

**To: Simmons Faculty and Staff**

**Subject: Important Information Re: Health & Welfare Benefits & Open Enrollment  
(April 25-May 6, 2021)**

Welcome to the Simmons University FY23 Benefits Open Enrollment! Open Enrollment will occur from **Monday, April 25 through Friday, May 6**. Since this is the one time during the year when you may enroll in and/or make changes to your benefits, it is important to carefully review your benefit options to ensure your coverage is a good-fit for you and your family needs. If you need assistance, the Simmons Benefits staff and our benefit partners stand ready to support you and your family.

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

We are committed to supporting a competitive benefit program and our partner, OneDigital, continues to work alongside us, helping us negotiate and optimize our offerings. 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 actively manage personal health decisions.

### **INSURANCE PLANS**

We will continue to offer our medical plans through Blue Cross Blue Shield. This year they proposed a 16% increase to our medical plan premiums. This was due to various factors including, but not limited to, large medical claims, increased pharmacy spend, and an increase of services due to deferred treatment during the pandemic. Simmons was able to negotiate a lower medical plan renewal with **no plan changes for FY23** -- resulting in a final increase of 11.5% in the rates. We encourage you to take the time to carefully consider your medical coverage needs and review all of our plan offerings as some may carry lower premiums.

Simmons will continue to offer the Core Dental Plan, which will remain free for full time employees. The Enhanced Dental Plan will increase by 11%, reflecting increased claims costs and the enhancements outlined below.

Vision rates and the plan will remain the same as the FY23 plan year.

**Please note, 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 FY23. If you do not re-enroll, your FSA and HSA elections (including the Simmons HSA Contribution) will be waived for FY23.**

### **WHAT IS CHANGING FOR FY23**

This year we are pleased to offer some great enhancements to benefits options:

- The Basic Life Insurance paid for by Simmons will increase coverage from 1.0x to 1.5x of base salary
- The Enhanced Dental Plan annual maximum will increase from \$2,000 to \$2,500, and the age limit on Orthodontic services will be removed.

We have created a brief Open Enrollment [FY23 Benefit Changes Outline](#) for your review.

## INFORMATION AND RESOURCES

The following information and resources will 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 have several upcoming information presentations to review FY23 Benefits and those dedicated to FY23 "Changes Only." See below for dates/times. Blue Cross, ConnectYour Care/Optum and Unum Life will attend the session on April 28 and May 2 to address questions

[Open Enrollment Presentation](#), April 26 @ 11:30am – 12:30pm (In Person)

[Open Enrollment Presentation](#), April 28 @ 2pm - 3pm (via zoom)

[Open Enrollment Presentation](#), May 2 @ 11:30am – 12:30pm (via zoom)

[Open Enrollment Presentation](#), "Changes Only" May 5 @ 10am - 10:30am (via zoom)

Blue Cross will also host a pre-enrollment hotline for Open Enrollment questions on May 3 and May 5 from 9am until 4:30pm. You can reach them at 888-258-9139 during these times for additional support.

3. **Open Enrollment Guide**: This Guide provides an overview of benefits, medical plan comparisons, contact information for vendors, and related information.

## MINIMIZING FUTURE RATE INCREASES – WAYS YOU CAN HELP

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 to **use 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 in the market. We are committed to always doing our very best to provide the most financially sustainable and appropriate options for you and your family.

Benefits staff is happy to answer your questions. Please email us at [benefits@simmons.edu](mailto:benefits@simmons.edu) or call us at x2084.