

**To: Simmons Faculty and Staff**

**Subject: Benefits Open Enrollment April 29 – May 10, 2024**

Welcome to Simmons University FY25 benefits Open Enrollment! During the Open Enrollment period from April 29 through May 10, 2024, you can make changes to your health and welfare benefits. Benefits will be effective from July 1, 2024 through June 30, 2025.

Simmons University takes pride in offering a wide range of comprehensive and flexible benefits. We are committed to using our financial contributions and group bargaining power to impact the greatest number of benefit eligible faculty and staff, while also empowering you with the tools and resources to actively manage personal health decisions. In return, we ask that you take time to review your benefit choices in order to make the best decisions for you and your family.

In this notice, we provide an overview of what's changing for FY25, along with the tools and resources available to help you make your elections.

### **Harvard Pilgrim Medical Plan Changes**

- Overall, rates will increase by approximately 8.7% due to continued rising health care costs. Simmons will continue to work to manage these increases, and pay the majority of medical plan costs (an average of 76% of the total premium for full-time employees, depending on the plan)
- Rates will differ based on a salary up to and including \$80,000 (an increase from \$75,000), giving more employees access to lower rates
- For the HMO Plan:
  - There will no longer be a copayment required for inpatient and outpatient behavioral health visits
  - Prescription drug copayments will change slightly to \$10/\$25/\$45 and \$20/\$50/\$90 for mail-order, providing a great savings of \$60, compared to FY24, when ordering a 90-day supply through mail-order
- For the PPO Plan with HSA:
  - Out-of-network deductibles and out-of-pocket maximums will revert back to the original Simmons PPO plan design
  - Prescription drug copayments will change slightly to \$10/\$25/\$45 and \$20/\$50/\$90 for mail-order, providing a great savings of \$60, compared to FY24, when ordering a 90-day supply through mail-order
  - HSA contribution limits set by the IRS have increased to \$4,150 for individuals and \$8,300 for families

### **Blue Cross Blue Shield Dental Plan Changes**

There will be several dental plan additions:

- If you enroll in the Enhanced Dental Plan, Family coverage, dental care for your children under age 13 will be free (with the exception of orthodontia). Note: these services will still apply toward your calendar-year benefit maximum.
- For the Enhanced Dental Plan there will be additional benefits for certain medical conditions like pregnancy, diabetes, coronary artery disease, stroke, mental health conditions, oral cancer, and intellectual or developmental disabilities

## Vision Service Plan (VSP) Vision Plan

- There will be no plan design or rate changes for the VSP plan

## Information and Resources

Please access the following materials and resources to learn more and make informed decisions during Open Enrollment:

- **FY25 Benefits Guide**—Includes details about all of your benefits, including plan descriptions, rates, and vendor contact information
- **The Simmons [Benefits Website](#)** for plan details and summaries
- **Information Sessions;** Register for a session [HERE](#)
  - **Changes Only Sessions** to review FY25 benefits changes only:
    - Tuesday, April 30 at 9am via zoom
    - Wednesday, May 8 at 3pm via zoom
  - **Benefits Overview Sessions** to review all benefits and hear from some of our vendor partners:
    - Thursday, May 2 at 2:30pm via zoom – attended by Harvard Medical
    - Monday, May 6 at 1pm via zoom – attended by Harvard Medical, BCBS Dental and VSP
  - **UrbanSitters Session** Wednesday May 1 at 1pm
  - **Colonial Supplemental Disability One-on-One Appointments** Thursday May 2 from 8am – 3pm; call 401-596-1510 to schedule an appointment
- **Harvard Pilgrim Health Care pre-enrollment hotline:** Available **Monday, Tuesday, Thursday and Friday** 8:30 a.m. – 5 p.m. ET, and **Wednesday** 10 a.m. – 5 p.m. ET at **866-874-0817**
- **Open Enrollment Fair:** Once again we will have an in-person Open Enrollment Fair on **May 1 from 10am – 3pm** at Linda K Paresky Center, MCB, 3<sup>rd</sup> floor. Stop by to visit and ask questions, and to meet with benefits vendors like Harvard Pilgrim, Optum, and more. We will have massages, snacks and raffles!

## Working Together

By pursuing preventive medical care and using Simmons benefits programs to enhance overall health and well-being, we can all make a positive impact not only on our own health, but also on medical plan rate increases from year to year. We are all encouraged 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
- Utilize money-saving options such as Flexible Spending Accounts and the Health Savings Account
- Take advantage of benefits to enhance well-being like the Employee Assistance Program, and use time off to rest, relax, and rejuvenate

Simmons is committed to do everything we can to continue to offer a wide range of flexible, affordable benefits to support you and your family. If you have questions, please contact the Benefits staff at [benefits@simmons.edu](mailto:benefits@simmons.edu) or x2084.