

SMITH COLLEGE

Benefits Guide

2027

Smith College is pleased to offer a comprehensive and competitive benefits program to support the wellbeing 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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Dental Coverage	Tuition Assistance Programs	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)	Childcare Benefit	
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An Introduction to Smith College Benefits

Who Can I Cover?

You can cover yourself, your spouse, and your eligible children. Your qualifying domestic partner is eligible for medical, dental and vision coverage.

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 whether you are full time or part time. Your share of benefit costs is paid via payroll deduction and split over either 26 or 14 pay periods depending on your job group.

How Do I Enroll or Make Changes?

Make all of your benefit elections (except for pet insurance) 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 out-of-pocket before your plan begins to pay each year.

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, not including your medical premiums.

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 services out-of-pocket when you need care, and whether you're limited to in-network providers.

Medical Plan Deductions (Full-Time Biweekly Rates)

Coverage Tier	HDHP with HSA	Value HMO	HMO	PPO
Employee	$19.81	$36.69	$70.32	$142.34
Employee + Spouse/ Domestic Partner	$135.75	$190.16	$283.47	$428.67
Employee + Child(ren)	$103.30	$164.24	$244.83	$370.23
Family: Employee, Spouse/Domestic Partner + Child(ren)	$183.76	$257.40	$383.81	$580.41

Note: *Employees who have a qualifying household income may be eligible to apply for a Health Care Subsidy. If approved, the College makes contributions to your Health Care FSA or HSA. Applications open in March and require your 2026 federal tax return. For more information 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, posted on the **Smith Benefits site**. You'll find helpful FAQs to consider when choosing your coverage, plus employee examples that show how different plans work together.



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 wellbeing programs and resources designed to fit your life. Here are some examples.

- **MyBlue Member App.** Personalized health care claims and coverage information is right at your fingertips. There's also a digital ID card with important phone numbers, which you can email to a doctor or save to your phone. Plus, you can easily locate in-network providers and explore virtual health care resources, all from the convenience of the app.
- **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.

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?

Meet with a doctor from the comfort of home using your tablet, laptop, or smartphone. Well Connection visits are available through the BCBSMA platform and cost HDHP participants just 12% coinsurance, even before meeting the deductible. For non-emergency care, download the **MyBlue app** from the **App Store** or **Google Play**, or go to **member.bluecrossma.com** for details.

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 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!

Prescription Drug Coverage

All Smith medical plans include prescription drug coverage administered through OptumRx at no additional premium. 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.

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.

Manage Your Prescriptions On the Go

Manage your prescriptions on the go with the OptumRx app! You can use the OptumRx app to refill medications, track orders, compare drug prices, and find network pharmacies.

Download the OptumRx app on the **App Store** or **Google Play**.

High Deductible Health Plan (HDHP) with Health Savings Account

The HDHP costs less in premiums but has higher deductibles than our other plans. Your annual out-of-pocket costs are capped at the out-of-pocket maximum.

If you are enrolled in employee-only HDHP coverage, you must satisfy the $1,750 in-network deductible before the plan begins to pay. If you are enrolled in any other coverage tier, you must satisfy the $3,500 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.

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

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

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 2027 (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 2027, the IRS limits are $4,500 for employee-only coverage and $9,000 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 under IRS Publication 969:

- 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 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 from a prior year. If your spouse has a Limited Purpose FSA (LPFSA), you may be eligible.

** 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. Refer to IRS Publication 969 for more information on who is eligible and what expenses are allowable.*

*** 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 $3,500 for the 2027 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 2027 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.

Childcare Benefit

Smith College provides eligible faculty and staff with employer-funded contributions to a Dependent Care Flexible Spending Account (DCFSA) to help pay for eligible childcare expenses. Funds can be used for IRS-approved childcare, which may include infant/toddler care, preschool, before- or after-school care, and summer programs.

Contribution amounts vary based on your child's age and are prorated for eligible employees working less than full-time (1.0 FTE). Approved contributions are deposited bi-weekly into your DCFSA and may be used to reimburse eligible expenses incurred during the applicable benefit year.

Applications open in **March** and are submitted through Workday. For more information about eligibility requirements, contribution amounts, eligible expenses, and application instructions, please visit the **Smith Benefits site**.

Note: College contributions along with any voluntary contributions from the employee collectively apply to the applicable IRS limits.

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.

Wellbeing 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 wellbeing.

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**.

Medical and Family Leaves

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 wellbeing while receiving the care and guidance you need. Contact **888-301-5615** or visit **abilityadvantage.thehartford.com** for more information.

Mental & Emotional Wellbeing

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 wellbeing 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**.



Protection for Your Pets

Take care of every member of your family—including the furry (or feathered) ones. Smith College offers **Pet Health Insurance, administered by Nationwide**, to help cover eligible vet costs for everything from routine care to chronic conditions. Coverage is available for cats, dogs, birds, and exotic pets. Enroll anytime at Nationwide Pet Insurance or call **877-738-7874**, and be sure to mention that you are an employee of Smith College



Financial Wellbeing

Tuition Assistance Programs

Smith is committed to academic achievement and lifelong learning. In support of this commitment, we make a significant investment in providing employees with opportunities for professional growth and development. Tuition assistance is available to eligible employees and their eligible dependents.

Flexible Work Arrangements

Wherever possible, Smith College strives to be flexible to help employees achieve a balance between work and home responsibilities. Managers will carefully consider requests for arrangements such as flextime, job sharing, and part-time employment.

Auto & Home Insurance Discounts

Local insurance agencies offering insurance discounts to Smith College employees include Webber & Grinnell Insurance and Whalen Insurance.

ID Theft Protection Provided by Allstate

Allstate Identity Protection helps safeguard your identity, privacy, and digital life. Monitor your identity and credit, access your identity health score, and take advantage of tools such as a VPN, anti-virus software, anti-tracking protection, scam monitoring, and email and web browser scanning. Family coverage also includes parental controls and digital wellness resources. For more information, call **800-789-2720**.

Allstate Deductions (Full-time Biweekly Rates)

	Single	Family
Gross Premium	$4.59	$8.28

Answers From the Experts

Benefit	Provider	Contact Information
Medical	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 833-232-4673 (option 1)
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.

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.