

NEW FOR 2016 - FELLOW PLUS ONE!

Starting in 2016, the Trust medical plan will offer a Fellow, ***Fellow Plus One***, and a Fellow Plus Family enrollment type. Coverage under a ***Fellow Plus One*** enrollment will be available for your medical plan beginning in January 2016. The first opportunity to enroll in ***Fellow Plus One*** will be during the upcoming annual Open Season beginning November 9, 2015.

What is Fellow Plus One?

Fellow Plus One is a new enrollment type that allows you to cover yourself and one eligible family member you designate to be covered.

When is the first opportunity to change my enrollment to Fellow Plus One?

You will be able to select a ***Fellow Plus One*** enrollment beginning in the 2015 Open Season (November 9th – December 14th). Fellows currently enrolled in the family medical plan with one family member covered, will automatically be moved to this enrollment type.

How do I select a Fellow Plus One enrollment?

To select a ***Fellow Plus One*** enrollment, you must enter your election through Secova: <http://iElect.Secova.com>. You may reference the step-by-step log in instructions by reviewing our Online Enrollment Quick Guide [here](#).

NOTE: Please ensure a social security number is entered for your covered family member.

When is the earliest a Fellow Plus One enrollment can become effective?

The earliest a ***Fellow Plus One*** enrollment can become effective is January 1, 2016.

Who can be covered under a Fellow Plus One enrollment?

A ***Fellow Plus One*** enrollment covers you and one designated eligible family member. The definition of eligible family members has not changed. Your eligible family member can include either a spouse **OR** a child up to age 26. A child age 26 or over who is incapable of self-support because of a mental or physical disability that existed before age 26 is also an eligible family member.

How is Fellow Plus One different from a Fellow or Fellow Plus Family enrollment type?

A Fellow enrollment type covers only you as the enrollee. A Fellow Plus Family enrollment type covers you and all eligible family members. The new ***Fellow Plus One*** enrollment type covers you and one eligible family member you designate to be covered.

How will I know if a Fellow Plus One enrollment is right for me?

You should determine your eligible family members and decide which enrollment type is best for you. A ***Fellow Plus One*** enrollment type will cover you and one eligible family member. During Open Season 2015, you will want to pay close attention to the benefits and rates in both the plan you currently have and other plans available to you.

When will the rates for the *Fellow Plus One* enrollment type for each plan be available?

Premium information for 2016 will be available November 2, 2016 in your Trust Open Enrollment letter.

Will a *Fellow Plus One* enrollment cost less than two Fellow enrollments or a Fellow Plus Family enrollment?

Premium information for 2016 will be available November 2, 2016 in your Trust Open Enrollment letter.

Will domestic partners/non-married partners be eligible for coverage under a *Fellow Plus One* enrollment?

No. Only legally married spouses are considered eligible family members under any health plan enrollment, including *Fellow Plus One*. This has not changed with the addition of the new *Fellow Plus One* enrollment type.

If I choose *Fellow Plus One* now, will I be able to make changes to my plan later?

Yes. You can always make changes to your plan during Open Season. In addition, you can make changes if you experience a Qualifying Life Event. For example: If you are currently enrolled in *Fellow Plus One*, upon the addition of a newly eligible family member, you can change to Fellow Plus Family. If you are currently married and enrolled in a *Fellow Plus One* enrollment, in the event you divorce, you can make a change to the Fellow enrollment type.

Reminder: No changes to *Fellow Plus One* can be made prior to the 2015 Open Season.

What if I miss the Open Season and I want to change to a *Fellow Plus One* enrollment?

You must experience a Qualifying Life Event in order to change your enrollment outside of Open Season. These are events such as marriage, divorce, the birth or adoption of a child, or a family member's loss of coverage under another health insurance program.