

**Juniata College
2007 Benefits Update**

Summary of Changes for 2008

Health Plan

- 2% Premium Increase
- Holding at 10% Single Coverage Contribution
- Continue \$750 Incentive to Decline Health Plan Coverage
 - must provide proof of other non-college coverage
 - paid through payroll – taxed
 - paid into HRA – employer paid, un-taxed

Wellness Program

- Addition of Wellness Rewards Program

Prescription Plan

- Caremark Formulary Change 1/1/08

Flexible Spending Accounts

- Medical/Dental Account Maximum increased to \$5,000
- Direct Deposit available for claims reimbursement

AFLAC Voluntary Coverage

- Adding full menu of AFLAC voluntary options for 2008
- Representatives will be available at all Benefits Update Meetings

Broker's Dental Plan

- No rate increase for 2008

Summary of Plans Available

Please see Cady Kyle at the end of the session for information regarding the costs or enrollment in any of these plans.

- Health Plan
- Vision Plan
- Voluntary Dental Plan
- Voluntary Life Insurance for Employees, Spouse, Dependents
- Voluntary Accidental Death & Dismemberment Insurance for Employees
- Flexible Spending Accounts (Annual Enrollment necessary)
- Section 125 (Annual Enrollment necessary) Pre-tax premiums

Changes made during the month of November 2007 are effective January 1, 2008, and enrollment or change forms must arrive in Human Resources office by November 30, 2007. Premium increases will be reflected in December 2007 paychecks.