

SMITH COLLEGE

Benefits Guide



2026

Smith College is pleased to offer a comprehensive and competitive benefits program to support the well-being of our employees and their covered family members.

This guide offers an overview of the benefits and programs available to you as a Smith employee. For additional details, tools, and resources to help you make informed choices, please visit the [Smith Benefits site](#).

- **New hires or newly eligible employees:** You have 30 days from your eligibility date to enroll in benefits.
- **Open Enrollment:** Typically held in late fall, this is your annual opportunity to make changes to your benefits, unless you experience a qualified life event during the year.

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Benefits-At-a-Glance

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

An Introduction to Smith College Benefits

Who Can I Cover?

You can cover yourself, your spouse or domestic partner, and your eligible children.

Who you enroll will determine your coverage tier for medical, dental and vision benefits:

- Employee
- Employee + Spouse/Domestic Partner
- Employee + Child(ren)
- Family: Employee, Spouse/Domestic Partner + Child(ren)

You can preview the eligibility criteria for a Domestic Partner to qualify by viewing the [**Certification of Domestic Partner form**](#).

What Will My Benefits Cost?

Biweekly payroll deductions for medical, dental and vision coverage for full-time employees are included in this guide. Your cost will depend on the plan(s) you elect, the eligible family member(s) you cover, and your work schedule (full versus part time and/or 26 versus 14 pay periods).

How Do I Enroll or Make Changes?

Make all of your benefit elections through Workday. Be sure to review your eligible dependents in Workday if you cover a spouse, domestic partner, ex-spouse, or child on your benefits, even if you aren't making any changes. You can find help articles in Workday with instructions on making benefit changes.

What if I Don't Enroll?

If you're newly-eligible for coverage and do not make benefit elections within your 30-day window, you will have no coverage. Your next opportunity to enroll in Smith College benefits will be during the following Open Enrollment window or whenever you experience a qualified life event—whichever comes first.

If you are currently enrolled in coverage and don't make benefit elections by the Open Enrollment deadline, your previous benefit elections will carry over to the following year, except for your Flexible Spending Account (FSA) contributions. You must actively enroll in FSAs each year.



Medical & Prescription Drug Coverage

Smith College offers a variety of tools and resources to help you choose the medical plan that best fits your and your family's needs. As you review your options, be sure to explore the resources below, which can help you make informed and confident decisions.

Visit the [Smith Benefits site](#) to find the following tools and resources:



The Health Plan Comparison Tool

This tool helps you estimate your total costs (combined premiums and out-of-pocket expenses) for all four plans.



The Summaries of Benefits

Summaries for all plan options are posted on the [Smith Benefits site](#) and/or by contacting Blue Cross Blue Shield of Massachusetts.

You can also visit our [Smith College BCBS site](#) to explore your plan options.



Guide to Selecting a Medical Plan

This guide, posted on the [Smith Benefits site](#), offers questions to consider to help you select the medical plan that best fits your needs and budget.

Terms to Know

Premium: The amount you pay for medical coverage up front, deducted pre-tax from your paycheck.

Deductible: The amount of medical expenses you're responsible for before your plan begins to pay each year (except for preventive care, which is covered in full).

Copay: A fixed amount you pay for a covered service each time you use that service. Copays do not apply toward the deductible.

Coinsurance: The portion you're required to pay for services after you meet your deductible. It's a percentage of the total cost; for example, if your coinsurance is 20%, you pay 20% of a medical bill while the plan pays 80%.

Health Savings Account (HSA): A tax-advantaged account available only to those enrolled in a High Deductible Health Plan (HDHP). It lets you contribute funds on a pre-tax basis to use toward eligible medical, dental, and vision expenses—either now or in the future.

Flexible Spending Account (FSA): A pre-tax account that lets you set aside money to pay for eligible health care or dependent care expenses during the plan year. Funds must be used by the plan's deadline or they may be forfeited.

Out-of-pocket costs: The amount your medical plan does not cover and you're therefore required to pay for a service. For example, a copay is an out-of-pocket cost.

Out-of-pocket maximum: The maximum amount you will have to pay each year for covered services. After reaching the out-of-pocket maximum, the plan pays 100%.

Choose the Plan That's Right for You

You have four medical plans available through Blue Cross Blue Shield of Massachusetts (BCBSMA):

- 1 High-Deductible Health Plan (HDHP)
- 2 Value Health Maintenance Organization (HMO)
- 3 HMO
- 4 Preferred Provider Organization (PPO)

All plans cover a wide range of health care, prescription drugs, and preventive care. The biggest differences among the plans are how much you pay in premiums, how much you pay for coverage when you need care, and whether you're limited using to network providers (in the HMO plans). Smith College provides you with the flexibility to choose the option that works best for you and your family.

Medical Plan Deductions (Full-Time Biweekly Rates)

Coverage Tier	HDHP with HSA	Value HMO	HMO	PPO
Employee	\$17.85	\$33.05	\$63.35	\$128.23
Employee + Spouse/ Domestic Partner	\$122.30	\$171.32	\$255.38	\$386.19
Employee + Child(ren)	\$93.06	\$147.96	\$220.57	\$333.54
Family: Employee, Spouse/Domestic Partner + Child(ren)	\$165.55	\$231.89	\$345.77	\$522.89

Note: Employees who have a qualifying household income may be eligible to apply for a Health Care Subsidy. The first \$500 of the subsidy will be contributed to your FSA or HSA account and any remaining subsidy amount will be dispersed beginning in April through the remaining pay periods in the calendar year. For more information, please visit the [Smith Benefits site](#).

Learn More About Your Medical Plans

For details like deductibles, coinsurance, and more, check out your [Guide to Selecting a Medical Plan](#). You'll find helpful FAQs to consider when choosing your coverage, plus employee examples that show how different plans work together.



Prescription Drug Coverage

All Smith medical plans include prescription drug coverage administered through OptumRx at no additional cost. For more information about OptumRx, call **888-374-8127**.

Want to Save Money on Your Medications?

Ask your doctor to prescribe the generic drug equivalent whenever possible as generics tend to be less expensive than brand-name options. For medications you take regularly, consider using OptumRx's mail-order service to receive a three-month supply for the cost of two copays instead of three, saving you money.

IPC Copay Assistance Program

Smith College partners with PillarRx Consulting to offer the IPC Co-pay Assistance Program, which helps lower your out-of-pocket costs for eligible medications. If your prescription qualifies, PillarRx will send you a welcome letter and follow up with a call to help you enroll.

Getting the Most from Your Medical Plan

Your medical coverage through BCBSMA is delivered through best-in-class provider networks and customer service and includes “extras” to deliver even more value to you and your family. You can access a range of health and well-being programs and resources designed to fit your life. Here are some examples.

! MyBlue Member App. Personalized health care is right at your fingertips. Get simple, secure, and convenient access to your health care information—with quick connections to your doctor, recent prescriptions, and claims history. There's also a digital ID card with important phone numbers, which you can email to a doctor or save to your phone.

! Expanded Fitness and Weight-Loss Reimbursements. You can get rewarded for healthy behavior, including getting reimbursed up to \$150 annually for participating in a qualified fitness program or purchasing home fitness equipment (stationary bikes, weights, treadmills, etc.). And, if you want a little more support than a gym membership or fitness program can provide, participate in a qualified weight-loss program and get reimbursed up to an additional \$150. [Log in to your MyBlue account](#) for more information.

! Mind and Body Program. Receive a reimbursement of up to \$100 annually when you visit a network provider and participate in qualified alternative medicine programs to help your mind and body. Examples of qualifying programs include massage therapy, hypnosis, meditation therapy, and tai chi. [Log in to your MyBlue account](#) for more information.

Hinge Health Virtual Physical Therapy

If you are enrolled in a Smith medical plan, you have access to **Hinge Health** at no additional cost to you and with no referral needed.*

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

Follow a custom care plan, do video-based exercises, and connect with health coaches and physical therapists—all on your tablet, laptop, or smartphone. Track your progress and celebrate milestones as you go.

Visit hinge.health/smithhinge to learn more!



* Hinge Health is accessible to BCBSMA members age 18+.

Seek Alternatives to the Emergency Room

If you need quick care but it's not an emergency, use **telemedicine (Well Connection)** or visit an **in-network urgent care clinic**, which will save you time and money. If you think you're having a medical emergency, call 911 or go to the nearest emergency room.

Option	Typical Costs	Common Uses	How to Access
Telemedicine (Well Connection)	Primary care physician-level cost share*	Colds, flu, allergies, rashes, stomach issues, minor infections	Download the MyBlue app to access Well Connection and register to connect with a provider
Urgent Care Clinic	Copay for urgent care (may be higher than an office visit)*	Minor injuries, infections, sprains, respiratory symptoms	Log into your MyBlue account , then search for "Urgent Care Centers" or "Convenience Care Clinics" under "Specialty"

* What you pay out-of-pocket depends on your specific BCBSMA plan. Please refer to your plan documents for your specific benefit information.

Why Choose Well Connection?

Wouldn't it be great to meet with a doctor while sitting on your couch—in pajamas? With the BCBSMA Well Connection platform, you can! Our doctors can do a lot over your tablet, laptop or smartphone, and visits are now more affordable for HDHP participants, costing you just 12% coinsurance, even before your deductible is met. So, if it isn't an emergency, take advantage of doctors on call on your personal device. To access Well Connection, download the **MyBlue app** from the [App Store](#) or [Google Play](#), or go to [member.bluecrossma.com](#) for details!



High Deductible Health Plan (HDHP) with Health Savings Account




The HDHP costs less in premiums but has higher deductibles than our other plans. In-network preventive care is still covered in full, and you never pay more than the out-of-pocket maximum.

If you are enrolled in employee-only HDHP coverage, you must satisfy the \$1,700 in-network deductible before the plan begins to pay. If you are enrolled in any other coverage tier, you must satisfy the \$3,400 in-network family deductible before the plan begins to pay. This means the full deductible could be met by just one person or a combination of covered members.

The deductible does not apply to certain preventive services, such as the annual physical.

What is a Health Savings Account (HSA)?

While the HDHP has a higher deductible than the other medical plan options, it comes with an HSA, which lets you set aside pre-tax money to help you offset your out-of-pocket costs. See [page 9](#) for more information about the HSA.

How the HDHP with HSA Works:	
You + Smith make HSA contributions 	You make pre-tax contributions to your HSA, and Smith also makes a contribution. Use this money to pay your health care expenses, or save them for the future.
You pay 	Pay covered expenses, either from your HSA or out-of-pocket, until you reach your deductible.
You + the plan pay 	Once you meet your deductible, you and the plan share the cost of covered services through coinsurance. The plan pays the larger share.
The plan pays	Once you reach your out-of-pocket maximum, the plan pays 100% for covered services the rest of the year.

Dental & Vision Plans

Dental Plan Options

Smith College offers the choice of two dental plans (High Plan and Value Plan) through Delta Dental.

	Value Plan	High Plan
Deductible	\$50 per member, embedded; \$100 double or family plan	None
Diagnostic & Preventive	100%, no deductible	100%
Basic Restorative	80% after deductible	80%
Major Restorative	Not covered	50%
Orthodontia	Not covered	50% (\$2,000 lifetime maximum)
Calendar-Year Benefit Maximum	\$1,000 per person	\$2,000 per person

Dental Plan Deductions (Full-time Biweekly Rates)

Coverage Tier	Value Plan	High Plan
Employee	\$2.04	\$4.48
Employee + Spouse/ Domestic Partner	\$12.54	\$24.39
Employee + Child(ren)	\$11.31	\$22.02
Family	\$17.75	\$34.52

Vision Plan Options

The Vision Plan is administered by EyeMed. Coverage includes eye exams, glasses, and contact lenses (see the summary on the [Smith Benefits site](#) for additional benefits and restrictions).

Coverage Tier	Vision Plan Biweekly Deductions
Employee	\$3.27
Employee + Spouse/ Domestic Partner	\$6.82
Employee + Child(ren)	\$6.15
Family	\$9.64

Health Savings Account

What Is an HSA?

An HSA is a savings account (owned by you) that allows you to set aside pretax dollars to pay for current or future health care expenses for you and your eligible dependents.

How Does an HSA work?

Smith College will contribute to your HSA in 2026 (up to \$750 to for employee-only coverage* and \$1,500 for other coverage levels), and you can also make pre-tax contributions, up to IRS limits.** For 2026, the IRS limits are \$4,400 for employee-only coverage and \$8,750 for other coverage levels. Plus individuals age 55+ can contribute up to an additional \$1,000 per year. The money in your HSA rolls over from year to year, allowing you to save for future health care expenses. It is also portable—which means you take it with you—in the event you leave Smith College.

In order to contribute to an HSA, you must meet the following criteria:

- ✓ You must be enrolled in a qualified HDHP, such as the one Smith College offers
- ✓ You cannot have other health coverage (see IRS Publication 969)
- ✓ You cannot be listed as a dependent on someone else's tax return
- ✓ You cannot be active in the military (**Note:** veterans enrolled in high deductible health plans with no other disqualifying coverage and who have a service-connected disability may make or receive HSA contributions regardless of when they received VA benefits)
- ✓ You (or your spouse, if a tax dependent) cannot be enrolled in any part of Medicare or Medicaid
- ✓ You cannot be enrolled in a Health Care FSA (including through a spouse's plan) or have a Health Care FSA balance

The HSA is a great way to save for future health care expenses.



** Due to IRS regulations, HSA funds may only be used for qualified medical expenses incurred by the account holder, their spouse, or tax dependents. If you are covering a domestic partner who does not qualify as a tax dependent on your federal return, you cannot use HSA funds for their medical expenses. As a result, Smith contributes to the HSA at the individual coverage level (\$750) if you are covering a domestic partner. If your domestic partner is a tax dependent, your HSA contribution follows the family coverage level and is pro-rated accordingly.*

*** Pro-rated 50% for new enrollees starting on or after July 1.*

Flexible Spending Accounts

Smith College offers two types of Flexible Spending Accounts (FSAs) administered by Voya.

- **Health Care FSA:** You can participate in a Health Care FSA (unless you're enrolled in the HDHP) to pay for eligible health care expenses for you, your spouse, and dependents. You can contribute up to \$3,400 for the 2026 calendar year.
- **Dependent Care FSA:** You can put aside pre-tax money to pay for qualified dependent day care expenses, such as preschool, before/after-school programs, or child/elder care for eligible dependents. You can contribute up to \$7,500 during 2026 if you are single or married and file taxes jointly, and up to \$3,750 per calendar year if you are married but file taxes separately.

Dependent Care Subsidy

A college-paid subsidy is available to help offset the cost of dependent care. You may be eligible for the subsidy if your family income qualifies based on your federal tax return, you file as joint or head-of-household, and you are enrolled in a Dependent Care FSA of \$100 or more. If you are employed in a regular position of half-time or more, you are eligible to apply for the dependent care subsidy. Staff who hold limited-term positions that exceed three years may also apply for this subsidy.

Note: Applications will open spring 2026 and you must have your completed 2025 tax return to apply. For more instructions on applying, please visit the [Smith Benefits site](#). The subsidy generally begins in April and is deposited proportionately into a Dependent Care FSA. For example, if you are eligible for a \$1,793 annual subsidy, \$94.37 would be deposited into your FSA each pay period from April through December. This amount is in addition to the amount you elect to set aside yourself.

You must enroll in the FSAs every year, as IRS rules do not allow elections to carry over from year to year.



Contribute to Your Retirement Plan Today!

Planning for the future is easier when you take advantage of your retirement benefits. You can start, change, or stop voluntary retirement contributions at any time during the year.

- ✓ **New hires:** Now is a great time to start contributing and begin building your savings.
- ✓ **Current employees:** Open Enrollment is a good opportunity to review your contributions and make any updates to align with your goals.

For step-by-step instructions, check out the [Workday Job Aid](#)—Change Voluntary Retirement Savings Benefit. You can also periodically log into your Voya account at smithcollege.beready2retire.com to track your progress, review your investment options, and see how your savings are growing.

Taking a few minutes to review or adjust your contributions today can help set you up for a more secure retirement tomorrow.

Well-Being for Every Part of Life

At Smith, our benefits go beyond the basics. You'll find programs and resources that support every part of your life — from your physical health to your mental and financial well-being.

Everyday Health & Support

Preventive Care

When you see in-network providers, most annual physicals, immunizations, and recommended screenings are covered at no cost to you. Preventive care helps you stay healthy, detect potential issues early, and avoid higher health care costs later on.

OptumRx Diabetes Program

Employees and covered dependents who are managing diabetes can receive ongoing support through OptumRx. The program provides free glucose monitoring meters, unlimited test strips, and one-on-one counseling to help you manage your condition effectively. For details or to enroll, call **888-374-8127**.

Support When You're Away

Sometimes caring for yourself or your family means taking time away from work. To make that experience easier, Smith partners with The Hartford to administer our Life, Disability, and Leave programs. The Hartford offers a streamlined, supportive process to help you navigate leave requests, disability claims, and return-to-work planning — so you can focus on recovery and well-being while receiving the care and guidance you need. Contact **888-301-5615** or visit abilityadvantage.thehartford.com for more information.

Mental & Emotional Well-Being

Employee Assistance Program (EAP)

The EAP is a free benefit provided by Smith College to help employees work through life's challenges. The program, offered through ComPsych EAP, is a confidential and voluntary counseling referral service that is free to employees and members of their family household. You have access to **12 free sessions** with ComPsych, legal consultations and referrals, family and caregiving resources and referrals, pet care, and much more.

Learn to Live

Learn to Live is a free, confidential, on-demand digital well-being resource for employees and their family members (age 13+) interested in learning tools to help manage stress, anxiety, depression, sleeplessness, substance use, or panic, providing help any time and from anywhere.

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



Answers From the Experts

Benefit	Provider	Contact Information
Health	Blue Cross Blue Shield of Massachusetts (BCBSMA)	member.bluecrossma.com 800-782-3675
Prescription Drugs	OptumRx	optumrx.com 888-374-8127
Dental	Delta Dental	deltadentalma.com 800-872-0500
Vision	EyeMed	eyemed.com 866-939-3633
Health Savings Account	Voya	myhealthaccountsolutions.voya.com 866-346-5800
Flexible Spending Accounts	Voya	myhealthaccountsolutions.voya.com 833-232-4673 (option 1)
Retirement	Voya	Smithcollege.beready2retire.com 800-584-6001
Life/AD&D, Disability, and Leaves of Absense	The Hartford	Life/AD&D: 866-294-7987 Disability/Leave: 888-301-5615 abilityadvantage.thehartford.com
ID Theft	Allstate	myaip.com 800-789-2720
Pet Insurance	Nationwide	benefits.petinsurance.com/smithedu 877-738-7874
Learn to Live	Learn to Live	learntolive.com/partners Access code: SMITHL2L
EAP	ComPsych	guidanceresources.com WebID: SmithEAP 855-784-2056

This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the "plan documentation") for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.

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