Willamette Sponsored Benefits

#### Additional Benefits

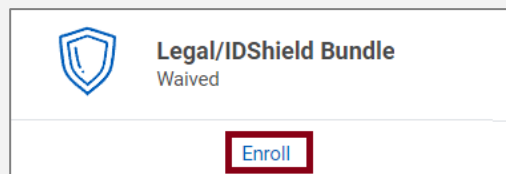
 <b>Employee Assistance Program</b> Canopy	 <b>Travel Accident</b> ACE
Cost per paycheck	Cost per paycheck
Included	Included
<a href="#">Manage</a>	<a href="#">Manage</a>

Willamette provides an Employee Assistance Program (EAP) and Travel Accident Insurance to employees at no cost. These plans are automatically populated with your plan information. You may view, but not make changes to these plans. For more information about the EAP, click [here](#) and scroll down to Employee Assistance Program. You may also find out more information about the ACE Travel Accident program [here](#).

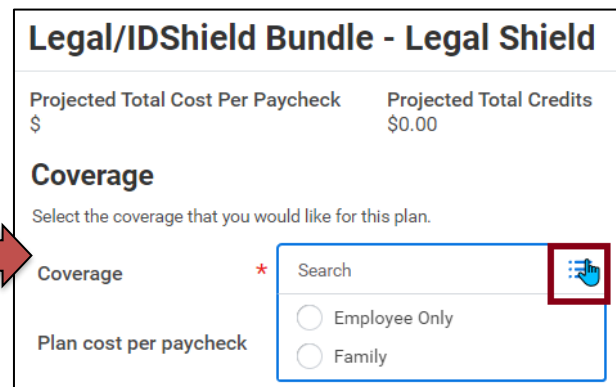
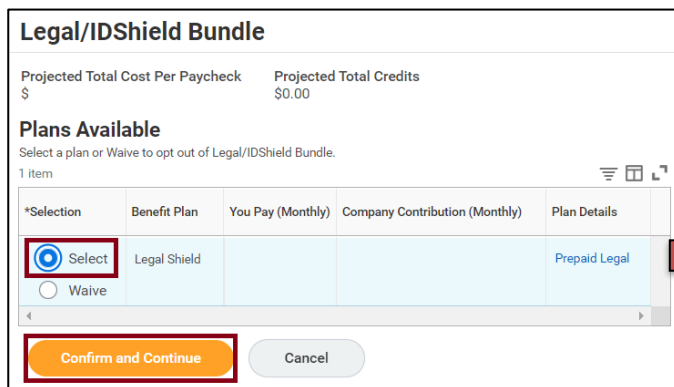
### Legal Shield/ID Shield

Legal Shield and ID Shield provide additional personal protection with legal and financial concerns as well as identity theft protection. You can opt to join one or the other or choose to have them bundled together. These instructions show you how to join the bundled program. For more information about these benefits, click [here](#), then scroll down to Legal Services and Identity Theft.

1. Click **Enroll** in the Legal/IDShield Bundle tile.



2. Click **Select** and then **Confirm and Continue**. On the following screen, select whether you are covering yourself only or if you wish to cover yourself and your family.

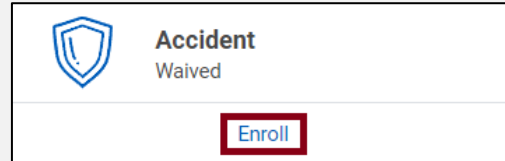


3. When done, click the **Save** button, and you will receive a confirmation message.

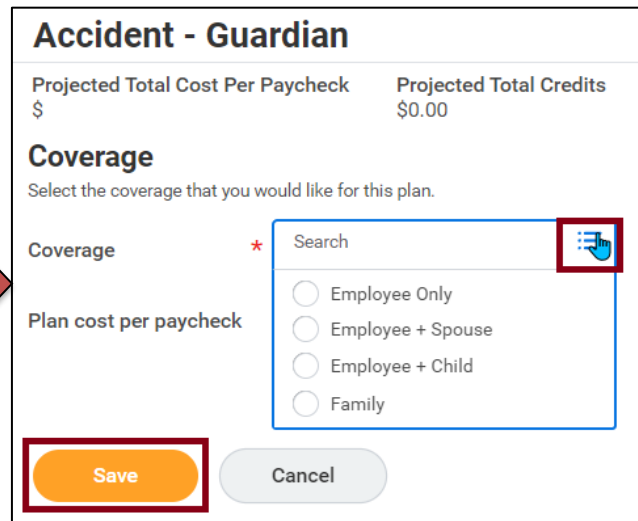
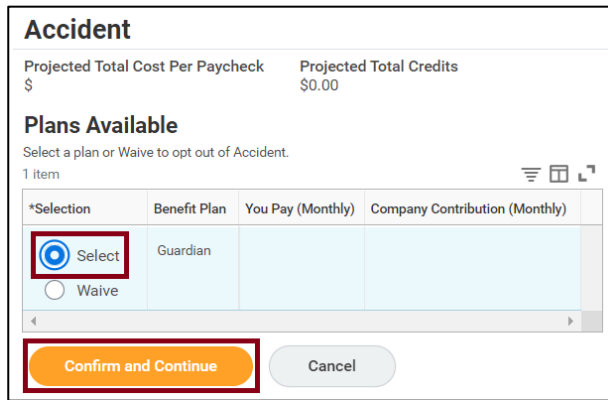
## Accident Insurance

Accident Insurance can help you with your medical deductibles and co-pays, and cover household expenses like groceries, mortgage payments, and childcare, which can begin to pile up if you have to take some time off from work due to an accident. For more information about this benefit, click [here](#).

1. Click **Enroll** in the Accident tile.



2. Click **Select**, then click **Confirm and Continue**. On the following screen, click the menu button in the coverage field and select the level of coverage from the drop-down menu. Click **Save**.



3. You will receive a confirmation message indicating you are done.

You are almost done! Go to the next page to see how to finalize your Open Enrollment elections.

## Step 5: Finalize Benefit Selections

1. Once you made your benefit selections, go to the bottom of the screen that displays the benefit tiles. If you are ready to finalize your selections, click **Review and Sign**. If you wish to stop and come back later to complete your benefit elections, click **Save for Later**. This will create a reminder task in your Workday inbox to complete the process.



2. After clicking **Review and Sign**, you will be presented with the total cost of your benefits, the plans you have selected, and coverage details associated with each plan.

**View Summary**

Projected Total Cost Per Paycheck \$      Projected Total Credits \$0.00

Indicate your agreement with these elections **via the electronic signature check box** at the very bottom of the page!

Selected Benefits 14 items

Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Dependents	Beneficiaries	Cost
Medical Kaiser HMO	02/01/2022	02/01/2022	Employee Only			\$ 34.16
Dental Kaiser DHMO	04/01/2022	04/01/2022	Employee Only			\$6.37
Healthcare FSA TASC 2022 OE (NS)	04/01/2022	04/01/2022	\$1,000.00 Annual			\$83.33

3. After the summary of your current elections, you will see a section showing which benefits you have waived, messages regarding any further action needed, and a summary of your total cost share.

4. If you are satisfied with your elections and are ready to complete your Open Enrollment, scroll down to the **I Accept** checkbox and select the box after reading through the Electronic Signature message. Click the **Submit** button.

I Accept

**Submit** **Cancel**

5. You will receive a confirmation of submission message. Click **Done** to complete the open enrollment process.

**Submitted**

**You've submitted your elections.**

These elections will be in effect through the end of the plan year, March 31, unless you experience a life event and choose to make changes.

**Important Dates:**  
Benefits go into effect 04/01/2022  
Final day to update benefits 02/25/2022

[View 2022 Benefits Statement](#)

**Done**

We are happy to answer your questions. Please contact us at 503-370-6210 or [hr@willamette.edu](mailto:hr@willamette.edu). Have a great Open Enrollment!


# Additional Workday Instructions

## Enrolling a Dependent

While you are going through the Open Enrollment process, you may wish to add a new dependent to one or more of your plans. To do so, follow these steps. Note that this example utilizes medical insurance, but the same process would apply if you wish to add dependents to other plans, such as dental insurance or voluntary life. Once a dependent is added on one plan, they will appear on a list to add to other plans, so you do not have to enter their information more than once.

**1.** Upon reaching the screen displaying benefit tiles, click **Manage** on the tile you wish to add a dependent to.

### Health Care and Accounts

 **Medical**  
Kaiser HMO

Cost per paycheck \$

Coverage Employee Only

[Manage](#)

**2.** Keep or make changes to your plan choice then click **Confirm and Continue**.

### Plans Available

Select a plan or Waive to opt out of Medical. The displayed cost of waived plans assumes coverage for Employee Only.

2 items

*Selection	Benefit Plan	You Pay (Monthly)	Company Contribution (Monthly)	Plan Details
<input checked="" type="radio"/> Select <input type="radio"/> Waive	Kaiser HMO	\$	\$	Medical
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Kaiser PPO Added Choice	\$	\$	Medical

**Confirm and Continue** Cancel

**3.** If you have existing dependents they will display. To add a new dependent, click **Add New Dependent**.

### Dependents

Add a new dependent or select an existing dependent from the list below.

Coverage \* Employee Only

Plan cost per paycheck \$65.07

**Add New Dependent**

4. If you also wish to add the dependent as a beneficiary option for life, disability, and retirement plans, click the **Use as Beneficiary** box. Click **OK**.

### Add My Dependent From Enrollment ⋮

Use as Beneficiary

Instructional Text  
Click OK to add dependents.

OK
Cancel

5. Enter dependent information. A portion of the entry screen is shown below. You will also need to enter a social security number and contact information.

### Add My Dependent From Enrollment ⋮

#### Name

Country \* x United States of America ⋮

Prefix   ⋮

First Name \*  

Middle Name  

Last Name \*  

Suffix   ⋮

#### Personal Information

Relationship \*   ⋮

Date of Birth \* MM/DD/YYYY 📅

Age (empty)

Biological Sex \* select one ▼

Tobacco Use Uses Tobacco

\*  Yes

No

Click the **Save** button when you are finished.

6. Your dependent will appear with the check box selected next to their name. Click **Save** to add this dependent to your benefit.

Select	Dependent	Relationship	Date of Birth	
<input checked="" type="checkbox"/>	Alex Anderson	Spouse	01/01/1980	▲ ▼

Save
Cancel

7. You will receive a confirmation message and your benefit will update to show that a dependent has been added plus any additional cost.

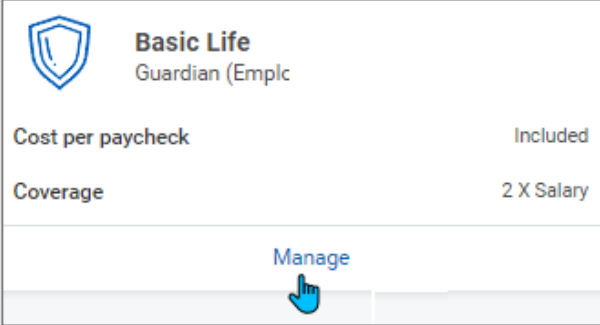

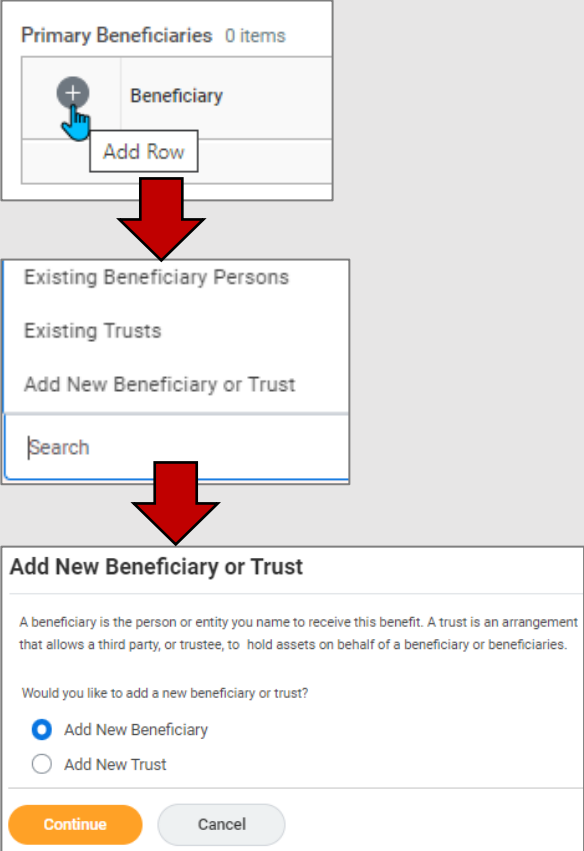
**Your Medical changes have been updated, but not submitted**

Next steps: Update another plan, or click Review and Sign once you're ready to submit your changes.

X

# Adding a Beneficiary

Designating a beneficiary is an important step to completing your life and retirement plan enrollment. If you wish to add or change a beneficiary, follow the steps below.

<p>1. Select the tile you wish to add a beneficiary to and click <b>Manage</b>.</p>	
<p>2. You will first be presented with your benefit enrollment information. Select <b>Confirm and Continue</b> to go to the next screen.</p>	
<p>3. Click on the + button, then select the type of beneficiary you wish to add. You can choose from an existing list of previously entered beneficiaries or add a new one.</p> <p>If you have an existing beneficiary listed and wish to remove them, select the minus button next to their name.</p> <p>In this example, we will add a new beneficiary. Click the plus sign, select <b>Add New Beneficiary or Trust</b>, select <b>Add New Beneficiary</b>, and click <b>Continue</b>.</p>	



#### 4. Legal Name

Enter information in the Legal Name area, then click on the Contact Information link.

#### Contact Information

Enter phone, address and email information by clicking on **Edit** in each section. These fields all need to be completed to submit the form.

#### National IDs

Enter Social Security Number of your beneficiary.

Relationship \*

Use as Beneficiary

Date of Birth MM/DD/YYYY

Age (empty)

Biological Sex select one

Allow Duplicate Name

**Legal Name** Contact Information National IDs Additional Go

Country \* X United States of America

Prefix

First Name \*

Middle Name

Last Name \*

Suffix

5. Once done entering your beneficiary's information, click **Save** at the bottom of the page.

6. Your beneficiary will now display for the benefit. Enter a percentage of the benefit that you wish to allocate to the beneficiary.

Primary Beneficiaries 1 item	
Beneficiary	Percentage
X Anne Anderson	50

7. Repeat this process to add a secondary beneficiary.

Secondary Beneficiaries 0 items	
Beneficiary	Percentage
No Data	

**Please note:** If you remove a primary beneficiary and have a contingent beneficiary remaining, you must change the contingent beneficiary to primary, or remove all beneficiaries attached to the plan. If you have more than one primary beneficiary, the primary percentage totals must equal 100%.

## Key Contact Information

The following table provides important phone numbers and websites that you may need when enrolling for your benefits and throughout the year.

Options	Website	Group #	Phone Number
<b>Enrollment Portal Online</b>			
<input type="checkbox"/> Workday	<a href="http://workday.willamette.edu">workday.willamette.edu</a>	N/A	N/A
<b>Health Insurance</b>			
<input type="checkbox"/> Added Choice Medical Plan	<a href="http://willamette.edu/offices/hr/benefits/healthcare_coverage/index.html">http://willamette.edu/offices/hr/benefits/healthcare_coverage/index.html</a>	#02014	1-866-616-0047
<input type="checkbox"/> Kaiser Medical Plan		#02014	1-800-813-2000
<b>Dental Insurance</b>			
<input type="checkbox"/> LifeMap Plan	<a href="http://willamette.edu/offices/hr/benefits/healthcare_coverage/index.html">http://willamette.edu/offices/hr/benefits/healthcare_coverage/index.html</a>	#60026056	1-800-286-1129
<input type="checkbox"/> Kaiser Dental Plan		#02014	1-800-813-2000
<b>Life Insurance</b>			
<input type="checkbox"/> Optional Group Term Life and AD&D (Buy-up)	<a href="http://willamette.edu/offices/hr/benefits/insurance_plans/index.html">http://willamette.edu/offices/hr/benefits/insurance_plans/index.html</a>	#00510968	1-800-525-4542
<b>Flexible Spending Account</b>			
<input type="checkbox"/> Health Care <input type="checkbox"/> Dependent Care <input type="checkbox"/> Mass Transit	<a href="http://willamette.edu/offices/hr/benefits/spending_account_plans/index.html">http://willamette.edu/offices/hr/benefits/spending_account_plans/index.html</a>	MO12	1-800-422-4661
<b>Retirement Plans</b>			
<input type="checkbox"/> Voluntary Contributions	<a href="http://willamette.edu/offices/hr/benefits/retirement/voluntary.html">http://willamette.edu/offices/hr/benefits/retirement/voluntary.html</a>	92040	1-800-343-0860
<b>Accident</b>			
<input type="checkbox"/> Accident Lump Sum <input type="checkbox"/> Critical Illness with Cancer	<a href="http://willamette.edu/offices/hr/benefits/additional_benefit_plans/index.html">http://willamette.edu/offices/hr/benefits/additional_benefit_plans/index.html</a>	#00510968	1-888-600-1600
<b>Legal Services and Identity Theft</b>			
<input type="checkbox"/> Legal Plan <input type="checkbox"/> Identity Theft	<a href="http://willamette.edu/offices/hr/benefits/additional_benefit_plans/index.html">http://willamette.edu/offices/hr/benefits/additional_benefit_plans/index.html</a>	#37588	1-800-654-7757

Still have questions? We are happy to help you:

Human Resources  
503-370-6210  
hr@willamette.edu

## Annual Legal Notices

### NOTICE OF PRIVACY PRACTICES

The HIPAA privacy standards guarantee to individuals the right to adequate notice of the University's policies and procedures related to protected health information. The Notice of Privacy Practices describes how the University may use and disclose your protected health information to carry out treatment, payment, or health care operations and for other purposes that are permitted or required by law. It also describes your rights to access and control your protected health information. "Protected health information" is information about you, including demographic information, that may identify you and that relates to your past, present, or future physical or mental health or condition and related health care services. A copy of The Notice of Privacy Practices for the Willamette University employee benefits plans is available upon request. Please submit your written request to Human Resources, Willamette University, 900 State Street, Salem, OR 97301

### THE WOMEN'S HEALTH CANCER RIGHTS ACT OF 1998 (WHCRA)

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for: All stages of reconstruction of the breast on which the mastectomy was performed; Surgery and reconstruction of the other breast to produce a symmetrical appearance; Prostheses; and Treatment of physical complications of the mastectomy, including lymphedema. These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.

### NEWBORNS ACT DISCLOSURE – FEDERAL

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

### NOTICE OF PREEXISTING CONDITIONS

If applicable, the existence and terms of a pre-existing condition exclusion clause are disclosed in your benefit booklet. Individuals have a right to request a certificate of creditable coverage from a prior plan or insurance issuer. If necessary, the plan can assist you in obtaining a certificate of creditable coverage. Please contact human resources for more information or to request assistance.

### NOTICE OF SPECIAL ENROLLMENT RIGHTS

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health 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 your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, 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. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

Further, if you decline enrollment for yourself or eligible dependents (including your spouse) while Medicaid coverage or coverage under a State CHIP program is in effect, you may be able to enroll yourself and your dependents in this plan if:

- coverage is lost under Medicaid or a State CHIP program; or
- you or your dependents become eligible for a premium assistance subsidy from the State.

In either case, you must request enrollment within 60 days from the loss of coverage or the date you become eligible for premium assistance. To request special enrollment or obtain more information, contact person listed at the end of this summary.

### NOTICE OF PATIENT PROTECTIONS THAT REQUIRE DESIGNATION OF A PCP

Kaiser group health plans generally requires the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact Kaiser Customer Service. For children, you may designate a pediatrician as the primary care provider.

## MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP) OFFER FREE OR LOW-COST HEALTH COVERAGE TO CHILDREN AND FAMILIES

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit

**[www.healthcare.gov](http://www.healthcare.gov).**

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or

**[www.insurekidsnow.gov](http://www.insurekidsnow.gov)** to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at **[www.askebsa.dol.gov](http://www.askebsa.dol.gov)** or call **1-866-444-EBSA (3272)**.

**OREGON** – Medicaid and CHIP

Medicaid & CHIP Website:

<http://www.oregonhealthykids.gov>

Medicaid & CHIP Phone:

1-877-314-5678

### STATEMENT OF ERISA RIGHTS:

As a participant in the plan you are entitled to certain rights and protections under the employee retirement income security act of 1974 ("erisa"). Erisa provides that all participants shall be entitled to:

#### Receive Information about Your Plan and Benefits

- Examine, without charge, at the Plan Administrator's office and at other specified locations, the Plan and Plan documents, including the insurance contract and copies of all documents filed by the Plan with the U.S. Department of Labor, if any, such as annual reports and Plan descriptions.
- Obtain copies of the Plan documents and other Plan information upon written request to the Plan Administrator. The Plan Administrator may make a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report, if required to be furnished under ERISA. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report, if any.

**Continue Group Health Plan Coverage:** If applicable, you may continue health care coverage for yourself, spouse or dependents if there is a loss of coverage under the plan as a result of a qualifying event. You and your dependents may have to pay for such coverage. Review the summary plan description and the documents governing the Plan for the rules on COBRA continuation of coverage rights. If you have creditable coverage from another plan, you may be entitled to a reduction or elimination of exclusionary periods (if applicable) of coverage for preexisting conditions under your group health plan. You should be provided a certificate of creditable coverage, free of charge, from your group health plan or health insurance issuer when you lose coverage under the plan, when you become entitled to COBRA continuation of coverage, when COBRA continuation of coverage ceases, if you request before losing coverage or if you request it up to 24 months after losing coverage. Without evidence of prior creditable coverage, you may be subject to a preexisting condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your coverage.

**Prudent Actions by Plan Fiduciaries:** In addition to creating rights for participants, ERISA imposes duties upon the people who are responsible for operation of the Plan. These people, called "fiduciaries" of the Plan, have a duty to operate the Plan prudently and in the interest of you and other Plan participants. No one, including the Company or any other person, may fire you or discriminate against you in any way to prevent you from obtaining welfare benefits or exercising your rights under ERISA.

**Enforce your Rights:** If your claim for a welfare benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have a right to have the Plan review and reconsider your claim. Under ERISA, there are steps you can take to enforce these rights. For instance, if you request materials from the Plan Administrator and do not receive them within 30 days, you may file suit in federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent due to reasons beyond the control of the Plan Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, and you have exhausted the available claims procedures under the Plan, you may file suit in a state or federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose (for example, if the court finds your claim is frivolous) the court may order you to pay these costs and fees. **Assistance with your Questions:** If you have any questions about your Plan, this statement, or your rights under ERISA, you should contact the nearest office of the Employee Benefits and Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits and Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210.

## DISCLOSURE OF PLAN INFORMATION UNDER ERISA FOR WILLAMETTE UNIVERSITY EMPLOYEE BENEFIT PLANS

The Employee Retirement Income Security Act of 1974 (ERISA) requires that we provide you annually with information - known as a Summary Annual Report - on the financial information filed with the Internal Revenue Service and the U.S. Department of Labor for the plans listed below in which you may be a participant, eligible to participate, or a beneficiary. As permitted by Department of Labor regulations, in lieu of a Summary Annual Report, a copy of the Annual Return/Report filed on behalf of the plan will be furnished to you free of charge, upon receipt of a written request.

Reports are available for the following:

- Willamette University Defined Contribution 403(b) Retirement Plan
- Willamette University Long Term Disability Insurance Plan
- Willamette University Group Life Insurance Plan and ADD-Basic and Voluntary
- Willamette University Employee Welfare Benefit Plans, including:
  - Willamette University Flexible Spending Plan
  - Kaiser Permanente Health Plan
  - Employee Assistance Program

A copy of the Form 5500 and the "Disclosure of Plan Information under ERISA" Notice will be sent to you within 30 days of your request. Please submit your written request to:

Nicole Stewart  
Benefits Manager  
Willamette University  
900 State Street  
Salem, OR 97301



# **Important-Time Sensitive**

**Open Enrollment Information**

**2022**