

Williams

Open Enrollment 2021

October 12 - November 9, 2020

Agenda

- Plan Updates - Medical, Prescription Drug, Telemedicine, Wellness, EAP, Dental and FSA/HSA
- Special Enrollment for supplemental Life/LTD
- Charitable Donations
- New Paid Family Medical Leave Policy & Administrator
- Action Items and Changes to consider before enrolling
- Help Available, Resources, Contacts, and Links

Plan Updates

- 2.5% increase in Medical plan premiums (\$3.58 - \$12.35 per month depending upon coverage level)
- Pharmacy coverage is now through SmithRx
- No increase in Dental plan premiums
- FSA Health Accounts rollover increased to \$550
- Contribution maximums to Health Savings Accounts (HSA) increased to \$3600 individual coverage and \$7,200 family coverage for the Saver Plan
- Enhanced EAP and Wellness benefits including virtual fitness classes

2021 Medical Premiums

	HMO	HMO Deductible	PPO Deductible	PPO Saver Deductible
Employee Monthly Contribution				
<i>Employee</i>	\$216.07	\$167.60	\$191.60	\$173.20
<i>Employee + One</i>	\$508.94	\$387.75	\$447.75	\$401.74
<i>Family</i>	\$527.30	\$401.56	\$485.73	\$437.46
College Monthly Contribution				
<i>Employee</i>	\$618.26	\$587.08	\$587.08	\$587.08
<i>Employee + One</i>	\$1,057.57	\$1,027.39	\$1,012.98	\$1,024.03
<i>Family</i>	\$2,023.47	\$1,758.46	\$1,854.55	\$1,671.43
Employee Monthly Increases Over 2020				
<i>Employee</i>	\$4.76	\$3.58	\$4.17	\$3.72
<i>Employee + One</i>	\$11.91	\$8.95	\$10.41	\$9.29
<i>Family</i>	\$12.35	\$9.29	\$11.34	\$10.16

You must enroll online through the bswift portal during this open enrollment to have healthcare benefits and Flexible Spending Account contributions in calendar year 2021 - unless you have a qualifying life event.

Cost Saving Option: Change Plans

HMO to HMO Deductible plan

	Premium Savings	Maximum Deductible *	Net Savings if Deductible Met
<i>Employee</i>	-\$581	\$500	-\$81
<i>Employee + One</i>	-\$1,454	\$1,000	-\$454
<i>Family</i>	-\$1,509	\$1,000	-\$509

** You can use a Flexible Spending Account to cover potential deductible costs.*

Additional Cost Savings:

- *HMO: \$250/outpatient surgery, \$500/inpatient admission (including childbirth), up to out-of-pocket max (\$2,000/member)*
- *HMO Deductible: only pay for outpatient and inpatient to the maximum deductible per year (\$500/member or \$1,000/family)*

Medical Plan Comparison

	HMO	HMO Deductible	PPO Deductible	PPO Saver Deductible
Annual Plan Year Deductible (In-Network)				
<i>Employee</i>	\$0	\$500	\$500	\$1,500
<i>Employee + One / Family</i>	\$0	\$1,000 (\$500 per member)	\$1,000 (\$500 per member)	\$3,000
Annual Out-of-Pocket Maximum (In-Network)				
<i>Employee</i>	\$2,000 Medical \$1,000 Rx	\$1,500 Medical \$1,000 Rx	\$1,500 Medical \$1,000 Rx	\$3,000 Combined Medical and Rx
<i>Employee + One / Family</i>	\$4,000 Medical \$2,000 Rx	\$3,000 Medical \$2,000 Rx	\$3,000 Medical \$2,000 Rx	\$6,000 Combined Medical and Rx

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Medical Plan Comparison

In-Network Costs	HMO	HMO Deductible
Preventive Care, Screening, Prenatal Annual Eye Exam	No Charge	No Charge
Primary Care Visit Outpatient Mental Health	\$20	\$20
Specialist Visit (Chiropractor, Acupuncture), Physical Therapy	\$30	\$30
Emergency Room (waived if admitted)	\$100	\$100
Diagnostic Tests, Imaging	No Charge	Pay Until \$500 Deductible Met, then No Charge
Outpatient Surgery	\$250	
Inpatient Hospitalization (including Mental Health, Substance Abuse Svcs)	\$500	

New Prescription Benefit Manager

SmithRX - new prescription drug plan manager 1/1/21

- New ID cards will be sent to you for both medical plan coverage and prescription drug coverage.
- You will also receive a welcome packet.
- We encourage all employees to register at <https://portal.mysmithrx.com> to review the prescription drug formulary, view pharmacy claims, locate in-network pharmacies, and enroll in mail order delivery as available.
- SmithRx customer service can be reached M-F, 9 am - 8 pm at 1-844-454-5201.

Telemedicine

- Licensed Medical and Behavioral Health providers are available 24/7 to treat you for minor medical issues or provide behavioral health care.
- Use the Well Connection app on a mobile device or visit [wellconnection.com](https://www.wellconnection.com).
- Simply log in, choose the type of care you want, and pick a provider. You pay the same cost as for an in-network office sick visit.

2021 Flexible Spending Account (FSA) and Health Savings Account (HSA) Contribution Limits

Flexible Spending Accounts Limits	2021	2020
Healthcare FSA	\$2,750*	\$2,750*
Dependent Care FSA	\$5,000	\$5,000

HSA Limits (Employee + Employer)**	2021	2020
<i>Employee</i>	\$3,100 + \$500	\$3,050 + \$500
<i>Employee + One / Family</i>	\$6,200 + \$1,000	\$6,100 + \$1,000
<i>HSA Catch-up Contribution</i>	\$1,000**	\$1,000**

*** Healthcare FSA allows \$550 carry-over to next calendar year.**

****Available to those who are age 55 or older**

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Dental Plan Rates

	2021
Employee Monthly Contribution	
<i>Employee</i>	\$9.39
<i>Employee + One</i>	\$23.47
<i>Family</i>	\$30.98
College Monthly Contribution	
<i>Employee</i>	\$35.73
<i>Employee + One</i>	\$57.56
<i>Family</i>	\$117.91
Employee Monthly Increases Over 2020	
<i>Employee</i>	\$0.00
<i>Employee + One</i>	\$0.00
<i>Family</i>	\$0.00

Wellness Program 2021

A wide variety of wellness classes and webinars - both in-person and virtual - are offered at discounted costs to Williams Faculty and Staff. These can be found on the College Wellness website:

<https://hr.williams.edu/wellness-at-williams/>

Fitness challenges eligible for incentives are updated throughout the year - as are initiatives that enhance overall wellbeing such as nutritional, financial and mindfulness coaching.

Special Enrollment for Life/SLTD

As part of the change to UNUM as our Life Insurance, LTD and Leave Administrator, you have the opportunity to apply for the following without Evidence of Insurability (medical questionnaire):

- Supplemental Employee Life (up to \$300,000)
- Spouse Life (up to \$50,000 or 50% of Supplemental Employee Life)
- Child Life (\$5,000)
- Supplemental Long-Term Disability (increases LTD to 70% of salary)

Paid Family & Medical Leave

- The College has implemented a policy (effective 9.1.20) that matches or exceeds the Massachusetts Paid Family & Medical Leave (due to take effect 1.1.21) benefits.
- The Williams College Paid Family & Medical Leave policy allows employees to take paid, job-protected leave for:
 - **Short Term Disability Leave** (medical leave up to 26 weeks)
 - **Parental Leave** (birth, adoption or foster care leave up to 12 weeks)
 - **Family Leave** (new paid family leave to care for an ailing relative up to 12 weeks or 26 weeks if the family member is a covered servicemember)

Individuals are eligible for up to a total of 26 weeks of Short-Term Disability, Parental and Family Leave in a benefit year.

Paid Family & Medical Leave (cont.)

- Short Term Disability Leave, Parental Leave, and Family Leave will be paid at 100% of base earnings for all staff and faculty. This exceeds the Massachusetts State benefit of 80% of earnings capped at \$850/week.
- All costs related to the Paid Family and Medical Leave policy will be absorbed by the college and not passed on to employees.

Please note: Accommodations for COVID-19 related concerns are separate from the above policies and Unum will be unable to address these questions. Please contact HR directly.

New Leave Administrator

Unum

- In addition to providing long-term disability insurance and life insurance benefits to Williams, Unum will be the administrator for the new Paid Family & Medical Leave policy.
- As soon as you have identified a need for leave, you should advise your supervisor or department head and then call Unum at 866-779-1054 or online at www.unum.com/claims.
- More information can be found on the Williams HR website at <https://hr.williams.edu/benefits/> - including what details to provide when arranging leave through Unum.

New EAP Administrator

HealthAdvocate

This free*, confidential service is available to employees and their families 24/7 to:

- address work/life balance concerns
- provide counseling and stress management
- research child and eldercare resources, and
- connect to financial and/or legal consultants, among other services

Telephone: 1-866-799-2465

Website: www.healthadvocate.com/wc

* Some services are limited to the number of free visits provided within the benefit year

Charitable Donations

- The college will contribute \$1 for every \$2 of your personal contributions to the following charities:
 - Bennington United Way
 - Berkshire United Way
 - Northern Berkshire United Way
 - Williamstown Community Chest
- Contribution spread over 24 pay periods with a minimum of \$1 election per period, if contributing.
- **You must log in to bswift to complete your annual election.**

Action Items

1. You received a 2020 Personalized Enrollment Statement by email on October 11, 2020. **Please review this!**
2. Active Enrollment: **All benefit-eligible employees must log into bswift** to complete Open Enrollment elections and/or make changes – even if you are a new or recent hire and already selected new hire benefits for 2020.
3. Remember to make elections for **Healthcare FSA, Dependent Care FSA, HSA and Charitable Donations** as these need to be re-elected every year at Open Enrollment.

Action Items Continued

1. Make sure any **address updates and name changes** are reflected in the Human Resources System
2. Check and update your dependents and life insurance beneficiaries as needed
3. Review, download and save your **benefits confirmation statement** after enrollment
4. Watch your mail for **new ID cards for medical (BCBSMA) and prescription drug benefits (SmithRx)**

Changes to consider before enrolling

- Have I moved into or out of the HMO service area?
The HMO plans cover services and providers in MA, CT, RI, NH, VT and ME - **not** NY.
- Has my health profile or that of my dependents changed, and should I choose a different plan based on the location and/or cost of services and providers needed?

Open Enrollment Period

October 12, 2020 – November 9, 2020

- Find important plan details and general benefits information
- Use the Ask Emma feature for help choosing your medical plan and FSA contributions
- Elect or make changes to your benefits

Enroll at:

<https://bswift.williams.edu>



Enrollment Support

- HR staff will host virtual office hours for quick questions – click to join the Zoom Meetings
 - [Monday, October 19th from 11 am – 1 pm](#)
 - [Friday, October 30th from 2 pm – 4 pm](#)
 - [Thursday, November 5th from 10 am – 12 pm](#)
- If you require more assistance, sign up for a 30 minute session with an HR staff member using the [Open Enrollment Support Session Form](#)
- *If you do not have access to a computer in order to enroll, please call Human Resources at 413-597-2681 (leave a message) so alternate arrangements can be made.*
- Are you considering the PPO Saver plan with a Health Savings Account? Please email sdurocher@onedigital.com to schedule a one on one consultation with Sue Durocher, Benefits Consultant at OneDigital | Health and Benefits.

Resources, contacts and links

Williams College website benefit plan links (all plans):

<https://hr.williams.edu/benefits/>

Blue Cross Blue Shield of Massachusetts Medical/Dental

Telephone: 800-486-1136

Website: www.bluecrossma.com

Vision

Telephone: 855-875-6948

Website: www.blue2020ma.com

You will need to click “*Register*” on each site and follow the steps to get access to plan specifics, electronic ID cards, etc.

Resources, contacts and links (cont.)

Health Advocate Employee Assistance Program (EAP)

Telephone: 866-799-2485

Website: www.healthadvocate.com/wc

Unum: Life Insurance, LTD and Leave Administration

Telephone: 866-779-1054

Website: www.unum.com/claims

SmithRx: Prescription Drug Benefit Manager (after 1/1/21)

Telephone: 844-454-5201

Website: <https://portal.mysmithrx.com>

Announcements

- We welcome the Apothecary at 72 Spring Street in Williamstown as a new, local resource for prescription medications – they serve both Williams College and greater Williamstown community members.
- The college is offering flu vaccinations to all Faculty and Staff in October. See <https://hr.williams.edu/announcements/flu-s-hot-clinics/> for dates/times.

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Q & A