Open Enrollment is the one time of year when you can make changes to, and enroll in certain benefits for the upcoming plan year. Additional details on the topics contained in this email can be found on the HRS Open Enrollment website or in the Public Employees Benefit Board “For Your Benefit” October newsletter.

During Open Enrollment, employees can:
- Change medical and/or dental plans.
- Reinstate previously waived coverage without proof of loss of coverage.
- Waive eligible family members from their coverage.
- Waive PEBB medical coverage, if you have other comprehensive group medical coverage.
- Enroll eligible family members without proof of loss of coverage.
- Enroll or re-enroll in a Flexible Spending Account (FSA) and/or Dependent Care Assistance Program (DCAP).
- Designate 2017 Health Savings Account (HSA) annual election.
- Change medical premium deduction to pre- or post-tax (IRS Section 125).
- Change tax status of a domestic partner or dependent (IRC Section 152) by completing the Declaration of Tax Status form.

Also, if your spouse/partner is currently enrolled in your medical coverage you may be required to re-attest to the spousal premium surcharge question.

Most of the changes can be made online, and all can be made via hardcopy; forms will be available November 1 at http://hrs.wsu.edu/open-enrollment/.

November Featured Book

High Performance Teams: How to Make Them Work

Drawing on 25+ years of experience with HPTs, the author traces their history in a variety of industries, analyzes key factors that contribute to success -or failure- and offers a comprehensive guide to building and managing them successfully.

To access the book click HERE!
COUGS VS. DAWGS

Join your fellow Cougs and let’s get FIT!

The newest SmartHealth activity is a fun competition between Washington State University (WSU) and University of Washington (UW) benefit eligible faculty and staff*. The institution that logs the most minutes being active (averaged per participant) at the close of #AppleCupFitness challenge on Friday, November 18th, will be declared the winner of the Inaugural Apple Cup Fitness Challenge.

Designed to improve your health, wellbeing, and team spirit this friendly competition encourages you to, suit up in your game-day gear and get moving!

The winning school will receive the Inaugural Apple Cup Fitness Challenge trophy and WSU faculty and staff* will also be eligible to win tickets to the Apple Cup!

*PEBB benefit eligible faculty & staff

SmartHealth is Washington State’s voluntary and confidential wellness program. Learn more about SmartHealth by visiting the SmartHealth webpage or the Public Employees Benefits Board (PEBB) webpage.

September Crimson Spirit Award Winner

Congratulations to Ning Hsu, the selected recipient for the September Crimson Spirit Award! Ning was nominated for her exemplary service and her dedication to resolving issues and completing tasks. Her patience, hard work, knowledge of university policies, make her a reliable team member for faculty and staff. Ning consistently goes out of her way to accommodate others, going above and beyond what is expected of her. Thank you, Ning, for being an outstanding member of the WSU Community!
Life Insurance Changes for 2017

There are big changes coming to your life insurance for 2017! These changes affect how much life insurance you have, open up an Open Enrollment window to make elections, and introduce you to our new life insurance insurer and administrator: MetLife. These are good changes, and will require some updating on everyone’s part.

**What’s Changing:** Your basic Life Insurance Benefit is increasing. This benefit is provided at no charge to PEBB Eligible Employees:

<table>
<thead>
<tr>
<th></th>
<th>2016 Basic Benefit</th>
<th>2017 Basic Benefit</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>$25,000 + $5,000 (AD&amp;D)</td>
<td>$35,000 + $5,000 (AD&amp;D)</td>
</tr>
</tbody>
</table>

**Open Enrollment:** For the first time in 40 years, we are going through a true open enrollment for life insurance. What this means is that if you would like to increase your optional life insurance amounts, **November is the time to do that!** Even if you were denied by our last insurance carrier, you have the opportunity to enroll now and the amount of coverage that you can get is increasing!

<table>
<thead>
<tr>
<th>Optional Life Insurance</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Optional Life</td>
<td>Up to $750,000</td>
<td>Up to $1,000,000</td>
</tr>
<tr>
<td>Guaranteed Amount*</td>
<td>$250,000</td>
<td>$500,000</td>
</tr>
<tr>
<td>Spouse Optional Life</td>
<td>Up to $375,000</td>
<td>Up to $500,000</td>
</tr>
<tr>
<td>Guaranteed Amount</td>
<td>$50,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Child Optional Life</td>
<td>$2,500</td>
<td>Up to $20,000</td>
</tr>
</tbody>
</table>

(*the guaranteed amount is the amount that you can enroll in without providing a Statement of Health)*

The Accidental Death & Dismemberment (AD&D) coverage is being updated as well. You will be able to buy separate AD&D policies for yourself, your spouse, and your children. The maximum for employees and spouses is $250,000 and for children it’s $25,000.

**How to enroll:** There will now be an online portal provided by MetLife just for your Life Insurance! MetLife’s MyBenefits site will be activated November 1, 2016. Register to access the site and enroll in your new life insurance options! You may also use the paper enrollment form found on the Benefits Website.

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**What do you need to do?:**

1. Update your beneficiaries! Your life insurance beneficiaries won’t transfer to MetLife, so you’ll need to name them even if you don’t make changes to your life and/or AD&D insurance. You can do this through the MetLife MyBenefit’s site.

2. Optional AD&D Insurance won’t transfer: If you currently have optional AD&D insurance for yourself or your dependents, this coverage will not transfer to MetLife in 2017. You will need to elect optional AD&D insurance through MetLife to continue your coverage.

3. The Dependent Basic Life will no longer be available. It is being replaced by optional spouse life and optional child life. If you want any coverage for your children you will need to elect it at this time.

Your current Optional Employee & Optional Spouse Life insurance options will transfer to MetLife so if you do not want to change those you don’t need to do anything.

To learn more about these changes you can find information on the Benefits Open Enrollment website, the PEBB Open Enrollment website, or attend an informational session (coming soon). Keep an eye out for the announcements with the official times and dates of those session.
Pullman Campus Benefits Fair
Wednesday, November 2, 2016
CUB, Junior Ballroom
9:00 a.m. – 1:30 p.m.

Presentations:
WSU Benefits/Life Insurance Presentation: 10:45 a.m. to 12 p.m.
WSU Benefits Presentation: 11:00 a.m. to 12:00 p.m.
FSA & DCAP Presentation: 12:00 p.m. to 12:30 p.m.
WSU Benefits Presentation: 12:30 p.m. to 1:30 p.m.

Other Benefit Fairs Scheduled Around the State

Vendors Including:

DRS Liberty Mutual TIAA-CREF
GET MetLife Uniform Dental & Deltacare
Group Health Navia Benefit Solutions Uniform Medical
HCA (FSA) Willamette Dental
Health Equity The Standard

Theresa Elliot-Cheslek, Associate Vice President and Chief Human Resource Officer, is visiting the following campuses to meet with Faculty and Staff:

Vancouver – MMC 202Q
Thursday, November 17
Individual Meetings: 1-2:30pm*
Coffee & Conversation: 2:30-4pm

Tri-Cities – West Building W247
Friday, December 2
Individual Meetings: 1-2:30pm*
Coffee & Conversation – 2:30-4pm

*To schedule an individual meeting with Theresa, please contact Joanne Heckel at Joanne.Heckel@wsu.edu or 509-335-3031