We think it is helpful to know how the college arrives at our benefit offerings and associated costs. In every such decision, we aim to:

- Negotiate the best possible plans and services for our employees within our competitive landscape
- Maintain employee contributions and college expenses near the median of peers and the market
- Align employee premium contributions to reflect utilization of services

Based on this approach, we are pleased to announce that:

- In general, the rates you pay as a Smith College employee for health, dental and vision coverage will not increase. There is one exception. In order to better align actual insurance utilization with employee premiums, there will be a minor increase to the employee + spouse deduction across all health plans.
- Physical therapy coverage will be enhanced for HMO and POS plans, aligning all physical therapy benefits to 60 visits per year.
- We have partnered with PillarRx to provide a Copay Assistance Program, which could potentially lower prescription drug costs for eligible medications. If one of your medications is eligible for this assistance, you will receive a letter from PillarRx followed by a phone call to assist you with enrollment.
- At a time when identity theft is a concern for many, we will begin offering identity theft protection insurance (PrivacyArmor® ID Theft Protection by InfoArmor) to employees and their family members as a new benefit at a group-discounted rate.

Please note: While the information above pertains to calendar year 2020, we have some additional good news to share with regard to 2019. This is the second (and final) year that employees will receive a health insurance “deduction holiday.” In other words, because of rebates from our insurance provider driven by favorable health care experience, you will not be charged for health insurance in your Dec. 13 and Dec. 27 paychecks. Employees on a 14-pay period schedule will see a small reduction in their deduction on Nov. 29.

HR FAIR

Tuesday, November 5  |  11:00 a.m. – 4:00 p.m.  |  Campus Center Carroll Room

Demonstrations on completing open enrollment in Workday will be held in Campus Center 103/104 at the top of every hour from 11 a.m. to 3 p.m.
OPEN ENROLLMENT

- **Open Enrollment is from November 6 to December 6** (extended to 4 weeks). Benefits-eligible employees may newly enroll or make changes to their health, dental, vision, and Flexible Spending Accounts for January 1, 2020.
- Open Enrollment will be fully online this year in Workday; no more paper forms! All benefits changes will now be made in Workday during Open Enrollment... and beyond!
- If you do not need a Flexible Spending Account and do not need to make any health, dental or vision coverage changes, you can ignore the Open Enrollment task in your Workday Inbox. Your 2019 benefits will continue into 2020.
- **All changes must be submitted by 4:30 p.m. on Friday, December 6 – no exceptions!**

YOUR 2020 OPEN ENROLLMENT CHECKLIST

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<thead>
<tr>
<th>LEARN</th>
<th>PREPARE</th>
<th>ENROLL</th>
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<tbody>
<tr>
<td><strong>Attend</strong></td>
<td><strong>Review</strong></td>
<td><strong>Complete</strong></td>
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<tr>
<td>the HR Fair on November 5 to explore and ask questions about benefit options you haven’t considered before.</td>
<td>your current benefits and think about your/your family’s upcoming needs.</td>
<td>the Open Enrollment task in your Workday Inbox (starting on 11/6) to make your benefits elections for 2020. You must do this by Friday, December 6, by 4:30 p.m.</td>
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<td><strong>Stop in</strong> for a demonstration in Campus Center, 103/104 to see how to complete Open Enrollment in Workday. Sessions will begin at the top of every hour during the HR Fair. Additional sessions during Open Enrollment will be announced in eDigest.</td>
<td><strong>Use</strong> the Health Plan Comparison Tool on the Open Enrollment web page on or after November 6 to estimate your total out-of-pocket costs under each available health plan.</td>
<td><strong>Remember</strong> – Open Enrollment changes will not be accepted after December 6 at 4:30 p.m.</td>
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<td><strong>Visit</strong> the Open Enrollment web page on or after November 6 to read about your choices for 2020. Details about health care expense and dependent care subsidies will be available.</td>
<td><strong>Compare</strong> your plan options through Smith College against your spouse’s coverage (if any) to determine which plan will best meet your needs and budget.</td>
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<td><strong>Gather information.</strong> If enrolling dependents under your Value HMO or HMO coverage, be sure to have their birthdays, Social Security numbers, and primary care physicians’ names ready before beginning Open Enrollment in Workday.</td>
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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 on inconsistencies in the plans.)