

To: Simmons Faculty and Staff

**Subject: Important Information on Health & Welfare Benefits & Open Enrollment
(May 3-May 14, 2020)**

Welcome to the Simmons University FY22 Benefits Open Enrollment! Open Enrollment will occur from **Monday, May 3rd through Friday, May 14th**. In light of the COVID-19 pandemic and some of the plan changes outlined below, it is now more important than ever that you carefully review your benefit options. As always, if you need assistance, the Simmons Benefits staff and our benefit partners stand ready to help and support you and your family.

This year Blue Cross Blue Shield proposed a 15% increase to our medical plan premiums. This was due to various factors including, but not limited to, large medical claims and an expectation on the part of Blue Cross that claims will increase this year due to deferred treatment during the pandemic. Simmons was able to negotiate a medical plan renewal that included a few plan changes -- resulting in a final increase of 8.6% (a reduction of 6.4% from the original renewal). In an effort to minimize the impact on those making under \$75,000, Simmons was able to decrease the rate increase by 50% by absorbing that cost. We are also happy to announce that our core dental plan will be offered at no cost to participants (by covering preventative services only) and our vision rates will remain the same as FY21.

Please note, that you must re-enroll in all of the Flexible Spending Accounts and the Health Savings Account (HSA) during Open Enrollment if you want to participate in FY22. If you do not re-enroll, your FSA and HSA elections (including the Simmons HSA Contribution) will be waived for FY22.

OUR COMMITMENT AND GUIDING PRINCIPLE

We are committed to supporting a competitive benefit program. This year we engaged a new benefits partner, OneDigital, that helped us in our ongoing efforts to stay competitive. Our guiding principle is to utilize Simmons' financial contributions and group bargaining power to impact the greatest number of benefits-eligible faculty and staff while also empowering you with the tools and resources you need to take an active role in managing personal health decisions.

WHAT IS CHANGING FOR FY21

We have created a short outline of the changes for this FY22 Open Enrollment, [FY22 Benefit Changes Outline](#).

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 with the new plan summaries.

2. **Information Sessions:** We've planned several information presentations to review the FY22 Benefits, as well as ones dedicated to the FY22 "Changes Only". See below for registration links and dates/times.

[Open Enrollment Presentation](#), 5/5 @ 11am - 12pm

[Open Enrollment Presentation, "Changes Only"](#) 5/5 @ 2:30pm - 3:00pm

[Open Enrollment Presentation](#), 5/10 @ 1pm – 12pm

We are also hosting 1-on-1 sessions for the below vendors if you have specific questions

[BCBS sessions](#), 5/6 @ 10 am - 2pm and 5/11 @ 12pm - 4pm

[Prudential sessions](#) 5/6 and 5/11 @ 11am - 2pm

[ConnectYour Care sessions](#) 5/6 and 5/11 @ 1pm - 2pm

[Liberty Mutual sessions](#), 5/5 and 5/11 @ 11am - 1pm

[Colonial Disability sessions](#), 5/3 thru 5/14 @ 8am - 5pm

[Care.com sessions](#), 5/11 @ 3pm – 4pm

3. **[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 vendors and related information.

MINIMIZING FUTURE RATE INCREASES – WAYS YOU CAN HELP

This year, more than ever, your continued active stewardship in the plans has a great impact on your life as well as the overall Simmons community. By pursuing preventive care options and 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 and consult with constituent groups across the University regarding our benefit offerings every year to ensure they are competitive within the market and in the context of the University's financial situation. It is our commitment to you that 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 or call us at x2084.