

**To: Simmons Faculty and Staff**

**Subject: Important Information on Health & Welfare Benefits & Open Enrollment  
(April 29-May 10)**

We are pleased to announce that the FY20 Benefits Open Enrollment period will occur from Monday, April 29 through Friday, May 10.

We are also happy to note, for the third consecutive plan year, Simmons was able to negotiate a favorable medical plan renewal with Blue Cross Blue Shield -- resulting in no increase to our medical premiums. This favorable renewal is largely attributable to a decrease in the number and cost of claims from the Simmons community. Thank you for being savvy consumers of our health plan and continuing to pursue healthy lifestyles!

This letter provides a brief overview of this year's plan offerings and summarizes additional information and resources that will be available to you through the Open Enrollment process. Please review this letter even if you do not have any plans to elect into (or out of) a benefit. If you do not elect to make any changes, your current benefit selections will continue through FY20 unchanged. **Please note, however, that you must re-enroll in all of the Flexible Spending Accounts or Health Savings Account (including the Simmons Health Savings Contribution) during Open Enrollment if you want to participate in FY20 or your FSA/HSA election will be waived for FY20.**

#### **OUR COMMITMENT AND GUIDING PRINCIPLE**

We are committed to supporting an overall competitive benefit program. Our guiding principle is to utilize Simmons's financial contributions and group bargaining power to impact the greatest number of benefits-eligible faculty and staff while also empowering you with the tools/resources you need to take an active role in managing personal health decisions.

#### **WHAT IS CHANGING FOR FY20**

Our plan designs for medical, dental and vision benefits will continue for FY20. While co-pays, deductibles, co-insurance and rates for our plans will remain the same for FY20, there are a few changes.

##### **Medical Plan Subscribers:**

- There will be no plan design changes to the medical benefit for FY20. As noted above, there will be no rate changes for FY20 -- they will remain the same as FY19.
- Simmons University will continue to provide a Health Savings Account contribution that

works in conjunction with the Simmons PPO/HDHP plan. In FY20 these contributions will be \$500 if electing Single PPO coverage, \$1,000 if electing Employee+1 or Family PPO coverage. Please remember to re-enroll for the Health Savings Account if you would like the Simmons contribution.

**Dental Plan Subscribers:**

- There are no plan design changes to the dental benefit for FY20. As noted above, there will be no rate changes for FY20 -- they will remain the same as FY19.
- Simmons University will continue to offer two dental plans. The CORE Dental plan offers a \$1,000 annual maximum while the Enhanced Dental plan offers an annual maximum of \$2,000. Both plans will continue to be with Blue Cross Blue Shield under the Dental Blue Plan.

**Vision Plan Subscribers:**

- There are no plan design changes to the vision benefit through VSP for FY20. Vision plan premiums will remain the same for FY20.

**Voluntary Life Insurance Plan:**

- In FY20, Simmons will continue to use Prudential as our Life Carrier.
- Simmons will continue to offer the University's group life insurance benefit to benefits-eligible faculty and staff. This offering provides life insurance benefits of 1 times your salary with a minimum benefit of \$75,000.
- Simmons will continue to offer the option of Voluntary Life Insurance with Prudential. You may purchase from \$10,000 up to a maximum of 5 times your annual base pay or \$300,000, whichever is lower. Life Insurance up to \$10,000 more than your current level of coverage will not require an Evidence of Insurability (EOI) unless the total requested amount is above \$200,000. Any level elected above \$200,000 requires EOI and approval by Prudential before the additional coverage will take effect.
- Employees participating in the Voluntary Life Insurance Plan may also elect Voluntary Spousal Life coverage in increments of \$5,000 up to a maximum of \$150,000 or 50% of the employee's Life Amount, whichever is lower. Any spouse life election or increase will require an EOI and be approved by Prudential before the additional coverage will take effect.
- Simmons will continue to offer Voluntary Child Life coverage for \$10,000 per child. Child Life coverage does not require EOI.
- All existing Voluntary Life Insurance elections will be automatically rolled over from FY19 to FY20.

**Short-Term Disability (STD) and Long-Term Disability (LTD) Benefits:**

Simmons will continue to offer Short-Term Disability (STD) benefits to full-time staff and faculty, STD benefits are paid at 60% of pay for staff and faculty hired after July 1, 2000. Simmons will also continue to offer Long-Term Disability (LTD) to full-time and benefit-eligible part-time staff and faculty, LTD benefits are paid at 60% of pay for those out due to medical need for more than 26 weeks.

**Paid Holidays:**

We are pleased to announce 22 paid holidays in FY20. At the President's discretion, July 5, January 2 and January 3 will be paid holidays in FY20. The University will close December 23 for the winter break and reopen January 6, 2020. Please note for FY20 Simmons will also observe two floating holidays.

**Flexible Spending and Health Savings Accounts:**

- After an extensive RFP process, Simmons University will be changing Flexible Spending Account vendors to Connect Your Care as of July 1. All Health Care Flexible Spending participants should expect a new debit card in the mail in late June.
  - Simmons will increase the allowable amount employees may save into the Health Care Flexible Spending Account to \$2,700.
  - The Health Savings Account vendor will continue to be Bank of America in FY20.
  - Simmons will increase the allowable amount employees may save into the Health Savings Account to \$3,500 for employees electing Single coverage or \$7,000 for employees electing Employee + 1 or Family coverage; we will continue to offer the Catch-up Health Savings amount of \$1,000 for employees above age 55.
  - As mentioned earlier in this letter, Simmons will continue its contribution to Health Savings Accounts, which is \$500 if you elect Single coverage or \$1,000 if you elect Employee +1 or Family coverage. If you've been considering the PPO in past years, this may be the time to make the switch.
  - Our FSA and HSA partners will be at the Benefits Fair to answer your questions about these accounts and the best way to leverage them for yourself and your family. Please think about what your anticipated costs may be over the next year so you are prepared.
- Reminder:** Please be sure to use all FY19 FSA contributions by September 15, 2019!
- Please remember that you must re-enroll in all of the Flexible Spending Accounts or Health Savings Account (including the Simmons Health Savings Contribution) during Open Enrollment if you want to participate in FY20 or your FSA/HSA election will be waived for FY20.

**Care.com:**

Simmons University will continue the benefit under Care.com for FY20. Care.com is a web-based service that links users with service providers in the areas of child care, senior care, housekeeping and pet care. Simmons will offer a Care.com membership free of charge to all benefit-eligible faculty and staff as well as adjuncts. To take advantage of this opportunity, please register on [simmons.care.com](https://simmons.care.com) using your Simmons email address.

**INFORMATION AND RESOURCES**

We have the following information and resources to help you understand the changes and make informed decisions during Open Enrollment.

1. **[Benefits intranet](#)**: The Simmons Benefits intranet page will be updated for the Open Enrollment

start date of April 29; however, materials will be posted for members to review no later than April 25th.

2. **Benefits Fair on May 8:** Please stop by and visit your benefit providers, including representatives of Blue Cross Blue Shield! The Benefits Fair will be Wednesday, May 8 (10 am-3 pm, Linda K. Paresky Center). This is a great opportunity to learn more about the benefits we offer to the Simmons community. We will have massages, honey tasting and snacks as well as all of our benefits vendors attending!
3. **Information Sessions:** We've planned two lunch & learn sessions with Medical, Dental, Flexible Spending and Health Savings vendors to help you better understand the benefits of these plans. A member of the Benefits team will also be at all sessions to facilitate and support questions. We will also host Liberty Mutual and Colonial Disability for one-on-one sessions.
  - First session, **Thursday, May 2 from 12 pm-2 pm in the MCB – C105** with the following vendors: Blue Cross Blue Shield (Medical & Dental Plan vendors), and Connect Your Care (the new Flexible Spending Account vendor)
  - Second session, **Thursday, May 9 from 12 pm-2 pm in School of Business – M105** with the following vendors: Blue Cross Blue Shield (Medical & Dental Plan vendors), Connect Your Care (the new Flexible Spending Account vendor) and Bank of America (Health Savings Account vendor)

To attend one of the lunch & learns please [register](#). Lunch will be provided at each session, so we encourage you to pre-register so we can plan accordingly.

Simmons will host Colonial Disability on Tuesday, May 14 for one-on-one appointments to review supplemental disability coverage, Colonial will be onsite from 8 am-4 pm in MCB – C302. Please register for an [appointment](#).

Simmons will host Liberty Mutual on Thursday, May 16 for one-on-one appointments to review auto, home and life individual information. Liberty will be onsite from 10 am-1 pm in the MCB – Shepard Room. Please register for an [appointment](#).

4. **Open Enrollment Guide:** As Open Enrollment begins, a detailed Guide will be emailed to you. This Guide provides an overview of the benefits, medical plan comparisons, contact information for the vendors and related information.
5. **Health Advocate:** This free program is designed to help you during the Open Enrollment period, as well as triage questions on your health benefits throughout the year. You can contact them at 866-695-8622.

## MINIMIZING FUTURE RATE INCREASES – WAYS YOU CAN HELP

Throughout FY20, your continued active participation in the plans can have a great impact on your life as well as the overall Simmons community—this year’s rate hold is one example of that positive change. By being good stewards of the plans (utilizing the plans appropriately, strategically, and actively), we can all make a positive impact on rate increases from year to year.

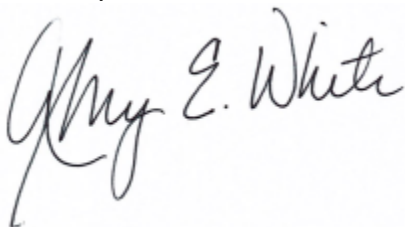
We encourage you to:

- **Adopt healthy habits through preventive care, fitness, nutrition, and regular screenings.**
- **Manage** chronic conditions by adhering to dietary guidelines and medication regimens.
- **Learn** more about provider cost and quality to make informed decisions about where to get care before you need care.
- **Utilize** money-saving options such as Flexible Spending Accounts and Health Savings Accounts.
- **Take** advantage of benefits such as our Employee Assistance Program through AllOne Health, and be sure to **use your time off to rest, relax, and rejuvenate.**

We carefully evaluate our benefit offerings every year to ensure they are competitive within the market and in the context of the University’s financial situation. We will continue to review some of the offerings such as voluntary benefits, retirement plan, tuition benefits, time-off benefits throughout this year. We will always do our very best to seek out the most financially sustainable and appropriate options for you and your family.

As always, the Benefits staff is happy to answer any of your questions. Please email us at [benefits@simmons.edu](mailto:benefits@simmons.edu), call us at x2084 or stop by the Benefits Office at E-203. We look forward to sharing more information with you over the upcoming weeks!

Sincerely,

A handwritten signature in black ink that reads "Amy E. White". The signature is written in a cursive style with a large initial "A".

Amy White  
Senior Vice President  
Institutional Advancement

