NOVEMBER 2026

BENEFITS *Briefing*

Open Enrollment is November 17 – December 3, 2026.

Make your elections in Workday by 4 pm EST on December 3 to ensure you and your family have the coverage you need for 2027.

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Benefits for What Matters Most

A new benefits year is just around the corner. Read on to learn about your 2027 Smith benefits and what you need to know for the year ahead.

For 2027, Smith's core benefit plans will remain the same. With a familiar benefits foundation and only a few important updates and enhancements, Open Enrollment is an opportunity to take a fresh look at your coverage and make sure it continues to fit your needs.

Take time to review your benefits, understand your costs, confirm who you are covering, and consider whether your current elections are still the right fit. If you do not make changes, most of your current benefits will carry over automatically. However, you must re-elect your Flexible Spending Account contributions each year if you want to participate.

As healthcare costs continue to rise nationwide, Smith is taking proactive steps to reduce the impact on employees while maintaining comprehensive, competitive benefits. Smith will continue to pay the majority of the total medical premium cost and is making a few enhancements to provide additional support and protection for employees and their families.

Read on for the key updates, important enrollment reminders, and resources available to support you throughout the year.

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What's Changing for 2027?

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

New childcare benefit: Beginning in 2027, eligible employees can apply to receive a Smith contribution to a Dependent Care Flexible Spending Account (DCFSA) to help pay for qualifying childcare expenses.

The new benefit supports care for children ages 0 to 12 and provides greater flexibility to use the funds for any IRS-qualifying childcare expense, including daycare, preschool, before- and after-school care, and summer day camp.

The request process for this benefit will open in the spring. Additional details about eligibility, Smith's contribution, and how to access the benefit can be found on the **Smith College Benefits page**.

Enhanced identity protection: Your Allstate Identity Protection benefit is getting even stronger. The enhanced AIP Pro+ Cyber package adds powerful cybersecurity tools, including a VPN, antivirus software, anti-tracking protection, and email and web browser scanning. Family plan members will also gain access to Bark's online safety and parental control features, plus enhanced scam protection with up to $50,000 in reimbursement for covered losses.

Updated Healthcare Flexible Spending Account (FSA) contribution limits: Based on updated IRS guidelines, employees enrolled in a non-HDHP medical plan can contribute up to **$3,500** in pre-tax dollars to their Healthcare FSA to cover qualifying medical, dental, and/or vision costs in 2027.

Changes to medical premiums: Medical premiums will increase for 2027 as healthcare costs continue to rise nationwide. For full-time employees paid biweekly, premiums will increase by an average of around $22 per paycheck, with some employees experiencing an increase of less than $2 per paycheck depending on the plan and family members covered. 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**.

Increased HDHP deductible and out-of-pocket maximum: The HDHP deductible will increase in 2027 to align with IRS requirements for HSA-qualified health plans. The new minimum deductible for in-network is $1,750 for employee-only coverage and $3,500 for family coverage. The out-of-pocket maximum for this plan will align with this increase, at $3,500 for an individual and $7,000 for a family in 2027. The College will continue to make a contribution to your HSA of up to $750 for employee-only coverage or up to $1,500 for coverage that includes one or more family members.

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 **$4,500 for individual** coverage and up to **$9,000 for family** coverage for 2027.

Tip!

Most of your current benefits will carry over automatically — but **you'll need to re-elect your FSA contributions for 2027 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	403(b) Retirement Plan	Employee Assistance Program
Dental Coverage	Tuition Assistance Programs	Learn to Live Program
Vision Coverage	Life and AD&D Insurance	Family Care Services (Care.com)
Health Savings Account (HSA) (if you elect the HDHP)	Long-Term Disability Insurance	Time Off / Leaves
Healthcare Flexible Spending Account (FSA)	Dependent Care Flexible Spending Account (FSA)	
Healthcare Subsidy (based on family income)	Childcare Benefit	
Hinge Health Virtual Physical Therapy	Pet Insurance	
	Identity Theft Protection	

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, Well Connection Virtual Care, 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. Keep in mind that preventive services must be billed as preventive care by your provider to be covered at no cost. If you discuss or receive treatment for a new or existing medical condition during the same visit, additional services may be billed separately and cost sharing may apply.
- **Struggling with joint or back pain?** Check out our 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 have access to **Hinge Health**!

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

Through this virtual program, you may receive:

- A customized exercise plan created by physical therapists
- Video visits with a licensed physical therapist
- One-on-one health coaching and motivational support
- Digital education to help you understand and manage pain, including migraines

There's no cost to participate and you don't need a referral to get started. Visit **hinge.health/smithhinge** to learn more!



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

Employee Assistance Program (EAP): ComPsych

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

- Mental health and emotional wellbeing, 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 counseling sessions per issue per year at no cost. Call **855-784-2056** or visit **guidanceresources.com** (web ID: **SmithEAP**).

Learn to Live

Free 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**.

Ready for Open Enrollment?

Learn. Prepare. Enroll.

1. **Visit the Smith College benefits webpage** to find helpful enrollment resources and tools like your Benefits Guide, Guide to Selecting a Medical Plan, and Cost Comparison Tool.
2. **Attend the Employee Experience Fair** on November 18, from 11am–4:30pm in the Julia McWilliams Child '34s Campus Center to meet with various benefit vendors.
3. **Attend an Open Enrollment information session:**
   - Monday, November 16 at 1:00 pm EST: **https://smith.zoom.us/j/94405697161**
   - Friday, November 20 at 10:00 am EST: **https://smith.zoom.us/j/95336414620**
   - Tuesday, December 1 at 3:30 pm EST: **https://smith.zoom.us/j/92375678301**
4. Review your coverage, compare your options, and **make your elections in Workday by December 3**.

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 2026 benefits will carry over into 2027.

However, you must actively elect or re-enroll in your contributions to your FSAs if you'd like to continue contributing in 2027. These elections do not roll over, even if you contributed this past year.

This document serves as a Summary of Material Modifications (SMM) or Summary of Material Reductions (SMR), as applicable, to the Smith College Employee Benefit Plan and supplements the Health and Welfare Summary Plan Description (SPD). It describes changes effective January 1, 2027 and is intended to supplement the SPD. Please retain this guide for future reference and share it with your covered family members.

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