

BENEFITS

Briefing

**Open Enrollment
is November 17 –
December 4, 2025.**

**Make your elections in Workday by
4 pm ET on December 4 to ensure
you and your family have the
coverage you need for 2026.**



It Starts with **ALL OF US**

At Smith, we believe great benefits are built on partnership between the College and you. Together, we can make every benefit dollar go further by choosing the right care at the right time, taking advantage of free preventive services, and using the many programs that keep you and your family healthy, supported, and ready for what's next.

When you make informed choices about your care, you're not only managing your own costs — you're helping keep costs lower and our shared benefits strong and sustainable for your colleagues and the entire Smith community.

Each fall, Open Enrollment gives you the chance to review your benefits and make sure your coverage still fits your and your family's needs. It's the perfect time to explore what's new, confirm who you're covering, and make informed choices. If you don't make any changes, most of your current benefits will carry over automatically (except for FSA contributions, which you must re-elect each year).

Read on to learn more about what to expect for 2026 and how you can make the most of your benefits in the year ahead.

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What's Changing for 2026?

Here's what you can expect from your benefits in the coming year:

Expanded eligibility for domestic partners: Medical, dental, and vision coverage will now be available for domestic partners. This expansion reflects our ongoing commitment to ensuring every employee has access to meaningful coverage for their life partner.

NEW Hinge Health virtual physical therapy program: Through Blue Cross Blue Shield of Massachusetts (BCBSMA), we're introducing **Hinge Health**, a virtual personalized physical therapy and one-on-one coaching program that helps you manage back, joint, and muscle pain, as well as women's pelvic floor health.

More affordable virtual care: A deductible will no longer apply for **Well Connection** visits through BCBSMA if you are enrolled in the HDHP plan—making virtual care more accessible and affordable. This means you'll only pay 12% coinsurance when you use Well Connection, even if you haven't reached your deductible yet!

Updated Healthcare and Dependent Care Flexible Spending Account (FSA) contribution limits: Based on updated IRS guidelines, employees enrolled in a non-HDHP medical plan can contribute up to **\$3,400** in pre-tax dollars to their Healthcare FSA to cover qualifying medical, dental, and/or vision costs in 2026.

The **Dependent Care FSA** — available to all benefit-eligible employees — also has an increased contribution limit: up to **\$7,500 per household**, or up to **\$3,750** if you're married and file taxes separately.

Updated Health Savings Account (HSA) contribution limits: Based on updated IRS guidelines, if you are enrolled in the HDHP with HSA, you can make pre-tax contributions up to **\$4,400 for individual** coverage and up to **\$8,750 for family** coverage for 2026.

Changes to medical premiums and copays/coinsurance: Premiums will increase on average around **\$8** per paycheck, with some full-time employees experiencing an increase as small as **\$0.87**, depending on the plan and family members covered. Copays for the HMO and PPO plans will increase on average by **\$5**, and co-insurance for the HDHP will move from **10% to 12%**. As always, Smith will continue to fund the majority of your total premium cost, and there will be **no changes to dental or vision rates**.

Expanded coverage updates: All Smith medical plans will include enhanced coverage for **breast cancer screenings** and **Down syndrome treatment**, along with continued access to the **Mind and Body Reimbursement Program** through **MyBlue**.

New Leave and Disability program: We heard your feedback about needing a leave administrator that provides a smoother experience and more personalized support. We're transitioning Life, Disability, and Leave administration from Lincoln Financial Group to **The Hartford**. Please stay tuned for more information about this transition.

Tip!

Most of your current benefits will carry over automatically — but **you'll need to re-elect your FSA contributions for 2026 if you want them to continue.**

Your Choices Help Our Community

Smith continues to invest in high-quality coverage and preventive care — and when you make informed choices, like using **in-network care** or **Well Connection**, you help keep costs lower for everyone in our community.

Make the Most of Your Benefits!

Your benefits are here to support you, and they work best when you take an active role in using them. Take a few minutes now to explore our programs to help you stay healthy, so you can plan ahead and make the most of everything available to you when you need them!

Physical Wellbeing	Financial Wellbeing	Social & Emotional Wellbeing
Medical & Prescription Drug Coverage Dental Coverage Vision Coverage Health Savings Account (HSA) (if you elect the HDHP) Healthcare Flexible Spending Account (FSA) Healthcare Subsidy (based on family income)	403(b) Retirement Plan Tuition Assistance Program Life and AD&D Insurance Long-Term Disability Insurance Dependent Care Flexible Spending Account (FSA) Dependent Care Subsidy (based on family income) Pet Insurance Identity Theft Protection	Employee Assistance Program Learn to Live Program Family Care Services (Care.com) Time Off / Leaves

To learn more about everything available to Smith College faculty and staff, [visit our Benefits page](#).

Choose Care That Fits Your Needs:

Knowing where to go for care helps you save time, money, and stress — and also keeps our health plan affordable for everyone at Smith.

Type of Care	Best Option	Typical Cost
Common illness or minor injury	Virtual Care (Well Connection) or your PCP	\$
Weekend or after-hours care or urgent, non-life-threatening issue	Urgent Care Center or BCBSMA 24/7 Nurse Line (call 1-888-247-2583)	\$ \$
Life-threatening emergency	Emergency Room	\$ \$ \$

Prevent and Protect: Stay Ahead of Health Issues By Making the Most of Your BCBS Medical Plan

Your health benefits are designed to help you take care of yourself early, so you can catch small issues before they become big ones. Here are a few ways our BCBS medical plans' preventive care and early intervention programs help you keep your health in focus and lower your future out-of-pocket costs:

Prioritize Your Mental Health

- **Expanded Mental Health Network:** Smith's partnership with BCBSMA ensures access to a broad network of mental health providers and resources. Call **800-444-2426** or visit the [Mental & Behavioral Health Resource Center](#) for support.
- **Well Connection:** Mental health telehealth visits are also offered through Well Connection, which means that you can get convenient, virtual mental health care at a lower cost, especially if you are enrolled in the HDHP with HSA plan.

Get Rewarded For Staying Active

- **Fitness & Weight-Loss Reimbursements:** Earn up to **\$150** each year when you join a qualified fitness program or buy eligible home fitness equipment — and another **\$150** for participating in a qualified weight-loss program. That's up to **\$300** back for staying active and healthy!
- **Mind & Body Benefit:** Receive up to **\$100** each year when you visit a network provider and participate in alternative wellness programs like massage therapy, hypnosis, meditation, or tai chi.

Log in to your [MyBlue account](#) to learn how to claim your reimbursements and explore more wellness resources.

Manage Health Conditions Early

- **OptumRx Diabetes Program:** Employees and covered dependents who have diabetes can receive free glucose monitoring meters, unlimited test strips, and one-on-one counseling through OptumRx. Call **888-374-8127** to learn more.
- **Preventive Care First:** Your annual physical, most immunizations, and routine cancer screenings are covered at no cost when you use in-network providers, helping you catch potential issues early and avoid higher costs later.
- **Struggling with joint or back pain?** Check out our new Hinge Health virtual physical therapy program — details in the box below!



Hinge Health: Feel Better, Move Better

If you are enrolled in a Smith medical plan through BCBSMA, you will have access to **Hinge Health** for 2026!

Whether it's a sore back, stiff joints, ongoing pain, or women's pelvic floor health, Hinge Health makes personalized physical therapy simple and accessible — from the comfort of home.

Through this virtual program, you'll receive:

- A customized exercise plan created by physical therapists
- Wearable motion sensors to guide and track your progress
- One-on-one health coaching and motivational support
- Digital education to help you understand and manage pain

There's no cost to participate, and you don't need a referral to get started.

Visit hinge.health/smithhinge to learn more and **join the waitlist before January 1**. Hinge Health will email you as soon as enrollment opens up so you can start your virtual physical therapy right away — and start the new year on the right foot!



Support for Everyday Life— **Available to All Benefit-Eligible Employees**

Taking care of yourself enables you to be more present for your loved ones, colleagues, and students. Whether you need emotional support, practical help, or expert guidance, these resources are here for you year-round.

Employee Assistance Program (EAP): ***ComPsych***

Free, confidential, 24/7 support for you and your family. Counselors can help with:

- Mental health and emotional well-being, including short-term counseling
- Financial and legal concerns
- Family and relationship issues
- Child and elder care resources

You and your household members each get 12 free sessions per issue per year at no cost. Call **855-784-2056** or visit guidanceresources.com (web ID: **SmithEAP**).

Learn to Live

Digital self-help tools and coaching to navigate stress, anxiety, insomnia, or substance use for employees and family members (13+).

Start at learntolive.com/partners (code: **SMITHL2L**) or download the app from the [App Store](#) or [Google Play](#).

Remember to re-elect your Flexible Spending Account (FSA) contributions!

If you don't make changes to your coverage during Open Enrollment, most of your 2025 benefits will carry over into 2026.

However, you must actively elect or re-enroll in your contributions to your FSAs if you'd like to continue contributing in 2026. These elections do not roll over, even if you contributed this past year.

Ready for Open Enrollment?

Learn. Prepare. Enroll.

- 1 Visit the [Smith College benefits page](#)** to find helpful enrollment resources and tools like your Benefits Guide, Guide to Selecting a Medical Plan, and Cost Comparison Tool.
- 2 Attend an Open Enrollment information session:**
 - Friday, November 14 from 12-1pm: <https://smith.zoom.us/j/95182832362>
 - Wednesday, November 19 from 4-5pm: <https://smith.zoom.us/j/93685213767>
 - Tuesday, December 2 from 9-10am: <https://smith.zoom.us/j/98358440513>
- 3 Review your coverage, compare your options, and **make your elections in Workday by December 4.****