



HR Update

Open Enrollment: November 9 – November 30, 2021

Smith College's Open Enrollment period is right around the corner, so it's time to start thinking about your benefits coverage for 2022! We know the last couple years have been a challenge for our faculty and staff, and we are so grateful for the continued dedication you show to our students and our community each day. We've worked hard to provide a competitive and flexible benefits program so you can make the best choices for your family, needs, and budget.

We are thrilled to announce that, for the third year in a row, **there will be no increase to your premiums!** That means your per-paycheck cost will remain the same, unless you make changes. We've also made **several enhancements** to your benefits for 2022. Read on to learn more, including other important reminders as you prepare to make your elections.

Introducing a NEW medical plan option: Blue Cross Blue Shield of MA (BCBSMA) PPO Plan

We know your personal situation changes over time, and we want to make sure you have the medical coverage you and your family need, no matter where you may be located. That's why we've partnered with BCBSMA to introduce a new PPO plan option with **expanded coverage beyond Massachusetts!**

While the plan design is similar to the POS plan, this PPO plan gives you broader out-of-area coverage. To help determine if the PPO plan is right for you, consider the following questions:

- ◆ Have you moved to another state?
- ◆ Do you have enrolled dependents in college or who live in another state?
- ◆ Do you travel frequently or for significant periods of time and want to be covered if you're away from home?
- ◆ Is your primary care provider (PCP) located outside of Massachusetts?

If you answered yes to any of these questions, consider electing the PPO to take advantage of its broader network.

In addition to the PPO, the same four health plans are still available to you in 2022:

- ◆ Value HMO
- ◆ POS
- ◆ HMO
- ◆ HDHP

To choose the PPO plan for 2022, you **must** actively elect it during the 2022 Open Enrollment period. Otherwise, you will continue with the coverage you elected for 2021.



OPEN ENROLLMENT

During Open Enrollment, you must actively elect or re-enroll in:

- ◆ Your Flexible Spending Accounts (FSAs) if you would like to continue contributing in 2022
- ◆ The new PPO medical plan, if you'd like to choose it

Because this year is a "passive enrollment," the rest of your current 2021 benefits will roll over for 2022, unless you make a change during the Open Enrollment period.

Don't Forget About Other Programs and Resources Available with a BCBSMA Plan!

If you're enrolled in a Smith College sponsored health plan with BCBSMA, your benefits go beyond covering visits to the doctor, prescriptions, and medical procedures. Don't forget about the additional tools available to help you and your covered dependents stay well, including:

- ◆ **Fitness and Weight-Loss Reimbursements:** Get rewarded for keeping healthy habits! Receive a **\$150 reimbursement** annually when you participate in a qualified fitness program or purchase qualified home fitness equipment (stationary bike, weights, treadmill, etc.). Additionally, participate in a qualified weight-loss program and receive an additional **\$150 reimbursement** annually. That's **\$300** total!
- ◆ **NEW Mind & Body Benefit:** 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, acupuncture, hypnosis, meditation therapy, and tai chi.
- ◆ **NEW OptumRx Diabetes Program:** As part of your OptumRx prescription drug coverage, diabetic employees or covered dependents can receive support managing their diabetes, including free glucose monitoring meters, unlimited test strips, and one-on-one counseling.

Introducing Pet Insurance, administered by Nationwide

Beginning January 1, 2022, Smith College employees will have access to Pet Health Insurance from Nationwide. Pet Insurance helps defray the cost of some veterinarian bills by covering eligible vet expenses from common illnesses to serious or chronic conditions. The plan covers not only cats and dogs, but also birds and exotic pets.



Enroll in Pet Insurance starting November 9 with convenient payroll deductions by visiting petsnationwide.com or calling 877-738-7874.

WATCH YOUR MAILBOX!



All Smith College faculty and staff who are enrolled in a medical plan will receive new ID cards from both BCBSMA (for medical coverage) and OptumRx (for prescription drug coverage) in the mail before January 1, 2022.

NEW Expanded Gender-Affirming Benefits

At Smith College, we believe living according to one's preferred gender identity is a basic human right, not a privilege. We also understand there is no "one size fits all" when it comes to providing benefits and programs to allow each person to be their own true self.

In 2022, we're proud to announce expanded gender-affirming benefits coverage for our community. In addition to the surgeries and support services previously covered, employees will also have

coverage for lip enhancement or reduction, hair transplants, lipofilling, and electrolysis. We are here to support all of our employees throughout their journey, no matter their personal situation.

To learn more about our robust gender-inclusive coverage and the enhancements for 2022, visit bluecrossma.org/myblue/find-care/care-options/support-transgender-services.



TAKE ADVANTAGE

of our Employee Assistance Program (EAP) with ComPsych

As you may know, beginning November 1, 2021, Smith College will be partnering with ComPsych to administer our EAP. If you or a member of your household are struggling with your wellbeing—be it a physical, emotional, or financial issue—and don't know where to turn, the EAP is here to help. You do not need to be enrolled in a Smith College medical plan to take advantage of the EAP, and it's available at no cost to you. Support services include, but are not limited to:

- ◆ Behavioral, mental health, and financial counseling
- ◆ Child- and elder-care resources
- ◆ Career assessment and work-life balance resources
- ◆ Legal assistance
- ◆ Nutrition consultations

Counselors are available to assist you 24/7. Simply call ComPsych at 855-784-2056 or visit guidanceresources.com. If it's your first time visiting the website, you'll need to enter your WebID, which is SmithEAP.

OTHER IMPORTANT REMINDERS

Remember Your Annual Dental Rollover Max

If you're enrolled in the High Plan through Delta Dental, don't forget about our annual dental rollover.

If your dental claims do not exceed \$800 in 2021, you may roll over up to \$600 to put toward your calendar year benefit maximum in 2022 and beyond (up to an accumulated cap of \$1,500).

Go Green and Receive Your 1095-C Form Electronically

Because of the Affordable Care Act, Smith College is required to provide all employees with Form 1095-C each year, which provides proof that health coverage was offered to you, for tax purposes.

Help our environment by choosing to receive this form electronically in Workday. It's quick and easy; Workday instructions are located here: <https://sites.google.com/smith.edu/workdayhelp/hr-payroll-finances/how-tos-faqs/benefits/1095-c-printing-elections>.





MARK YOUR CALENDAR!

Open Enrollment is **November 9 – November 30, 2021**. This is your opportunity to review your current coverage and make sure it's the right fit for your needs and budget.

If you don't make any changes, you will remain in your current coverage options, but will not be eligible to participate in the Flexible Spending Accounts (FSAs) as those require you to make a new election each year. Keep in mind that you won't be able to make changes until next year's open enrollment period, unless you experience a qualified status change during the year.

LEARN

Attend our Virtual Open Enrollment Kick Off on November 9 and information sessions with our vendors and HR representatives from November 9 – November 30. A calendar of events will be posted on the HR Open Enrollment website.

Visit the Open Enrollment webpage beginning November 9 to review your choices for 2022 and learn more about your benefit options.

PREPARE

Make time to review your current benefits and consider your and your family's needs for next year. Will they be different? If you live, or see providers, outside of Massachusetts, is the PPO a good fit for your needs?

Use the Health Plan Comparison Tool on the Open Enrollment webpage on or after November 9 to estimate your total expenses under each health plan. When choosing coverage, you should consider total potential costs—both what you pay up front out of your paycheck (your share of medical premiums) and what you pay if and when you receive care (your out-of-pocket costs).

Compare your Smith College plan options with your spouse's coverage (if available) to decide which plan is best for your needs and budget.

Collect the dependent information you'll need (birth date, Social Security number, primary care physician) if you plan to choose the Value HMO or HMO medical plan option.

ENROLL

Complete the Open Enrollment task in your Workday Inbox beginning November 9.

Watch your mail! Before January 1, 2022, you will receive a new ID card for medical coverage through BCBSMA and for prescription drug coverage through OptumRx. Don't forget to show your new ID cards to your provider and pharmacy at your first opportunity in the new year.



The benefits summarized here are not conditions of employment. Smith College, in its sole discretion, reserves the right to amend, modify, or terminate any plan or provision at any time. (Smith College has the sole and absolute authority to interpret the terms of these plans, determine benefit eligibility and resolve any and all ambiguities or inconsistencies in the plans.)