

The background of the slide is a photograph of a Simmons University campus. In the foreground, there are white cherry blossom branches. In the middle ground, a large brick building with a prominent green copper spire is visible. The sky is blue with light clouds. The entire image is overlaid with a semi-transparent blue graphic consisting of several overlapping circular and polygonal shapes.

Simmons
UNIVERSITY

Simmons Benefits

HEALTH, LIFE, BALANCE

FY27

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At Simmons University, in addition to taking pride in our students, we also recognize that our employees are essential to our success and the reason we thrive as an academic institution. We've designed our benefit plans to help you be healthy and happy in or out of work, on campus or off.

It is therefore our priority to offer faculty and staff—and your families—a wide range of flexible benefits to support and enhance your health and well-being, whatever your life stage or need.

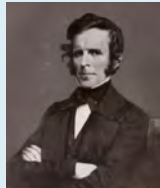
Open Enrollment for FY27 begins April 27 and continues through May 8, 2026. To help you make the most of your Simmons benefits, please refer to this guide as a resource during Open Enrollment as well as throughout the plan year (**July 1, 2026, to June 30, 2027**).

The [Benefits Website](#) offers additional resources to help you determine which health and wellness and financial plans best meet the needs of you and your family. If you have any questions regarding your benefits, the information presented in this guide, or on the Benefits Website, please contact benefits@simmons.edu.



HONORING THE PAST, LOOKING TO THE FUTURE

OUR FOUNDER, JOHN SIMMONS



John Simmons, 1796–1870, left his boyhood home in Little Compton, Rhode Island in 1814 to become a tailor in Boston. In 1818, he opened a clothing store. By 1844, he was the owner of the largest wholesale clothing business in New England, having revolutionized the menswear industry by offering ready-made suits in standard sizes. With the proceeds of his successful clothing business, Simmons made large investments in prime Boston real estate. When he died in 1870, his will provided for his surviving family—two daughters and two granddaughters—as well as for the founding of an educational institution “to be called Simmons Female College, for the purpose of teaching medicine, music, drawing, designing, telegraphy, and other branches of art, science, and industry best calculated to enable the scholars to acquire an independent livelihood.”

OUR HISTORY

Since our founding as Simmons College in 1899, we have offered a pioneering liberal arts education for undergraduate women, and integrated with professional work experience. In 2018, we became Simmons University, and continue to offer the benefits of a small college, including a tight-knit community and small class sizes, while also providing renowned coeducational graduate programs in health sciences, education, liberal arts, library and information science, management, and social work. At Simmons, we value the many dimensions of identity and reflect that in our curriculum, affiliated organizations, and community partnerships. For more than 125 years, Simmons has educated people who share a passion for learning, a commitment to community, and the determination to make a difference.



You, as a Simmons employee, have been and will continue to be a critical part of our extraordinary journey.

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Eligibility

Employees

You're eligible for benefits if you are a faculty or staff member and are scheduled to regularly work:

- At least 35 hours a week or the full-time equivalent of the faculty workload, OR
- At least 20 hours a week or at least the half-time equivalent of the faculty workload, OR
- At least an average of 30 hours a week over a 12-month look-back period and qualify under the Affordable Care Act (ACA)

For medical, dental, and vision plans, full-time is defined as scheduled to work at least 30 hours per week.

Dependents

Eligible dependents* include:

- Your legally married spouse or domestic partner (domestic partner coverage is paid after tax and is subject to imputed income)
- Children, up to the end of the month in which they turn 26, for medical, dental, vision, and life insurance plans
- Children with a disability of any age

* Definition of dependents: Any individual who qualifies as a dependent under Code Section 152 (as modified by Code Section 105(b)). A child of a Plan Participant who is determined to be an alternate recipient under a Qualified Medical Child Support Order under ERISA Section 609 shall generally be considered a Dependent under the plans.

How to Enroll

Open Enrollment

Open Enrollment for Simmons benefits runs from **April 27 through May 8, 2026**.

To enroll or change your elections, go to workday.simmons.edu and look for the Open Enrollment notification in your Workday Inbox.

New Hires

As a newly hired faculty or staff member, you're eligible for Simmons benefits. Here's what you need to know:

- You must complete your enrollment through Workday within 30 days of your hire date.
- If you do not enroll within 30 days of your hire date, you will not be able to participate in our medical, dental, vision, Health Savings Account (HSA), Flexible Spending Accounts (FSAs), or voluntary life insurance plans. You will not have the opportunity to enroll until the next plan year unless you experience a qualifying life event.

You are automatically enrolled in some benefits, including Basic Life and AD&D Insurance, Short-Term Disability (STD), Long-Term Disability (LTD), the Employee Assistance Program (EAP), and UrbanSitter.

Qualifying Life Events

You can make changes to your Simmons benefits outside the Open Enrollment period **ONLY** if you experience a qualifying life event. These include:

- Marriage, divorce, birth, adoption, or death
- An employment status change for you, your spouse, or your eligible dependents that impacts benefits eligibility
- A loss or gain of insurance coverage for either you, your spouse, or your eligible dependents
- An eligible dependent who becomes ineligible, most likely because the eligible dependent has reached the age of 26 and is no longer covered by our medical, dental, or vision plans

If any of these events happens to you, you must update your benefits and provide supporting documentation in Workday **within 30 days*** of the event.

* If you lose eligibility in Medicaid or CHIP, or you become eligible for a premium assistance program, you have 60 days to enroll; see [page 22](#) for more information.

ACTION REQUIRED



If you are enrolled in the Health Savings Account (HSA), Health Care Flexible Spending Account (FSA) or Limited Purpose Health Care FSA, or Dependent Care FSA, your elections will not carry over—these elections need to be renewed in [Workday](#) each benefit year.

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Medical Plan Choices

Simmons offers a choice of two medical plans through Harvard Pilgrim Health Care (HPHC):

- **HMO Plan**—Rates are higher for this plan. You must elect a primary care physician (PCP) to coordinate your care, and you can only use in-network providers to receive coverage (with the exception of emergency and urgent care). Available to residents of MA, ME, NH, RI, and VT.
- **PPO Plan with Health Savings Account (HSA)**—Rates are lower for this High Deductible Health Plan, but you have the freedom to see both in-network and out-of-network providers. Typically, you pay more for out-of-network services. In addition, you have access to a Health Savings Account (HSA), a tax-advantaged account you can use to pay health care expenses now and/or in the future. **Simmons contributes \$500 to your HSA if you enroll in Individual coverage or \$1,000 if you enroll in Employee + 1 or Family coverage.** See [page 7](#) for HSA eligibility. Available to residents nationwide.

BE A SMART HEALTHCARE CONSUMER

- Use in-network providers to save money. Visit HPHC's [Find a Provider tool](#) to find a provider near you. Plan ahead using the [Estimate My Cost tool](#) and earn cash rewards when you choose a cost-effective provider through the [Reduce My Cost tool](#).
- Schedule regular check-ups. Preventive care can help catch potential issues early and is covered 100% in-network.
- Use telehealth, including [Doctor on Demand](#).
- Use urgent care for non-life-threatening conditions. Reserve the emergency room for serious, life-threatening situations that require immediate, advanced medical care. Learn more about your care options [here](#).
- Take advantage of [discounts and savings](#).
- Save money on your prescriptions through the [OptumRx mail-order pharmacy](#). Take advantage of [MCPHS Pharmacy Outreach Program](#), which provides personalized support to help you understand your medications and reduce costs.

Our medical plans provide comprehensive coverage for you and your family, and if you choose the PPO Plan with HSA, you will receive a contribution from Simmons as well as tax savings.

Enrollment

During Open Enrollment, your current medical benefit election will carry over into the new plan year, unless you make a different election. (You need to re-enroll in the HSA, and/or FSAs, each year. See [pages 7](#) and [14](#).)

Doctor on Demand Telehealth Service

HPHC's Telehealth service provides quick access to a doctor or therapist 24 hours a day, 7 days a week through your smartphone, computer, or tablet. Visit harvardpilgrim.org to learn more about Doctor on Demand telehealth.

FY27 Monthly Medical Plan Contributions

Simmons covers 78% of the premium for full-time employees, with your share depending on the coverage tier (Individual, Employee + 1, or Family) and your employment status (full-time or part-time).

	Full-Time Base Salary up to and including \$80,000	Full-Time Base Salary over \$80,000	Part-Time Scheduled 20-29 hours/week
HMO Plan			
Individual	\$321.62	\$359.07	\$875.73
Employee + 1	\$666.47	\$743.96	\$1,777.24
Family	\$1,022.36	\$1,141.23	\$2,738.17
PPO Plan with HSA			
Individual	\$199.73	\$222.56	\$723.61
Employee + 1	\$421.95	\$467.57	\$1,471.13
Family	\$647.26	\$717.23	\$2,256.66

MEDICAL PLANS CONTINUED »

FY27 Medical Plans At-A-Glance

	HMO Plan (In-Network Only)	PPO Plan with HSA	
		In-Network	Out-of-Network
Plan Year Deductible			
Individual	\$1,000 (medical)	\$2,500 (medical and Rx)	\$4,000 (medical and Rx)
Employee + 1/Family	\$2,000 (medical)	\$5,000 (medical and Rx)	\$8,000 (medical and Rx)
Simmons HSA Contribution (pg 7)			
Individual	N/A		\$500
Employee + 1/Family	N/A		\$1,000
Coinsurance	N/A	N/A	20% (for most services)
Lifetime Maximum Benefit	Unlimited		Unlimited
Plan Year Out-of-Pocket Maximum (Includes Rx)			
Individual	\$3,000 (includes Rx copays)	\$4,000 (includes Rx copays)	\$5,000 (includes Rx copays)
Employee + 1/Family	\$6,000 (includes Rx copays)	\$8,000 (includes Rx copays)	\$10,000 (includes Rx copays)
Office Visits			
Primary Care	\$30 copay/visit*	No cost after deductible	20% after deductible
Specialist	\$30 copay/visit (Level 1) \$45 copay/visit (Level 2)	No cost after deductible	20% after deductible
Preventive Care			
Annual Physical Exams/Screenings	No cost	No cost	20%
Well Child Exams	No cost	No cost	20%
Emergency Room Visits	\$150 (copay waived if admitted)	\$150 after deductible (copay waived if admitted)	\$150 after deductible (copay waived if admitted)
Urgent Care	\$45 copay/visit		Covered in full after deductible
Inpatient Hospitalization	No cost after deductible	No cost after deductible	20% after deductible
Day Surgery	No cost after deductible	No cost after deductible	20% after deductible
Mental Health			
Inpatient	No cost	No cost after deductible	20% after deductible
Outpatient	No cost	No cost after deductible	20% after deductible
Substance Use			
Inpatient	No cost	No cost after deductible	20% after deductible
Outpatient	No cost	No cost after deductible	20% after deductible
Diagnostic X-Rays, Lab Tests, Allergy Injections	No cost after deductible	No cost after deductible	20% after deductible
Chiropractic Care	\$45 copay/visit	No cost after deductible	20% after deductible
Durable Medical Equipment	No cost after deductible	No cost after deductible	20% after deductible
Pharmacy Copays	Tier 1/Tier 2/Tier 3/Tier 4/Tier 5	Tier 1/Tier 2/Tier 3/Tier 4/Tier 5	No Out-of-Network benefit
Retail (up to 30-day supply)	\$10/\$25/\$45/\$70/\$140	\$10/\$25/\$45/\$70/\$140 (after deductible)	
Mail Order (Up to 90-day supply)	\$20/\$50/\$90/\$140/\$280	\$20/\$50/\$90/\$140/\$280 (after deductible)	
Telehealth			
Primary Care	\$30 copay/visit*	No cost after deductible	20% after deductible
Specialist	\$30 copay/visit (Level 1) \$45 copay/visit (Level 2)	No cost after deductible	20% after deductible

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Compare Medical Plans

	HMO Plan (MA, ME, NH, RI, and VT)	PPO Plan with HSA (National Network)
Providers	You must use in-network providers to receive coverage, with the exception of emergency care. For a provider in the Harvard Pilgrim network, visit harvardpilgrim.org/public/find-a-provider , go to find a provider, then search without logging in, click on HMO, use HMO or HMO Open Access as your network and click search. On the next screen you may enter your provider's name. You will need the primary care physician (PCP) ID number for Workday.	You may see both in-network and out-of-network providers. If you go out-of-network for anything other than emergency care, you will pay higher costs through deductibles, coinsurance and balance billing. For an in-network provider, visit harvardpilgrim.org/public/find-a-provider , go to find a provider, then search without logging in, click on PPO, use PPO as your network and click search. On the next screen you may enter your provider's name.
PCP/Referral	You must select and designate a PCP for yourself and covered members of your family. You will need a referral from your PCP for most specialist visits.	You do not need to designate a PCP nor do you need a referral to see a specialist. Still, we encourage you to choose a primary care physician for preventive care and health management.
HSA Eligibility	Not eligible for an HSA if enrolled in the Simmons HMO plan.	Eligible for an HSA if other eligibility criteria are met. Simmons contributes \$500 to your HSA if you enroll in Individual coverage or \$1,000 if you enroll in Employee + 1 or Family coverage. IRS maximum contributions for 2026 are \$4,400 for individuals, \$8,750 for families, and \$1,000 additional catch-up contribution for employees 55 or older. Exclusions apply. See page 7 and visit the Benefits Website for more information.
FSA Eligibility	Eligible for a Health Care FSA. (Maximum for FY27 is \$3,400.) See page 14 for details.	Eligible for a Limited Purpose FSA only, which can only be used for eligible dental- and vision-related expenses. (Maximum for FY27 is \$3,400.) See page 14 for details.

Note: The Health Reimbursement Arrangement (HRA) was discontinued effective FY27.

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Both medical plans include a prescription drug program, which features a mail-order pharmacy program to help you save money on prescriptions for maintenance medications. Simmons has a 5-tier pharmacy benefit.

The dollar amount you pay is determined by the tier of the drug prescribed. For more information about the differences among the tiers, view the easy-to-use online drug tier lookup at harvardpilgrim.com/rx.

Note: GLP-1 medications prescribed for weight loss are not covered under the plan.

Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
Low-cost generic drugs and certain over-the-counter medications	High-cost generic drugs and selected brand-name drugs	Brand-name drugs without generic equivalents and some high-cost generic drugs	Drugs not in Tiers 1, 2, or 3 (non-preferred brands and highest-cost generics)	Non-preferred specialty drugs and other high-cost brand-name and generic drugs
\$	\$ \$	\$ \$ \$	\$ \$ \$ \$	\$ \$ \$ \$ \$

Medications and Your Deductible

There are several free and reduced-cost prescription options for certain types of medications, to which your deductible may not apply. See lists below:

PPO Preventive Medication List (No Deductible)

HMO & PPO Affordable Care Act Free Medication List*

* Rxs with the ACA indication are the free Rxs

SAVE ON YOUR PRESCRIPTIONS

In addition to using mail-order pharmacy, you can save on prescriptions by using your HSA or Health Care FSA to pay for copays with pre-tax dollars. You can also connect with the [MCPHS Outreach Program](#) to speak with a pharmacist, better understand your medications, and explore lower-cost options.

Mail-Order Pharmacy

Mail-order pharmacy lets you order up to a 90-day supply of most long-term medications, delivered right to your home. Depending on your coverage, you may also pay less compared to retail fills.

There are four easy ways to enroll:

- **ePrescribe:** Have your doctor send an electronic prescription to OptumRx home delivery
- **Online:**
 - Log in to your secure member account at harvardpilgrim.org
 - From your member dashboard, click “Benefits & Coverage,” then “Coverage,” then “Pharmacy”
 - You’ll be taken automatically to the OptumRx site, where you can click on the link for Optum Home Delivery
- **Phone:** 855-258-1561. For TTY service, call 711
- **Mail:** Complete and mail the [order form](#)

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What is a Health Savings Account (HSA)?

An HSA is an individually-held account that allows you to set aside pretax dollars if you are enrolled in a qualified high deductible health plan like our PPO Plan. **Simmons contributes \$500 to your HSA if you enroll in Individual coverage or \$1,000 if you enroll in Employee + 1 or Family coverage.**

You can use your HSA for eligible health care expenses now or in the future. In addition to contributing pretax dollars and earning interest, you can roll over your year-end balance—and your HSA stays with you if you leave Simmons. You can also change your contribution amount at any time during the year, giving you flexibility as your needs change:

HOW THE HSA WORKS

1

You and Simmons contribute to your HSA

In addition to the Simmons contribution, you can contribute on a pretax basis via payroll contributions. In that way, it's a lot like contributing to your Retirement Plan—but for health care costs.

2

Your account grows tax-free

It's tax-free as it grows and any interest or investment earnings aren't subject to taxes.

3

You make tax-free withdrawals

When you withdraw the funds from your account to use for eligible medical, dental, and vision expenses, those withdrawals are tax-free.

A list of eligible health care expenses can be found at store.optum.com/expense-eligibility.

You can invest your HSA contributions through our provider, Optum Financial. Please visit optumfinancial.com for additional details.

QUESTIONS? Please visit the [Benefits Website](#) for additional information.

HSA Contributions

Here's what you can contribute to the HSA, up to 2026 IRS maximums:

Coverage Level	Simmons Contribution	Max. Employee Contribution	2026 IRS Maximum
Individual	\$500	\$3,900	\$4,400
Employee + 1 or Family	\$1,000	\$7,750	\$8,750

If you are over age 55, you can contribute an additional \$1,000 annually.

Enrollment

- To enroll in the HSA, you must enroll in our PPO Plan.
- If you elect the PPO Plan with HSA, you cannot also elect the traditional Health Care FSA. You may enroll in Simmons' HSA-compatible Limited Purpose FSA for pretax dental and vision expenses. Keep in mind, the Limited Purpose FSA is subject to the "use it or lose it" rule.
- If you want to enroll in the PPO Plan with HSA during Open Enrollment and are currently enrolled in the traditional Health Care FSA, you must have a \$0 FSA balance on June 30.

Note: If you are not enrolled in the PPO Plan and have a balance remaining in the HSA, Optum Financial will charge a \$3 monthly fee.

You cannot participate in the HSA if:

- You are enrolled in any part of Medicare including Part A, B, C, or D.
- You are enrolled in a military health plan, such as TRICARE.
- You are enrolled in a Health Care FSA, including your spouse's FSA.
- You are claimed as a dependent on someone else's tax return.

ACTION REQUIRED



You must re-enroll in the HSA in [Workday](#) each benefit year.

This tax advantage summary is with respect to federal taxation only. Contributions, investment earnings and distributions may or may not be subject to state taxation, and you should consult with your tax advisor regarding your personal situation. Please note, with an HSA, you will have an additional schedule when filing your tax return. You cannot use your HSA to pay for the health care expenses of a dependent who is not claimed on your tax returns. Employees age 65 or older should consult with their tax advisor to understand tax implications before re-enrolling in the HSA.

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Chronic Condition and Care Management

Need assistance managing a chronic condition, understanding costs related to health insurance, or coordinating access to quality care? If you're enrolled in a Simmons medical plan, Harvard Pilgrim has a Care Team of registered nurses, clinical social workers, and certified health coaches available to address your health concerns and help take the guesswork out of health care.

The Care Team can help answer questions like:

- Do I have more treatment options?
- What are my costs if I have this procedure?
- Can you help me coordinate my care for multiple health issues?
- What if I can't afford my medication or medical care?
- Who can help me if I'm feeling overwhelmed and stressed?
- What resources are available in the community?



The Care Team can also provide resources to help you reach your health goals, such as:

- Healthy eating
- Controlling blood pressure
- Managing weight
- Physical activity and exercise goals
- Lowering cholesterol
- Smoking cessation
- Reducing stress and finding balance
- Dealing with back pain

Call **866-750-2068** or email **requests_for_care_management@point32health.org** to see if you are eligible to participate.

ON-DEMAND WEBINARS

On-demand wellness webinars are available to all employees, regardless of medical plan enrollment, in the Wellness & Work/Life Balance section of the [Benefits Website](#).

[WELLNESS RESOURCES CONTINUED »](#)

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Wellness Programs Available Through Our Medical Plan

Resource	Description
Reproductive, Family, and Menopause Health Support	Ovia Health's apps can support and guide you through some of life's biggest transitions, including reproductive health, family building, pregnancy, parenting, and menopause. With everything from daily tips and personalized information to health data tracking and in-app messaging with a team of medical experts, the Ovia apps can be a great daily support system to help you with all kinds of needs. Ovia also includes personalized support and navigation for fertility, conception and parenting resources for LGBTQ+ members. harvardpilgrim.org/public/ovia-health
Wellness Reimbursement Benefit	In addition to traditional gym memberships and virtual subscriptions, you can be reimbursed for select nutrition and mindfulness programs, cardiovascular and strength training equipment, town, club or school athletic fees, and more. Up to two covered members on a family plan can be reimbursed up to \$150 each, for a maximum reimbursement of \$300 for a family of two or more. harvardpilgrim.org/public/wellness-reimbursement
Discounts and Savings	As an HPHC member, you and your family have access to exclusive discounts on health and well-being products and services such as nutrition plans, fitness products, eye exams, mindfulness programs, family and senior care, and much more. harvardpilgrim.org/public/discounts-and-savings
Preventive Care Recommendations	A colonoscopy, mammogram, and other types of routine screenings can help you identify and treat potential health problems before they develop or worsen. Stay healthy with preventive care—checkups, screenings, immunizations, and more—at no cost to you. harvardpilgrim.org/public/coverage-preventive-care/preventive-care
Living Well	Earn up to \$120 in gift card rewards each year for participating in a variety of fun and interactive activities through your online Living Well account. This free online community is packed with well-being challenges and activities, tracking tools, and more. Covered dependents can participate in a separate program where they can earn points toward monthly gift card drawings. harvardpilgrim.org/public/wellness
Living Well Community	Whether you are looking to shake it up, stretch it out, or get centered, HPHC has got you covered with cardio dance, yoga, guided meditation and mindfulness sessions, health and wellness webinars, and special fitness classes. All classes are available to anyone at no cost and are easy to access via Zoom. Invite family and friends to join you! harvardpilgrim.org/public/living-well
Services and Support for the LGBTQ+ Community	HPHC offers a range of services designed to support the health and well-being of LGBTQ+ individuals and their families. From gender-affirming care and mental health support to preventive screenings and culturally competent providers, the health plan ensures that every member receives access to respectful, compassionate, and high-quality care. harvardpilgrim.org/public/lgbtq-services
Healthy Weight Program	Looking to lose weight, prevent or manage a health condition, or make better food choices? HPHC offers the Healthy Weight program to help you manage weight in a nutrition-focused way to reach your goals. This program provides virtual access to a registered dietitian, and an easy-to-use app to help you reach your goals and personalize your journey based on individual needs. harvardpilgrim.nationsbenefits.com/nutrition

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Resource	Description
Free Eyewear and Vision Discounts	Have your routine eye exam at participating Visionworks and get a free pair of prescription eyeglasses from a select store collection. Save on frames and lenses at Harvard Vanguard Medical Associates, as well as participating EyeMed providers, including LensCrafters, Target Optical, independent eye doctors, and top optical retailers. Plus, save on laser vision procedures. harvardpilgrim.org/public/discounts-and-savings
Wellthy: Support for Caregivers	Caring for others can take a toll on how you care for yourself and your health. Harvard Pilgrim is working with Wellthy to help support members who are caregivers, even if the person you're caring for is not on your plan. Wellthy's dedicated care coordinators can help you tackle the tasks involved with caring for a loved one—from researching quality in-home care options to finding an in-network therapist with relevant experience. wellthy.com/member/caregivingmembers

Behavioral Health Resources through Harvard Pilgrim

Harvard Pilgrim's whole-person care—delivered through a breadth of network providers across New England and nationwide—connects you to high-quality behavioral health services, including access to digital tools, personalized virtual therapy, specialized pediatric care for all ages, comprehensive substance use disorder treatment, and a dedicated behavioral health navigation team to guide you to the care that's right for you.

harvardpilgrim.org/behavioral-health



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Simmons offers dental coverage through the Blue Cross Blue Shield of Massachusetts (BCBSMA) Dental Blue plan.

There are two levels of this plan, Core and Enhanced. The **Core Plan** is preventive coverage only, includes a calendar-year benefit maximum of \$500, and **is provided at no cost to full-time benefit-eligible employees!** If you'd like more coverage, you can elect the **Enhanced Plan**, which has a calendar-year benefit maximum of \$2,500 (per covered person) and covers a variety of services, including preventive and diagnostic, basic treatment, major treatment, and orthodontia benefits. 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.

Enrollment

During Open Enrollment, your current dental benefit election will carry over into the new plan year, unless you make a different election.

Rollover Maximum

If you are enrolled in Simmons dental coverage, you may be eligible to receive additional funds the following year toward your rollover maximum. This benefit applies automatically if you receive at least one service during the year (for example, your preventive exam) and if you do not exceed the claim payment threshold in the benefit period. Each family member is eligible for their own rollover account. This is another way to make your dollars stretch even further. For more information, including details about the claim payment thresholds, see the [Accumulated Maximum Rollover document](#) or the [Benefits Website](#).

DENTAL PLAN CONTINUED »

Save Money In-Network

Dental Blue® Freedom offers the largest selection of network dentists. When searching for a network dentist, Dental Blue Freedom members can choose from the Dental Blue PPO (Preferred Dentist) or Dental Blue (Participating Dentist) network, **with greater discounts for Dental Blue PPO dentists.** If you go out-of-network, you're still covered, but will pay higher out-of-pocket costs for service.

If you would like help choosing a dentist, call the Physician Selection Service at **800-821-1388** or access the online dental provider directory at bluecrossma.org. Dental plan participants will choose providers from the Dental Blue network.

For the Enhanced Dental Plan, Dental Blue participating providers will offer covered members the same discount pricing for services after you have exceeded your calendar-year benefit maximum.



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FY27 Monthly Dental Plan Contributions

	Core Dental Plan (Preventive Only)		Enhanced Dental Plan	
	Full-Time (30 hours/week)	Part-Time (20-29 hours/week)	Full-Time (30 hours/week)	Part-Time (20-29 hours/week)
Individual	\$0.00	\$24.50	\$34.15	\$58.65
Family	\$0.00	\$71.22	\$99.18	\$170.40

FY27 Dental Plans At-A-Glance

	Core Dental Plan (Preventive Only)		Enhanced Dental Plan	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*
Calendar Year Deductible**				
Per Person	\$0	\$0	\$50	\$50
Family Maximum	\$0	\$0	\$150	\$150
Preventive and Diagnostic Care	100%, no deductible	100%, no deductible	100%, no deductible	100%, no deductible
Basic Treatment (fillings, oral surgery)	No coverage	No coverage	80% after deductible	80% after deductible
Major Treatment (bridges, crowns, dentures)	No coverage	No coverage	50% after deductible	50% after deductible
Orthodontics Lifetime Maximum Benefit/Person	No coverage	No coverage	\$1,000	\$1,000
Calendar Year Benefit Maximum/Person (does not include orthodontics)	\$500	\$500	\$2,500	\$2,500

Rollover Maximum

See [page 11](#) for details

These charts are intended as a summary only. Check your plan documents for more details.

* Non-participating dentists may balance bill. Members are responsible for the difference between the non-participating maximum plan allowance and the full fee charged by the dentist.

** The calendar year maximum deductible restarts as of January 1, 2027.

Note: Blue Cross Blue Shield has pre-negotiated reduced rates with participating dentists which can be found at bluecrossma.org under the "Find a Doctor" tool, using the Dental Blue Network or Dental Blue PPO Network. You can choose network providers from either network, **with greater discounts for Dental Blue PPO dentists.**

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Simmons has partnered with **Point32Health** (the parent company of Harvard Pilgrim Health Care) to provide comprehensive vision coverage for you and your family. This benefit includes routine eye exams to help maintain your eye health, eyewear discounts to save on glasses and contacts, and other exclusive member savings.

Enrollment

With this coverage, you'll have access to a wide range of in-store and online retailers in the EyeMed Vision Care Network, including trusted names like LensCrafters, Pearle Vision, Target Optical, Eyemart Express, and many more. You will receive an ID card after you enroll.

During Open Enrollment, your current vision benefit election will carry over into the new plan year, unless you make a different election.

Member Online Secure Account

Visit point32health.org/vision-login or call Member Service and Support at **844-949-2173** to activate your secure account and quickly access your vision plan benefits and information. Once logged in, you can:

- View your ID card
- Find a provider
- Check your claims status
- Access value-added services
- Manage your account preferences and more

FY27 Monthly Vision Plan Contributions

Individual	\$9.21
Employee + 1	\$13.36
Family	\$23.95

These rates apply to full-time and part-time benefit-eligible employees.

FY27 Vision Plan At-A-Glance

Benefits	Frequency	You Pay
Annual Vision Exam	Every calendar year	\$0-\$10 copay*
Frames	Every 2 calendar years	\$150- \$200 allowance**
Lenses	Every calendar year	\$10 copay***
Contact Lenses (in lieu of glasses)	Every calendar year	\$150 allowance

* \$0 copay when you see an Insight 201 360 In-Network provider

** \$200 allowance when you see an Insight 201 360 In-Network provider

*** May be higher for progressive lenses

This chart is intended as a summary only. Check your plan documents for more details. Amounts indicated are based on in-network coverage.

When reviewing the online provider directory for Point32Health Vision, please note that there are two different provider networks you can search. To find a provider that offers the enhanced offerings such as additional frame allowances and lower cost exams that are covered under the "Insight 201 360 in-network provider," you will need to use the "PLUS Provider Locator" on the "Find an eye doctor" tab.

To find providers in the standard EyeMed Insight network that offer the standard exam costs and frame allowance, please use the "Non-PLUS Provider Locator" on the "Find an eye doctor" tab.

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What Is a Flexible Spending Account (FSA)?

You can elect to contribute to a Health Care FSA (or Limited Purpose Health Care FSA) to pay for eligible medical, dental, and vision expenses, and/or a Dependent Care FSA to pay for eligible dependent care expenses during the plan year from July 1 to June 30. FSAs are tax-favored accounts in which you can set aside pretax dollars to pay for eligible expenses, reducing your taxable income and saving you money. The Health Care FSA (or Limited Purpose Health Care FSA) and Dependent Care FSA are separate accounts—you can be enrolled in either, or both.

You have until October 31 to submit claims for qualified expenses. Any balance in your FSA will be forfeited under IRS rules, and does not carry over. You must re-enroll in the FSAs each benefit year to continue to participate.

Health Care FSA

You can contribute up to \$3,400 to your account to pay for eligible out-of-pocket medical, dental, and vision care expenses for yourself and your eligible dependents.

Limited Purpose Health Care FSA for PPO Plan participants

If you enroll in the PPO medical plan, you are not eligible to enroll in the Health Care FSA under IRS rules. Instead, you can enroll in the Limited Purpose Health Care FSA, which can only be used for eligible dental- and vision-related expenses. See the chart on the next page for more information.

Dependent Care FSA

You can contribute up to \$7,500 (\$3,750 if married and filing separately) to your account to pay for expenses to care for a dependent child under age 13 or a dependent adult while you and your spouse work or look for work. Qualifying expenses include eligible preschool, before- and after-school programs, and child or elder day care.

ACTION REQUIRED



You must re-enroll in the Health Care FSA or Limited Purpose FSA, and/or Dependent Care FSA in [Workday](#) each benefit year.

Planning and Account Management

For access to planning calculators, FAQs, and information on eligible expenses, visit optumfinancial.com, the website for our FSA administrator.

You can also manage your FSA online—submit claims, view the status of submitted claims, see how much you've contributed to your accounts, and what has been paid year-to-date.



FLEXIBLE SPENDING ACCOUNTS CONTINUED »

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FSA FAQs

FAQs	Health Care FSA/Limited Purpose Health Care FSA	Dependent Care FSA
How much can I contribute?	You must contribute a minimum of \$100, and may contribute up to a maximum of \$3,400/year, per IRS rules. Remember: The Simmons plan year runs July 1 to June 30 and FSA funds do not roll over, so please plan accordingly.	You can contribute up to \$7,500/year, per IRS rules. Remember: The Simmons plan year runs July 1 to June 30 and FSA funds do not roll over, so please plan accordingly.
How are my funds contributed?	Once you enroll and the new plan year begins, funds are taken in even installments from your paycheck on a pretax basis from July 1-June 30 .	Once you enroll and the new plan year begins, funds are taken in even installments from your paycheck on a pretax basis from July 1-June 30 .
When are my FSA funds available?	Your entire election is available to you at the start of the plan year. Simmons front-loads the plan, so if you use more funds than you've contributed, you will be able to reimburse the plan through payroll deduction.	You can only be reimbursed up to what you have already contributed.
What are examples of eligible expenses for reimbursement?	Health Care FSA: Traditional out-of-pocket health care (medical, dental, and vision) costs for medically necessary services and treatments. Limited Purpose Health Care FSA: Dental and vision expenses. For a complete listing, visit optumfinancial.com or see IRS Publication 502 .	Day and after-school care or day camp for a dependent child under age 13 (or a child with a disability of any age), or day care for a tax-dependent elder. Both parents must be working or in school full-time to be eligible for this benefit. For a complete listing, visit optumfinancial.com or see IRS Publication 503 .
When must I incur an expense for it to be eligible for reimbursement?	Eligible expenses must be incurred during the plan year (July 1-June 30). Simmons also offers an additional 2 1/2 month grace period for those who are actively employed and incur expenses up to September 15 . Expenses not incurred on or before September 15 will be forfeited. If you terminate your employment, your grace period will be forfeited and you are eligible to submit expenses up to your termination date.*	Eligible expenses must be incurred during the plan year (July 1-June 30). Simmons also offers an additional 2 1/2 month grace period for those who are actively employed and incur expenses up to September 15 . Expenses not incurred on or before September 15 will be forfeited. If you terminate your employment, your grace period will be forfeited and you are eligible to submit expenses up to your termination date.*
When is the last day I can submit eligible expenses for reimbursement?	You have until October 31 to submit eligible claims.	You have until October 31 to submit eligible claims.
If I'm enrolled in an HSA, can I enroll in an FSA?	You can only enroll in a Limited Purpose FSA if you are enrolled in an HSA. The Limited Purpose FSA only applies to eligible dental and vision expenses.	You may enroll in a Dependent Care FSA while enrolled in an HSA, since the Dependent Care FSA is not used for medical, dental, or vision expenses.

Note: You need to re-enroll in the FSA plans annually during Open Enrollment.

* If you are terminated, retire, leave employment, or change to a non-benefit-eligible position, you may submit eligible expenses incurred up to your termination date, retirement date, or last day of employment in a benefit-eligible position for reimbursement. Unused funds will be forfeited.

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Short-Term Disability Plan

To protect your income in the event of a non-work-related disability resulting from illness or injury, Simmons provides salary continuation of up to **60% of base salary for up to 26 weeks, reduced by other income**, to benefit-eligible full-time or benefit-eligible part-time faculty and staff members (working 20 hours or more a week). **This coverage starts on your date of hire at no cost to you**, giving you a taxable benefit.

Supplemental Short-Term Disability (STD) Plan

If you would like to purchase supplemental Short-Term Disability insurance to supplement the University-paid benefit, we offer supplemental Short-Term Disability coverage through Colonial Life. Contact Colonial Life at **401-596-1510** to obtain a supplemental Short-Term Disability individual quote.

Simmons provides a Short-Term Disability and Long-Term Disability Plan at no cost to you. You can elect supplemental STD coverage.



Long-Term Disability (LTD) Plan

If you are a benefit-eligible full-time or benefit-eligible part-time faculty or staff member, **you are automatically enrolled in the LTD plan**. This coverage provides partial income replacement if you qualify as having a disability after STD benefits run out. The LTD plan replaces up to **60% of your base salary up to a maximum of \$25,000 per month, reduced by other income**. You have the choice of paying taxes on the University-paid premiums for your coverage.

You must select your tax election for your University-paid LTD coverage premiums upon hire or during the annual Open Enrollment period.

LTD election options:

- **Taxable Option**—Faculty and staff can elect to have their Simmons-paid LTD premiums included on their W2 as taxable income. Should you collect this benefit at a later time, there are no taxes withheld.
- **Non-Taxable Option**—Faculty and staff can elect not to have their Simmons-paid LTD premiums included on their W2 as taxable income. Should you collect this benefit at a later date, you will get your 60% benefit and taxes on those benefits will be owed.

If you are paying taxes on the University-paid premiums during the same fiscal year in which you qualify as having a disability, LTD benefits you receive under the plan would generally not be taxable.

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Basic Life and AD&D

Simmons pays the full cost of your Basic Life and Accidental Death and Dismemberment (AD&D) coverage if you are a benefit-eligible full-time or benefit-eligible part-time faculty or staff member. The benefit is 1.5x base pay with a minimum of \$75,000 up to a maximum benefit of \$500,000. You are automatically enrolled in Basic Life and AD&D insurance.

Note: The combined limit for Basic Life and Voluntary Life coverage is \$1,000,000.

Voluntary Life

For Open Enrollment

During Open Enrollment, you may purchase up to an additional \$10,000 in Voluntary Life insurance and an additional \$5,000 in Spouse/Domestic Partner Life insurance without Evidence of Insurability (EOI), up to the guaranteed issue amount of \$200,000 for Voluntary Life and \$50,000 for Spouse/Domestic Partner Life. Anyone newly electing Voluntary Life or electing amounts above the guaranteed issue amounts requires EOI. Spouse/Domestic Partner and/or Child Life insurance can only be elected if you also purchase Voluntary Life insurance for yourself.

For New Hires

New hires may elect to purchase up to 5x base salary or \$200,000 in Voluntary Life insurance without EOI or up to \$50,000 in Spouse/Domestic Partner Life insurance without EOI. Any amounts above the guaranteed issues require EOI. Additionally, new hires may elect to purchase up to \$10,000 in Child Life insurance without EOI.

Child Life Eligibility

For Child Life Insurance, please note that eligible children are covered up to the end of the month in which they turn 26, unless a child is disabled (as defined by the IRS).

For Both Open Enrollment and New Hires

Additional coverage above guaranteed issue amounts can be purchased with EOI:

- For eligible employees, up to a maximum of 5x salary or \$500,000 (whichever is less).
- For a spouse or domestic partner, up to \$250,000 to a maximum of 50% of the employee's coverage amount.

For Rates and Other Details

Please see the [Benefits Website](#).

Please note, benefits reduce to 65% of the original amount when you reach age 70, and to 50% of the original amount when you reach age 75. Coverage may not be increased after a reduction. Please understand these benefit details so you can plan for your life insurance needs accordingly.



ACTION REQUIRED



Make sure you enter or review your listed beneficiaries in [Workday](#) to ensure they are up-to-date.

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Defined Contribution Retirement Plan

Regardless of your age or where you are in your career, it is never too early to begin thinking about or planning for retirement. To support your future financial security, Simmons offers the Defined Contribution Retirement Plan. The Retirement Plan allows you to make pretax contributions and invest your account in a variety of investment options.

Eligible employees can elect to have 3% or more (up to plan limits) of base salary deducted each pay period. If you enroll at 3%, you will be eligible for a matching contribution from Simmons. The exact amount of the Simmons match may fluctuate as determined by the University each benefit year.

Your contributions are fully vested immediately (meaning you own the money in your retirement plan at all times). You'll own the Simmons contributions after one full year of employment.

Your contributions (up to the 2026 IRS maximum of \$24,500*) lower your taxable income while you save for retirement. If you are ages 50 to 59, you can contribute an additional \$8,000* in annual catch-up contributions.** Employees ages 60 through 63 may be eligible for an enhanced catch-up contribution of up to \$11,250* per year. Please note that the IRS limit is a combined limit for all retirement plans.

* These are 2026 IRS limits and may change for 2027. Visit the [Benefits Website](#) for details and updates.

** Under the SECURE 2.0 Act, employees who earned more than \$150,000 in prior-year wages (indexed by the IRS) must make any catch-up contributions on a post-tax (Roth) basis.

Student Loan Assistance

TIAA offers a program called Savi for assistance with student loans. Visit the Retirement section of the [Benefits Website](#) for more information.

Roth Contribution Option

The "designated Roth" option allows you to make post-tax contributions to your Simmons Retirement Plan. These contributions also accumulate tax-deferred, but may be taken tax free in a qualified distribution. [Learn more about the Roth Contribution option.](#)

Enrollment

Benefit-eligible employees can enroll in the Retirement Plan immediately upon date of hire into a benefit-eligible role. You can change your contributions to this Plan at any time.

To enroll, learn more about your investment options, and manage your account, access the [TIAA website](#).

You can also set up a complimentary consultation with TIAA.



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Employee Assistance Program (EAP)

Simmons offers an Employee Assistance Program (EAP), available to all employees and household members. The EAP provides confidential counseling at no cost for a range of issues, including emotional concerns, legal and financial advice, budget and debt counseling, career guidance, and more. Our EAP also offers services such as researching child care and elder care options.

Visit the [Benefits Website](#) for details and the latest resources from the EAP.

UrbanSitter

Simmons offers an UrbanSitter membership to all employees and students (including adjunct faculty) and staff at no cost.

UrbanSitter is a digital platform that allows you to manage all your family care needs from any device, 24/7. UrbanSitter unlocks your personal network to find trustworthy babysitters through friends, parenting groups and even your children's school. Use the platform to access:

- Coverage for one-time and/or recurring needs
- Detailed profiles that highlight the provider's experience
- Background check options and safety tools
- How to make real-time payments via the app
- Household payroll and tax assistance
- Find a daycare or preschool (learn more [here](#))

Enroll at urbansitter.com/enroll using your Simmons email address.

Tuition Benefits

At Simmons we understand the value of education and life-long learning. With this in mind, Simmons offers tuition benefits with specified program requirements for benefit-eligible employees and a tuition exchange program at certain institutions for qualified dependents. Learn more about [Tuition Benefits](#).

Fitness Memberships

Discounts are available for local gyms. View offers [here](#).

Bank of America

Access financial wellness benefits through the Bank of America Preferred Rewards Program. [Learn more](#).

Brown & Brown Medicare Advocacy

Simmons offers confidential Medicare assistance to employees and eligible family members approaching age 65 or already Medicare-eligible. Licensed specialists provide one-on-one guidance to help you understand your options, compare plans available in your area, and choose coverage that fits your medical and financial needs. This voluntary service is provided at no cost and can help you avoid potential late-enrollment penalties. To learn more or schedule a consultation, call Brown & Brown Eligibility Services at **833-830-2386**.

COLLEGES OF THE FENWAY

Simmons University, along with the other colleges of the Fenway, is part of a consortium to enhance the student experience and seek innovation in higher education. For employees, this organization offers participation in fitness and wellness programs, performing arts, conferences, and even enrollment in courses. Visit colleges-fenway.org to learn more.

Other Parent Resources

To learn more about other available parent resources, access [Working Parent Resources](#).

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Adoption Benefit

Simmons will reimburse up to \$5,000 to help defray the costs associated with adoption. Any benefit-eligible Simmons faculty or staff member who adopts a child is eligible for this benefit. For more information, contact benefits@simmons.edu or refer to the "Other Discounts" page on the [Benefits Website](#).

Time Off and Leave

Simmons provides generous paid time off with holidays, vacation, and winter break for staff. In addition, under the Massachusetts Earned Time Sick Law, Simmons is required to provide up to 40 hours paid or unpaid sick time per calendar year to employees.

There are also various leaves available for specific situations. Please see the [Benefits Website](#) for more information, including policies and guidelines.

Commuter Benefits

Simmons offers access to the following:

- MBTA subsidy (through Workday)
- [Longwood Collective TMA program](#), including Emergency Ride Home, Commute Fit, Commute Swap, Biking Resources, and more

MBTA elections must be made on or before the 10th of a month to be effective the beginning of the following month.

BenefitHub

Through BenefitHub, enjoy discounts, rewards, and perks from thousands of brands in a variety of categories like travel, shopping, restaurants, entertainment, pet insurance, and more.

To enroll, go to simmons.benefithub.com, enter referral code 99Y61A, and complete the registration process.

Additional Benefits

Simmons supports employees through additional programs to help balance work and life, like:

- Travel Assistance services
- Simmons bookstore discounts and Simmons library access
- Free museum passes
- Access to the Holmes Sports and Fitness Center
- Local hotel discounts
- Auto rental discounts
- Zipcar reduced membership fees
- Bank and Credit Union programs
- Technology discounts
- Canobie Lake Park discounted passes

Refer to the Other Discounts page on the [Benefits Website](#) for additional information.

Simmons offers a variety of programs to supplement your life and help you find balance. Visit the [Benefits Website](#) to learn more.

YOUR SIMMONS ID CARD / FENWAY CARD

Your Simmons ID card serves as your library card to the Simmons Beatley Library and gives you access to a wide variety of services, including free passes to the Isabella Stewart Gardner Museum. This card, also referred to as a Fenway Card, allows eligible employees to prepay for services by opening an account at the Campus Card Services. You can pay for items at the bookstore and food from the Common Ground and the Fens cafeteria with your Fenway Card.

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MEDICAL

Harvard Pilgrim Health Plan
888-333-4742
harvardpilgrim.org

SmartStart Pre-Enrollment Line
866-874-0817

Doctor On Demand / Telehealth
[harvardpilgrim.org/member/
dr-on-demand](http://harvardpilgrim.org/member/dr-on-demand)

Prescription Mail Service Pharmacy
855-258-1561 (TTY: 711)
harvardpilgrim.org/rx

HEALTH SAVINGS ACCOUNT (HSA)

Optum Financial
877-292-4040
optum.com/en/financial-services.html

DENTAL

BCBSMA
800-358-2227
bluecrossma.org

VISION

Point32Health Vision
844-949-2173
point32health.org/vision-login

FLEXIBLE SPENDING ACCOUNTS (FSAs)

Optum Financial
877-292-4040
optum.com/en/financial-services.html

STD, LTD, LIFE & AD&D

Unum
Disability Claims: 800-858-6843
Life Claims: 800-445-0402
Portability and Conversion:
800-421-0344
services.unum.com/claims

VOLUNTARY STD

Colonial Life
401-596-1510
coloniallife.com

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Please refer to the [Benefits Website](#)
or contact benefits@simmons.edu for
additional information

RETIREMENT PLAN

TIAA
General inquiries: 800-842-2252
Enrollment support:
800-842-2888
tiaa.org/public/tcm/simmons

URBANSITTER

Register using your Simmons email
address at urbansitter.com/enroll

BENEFITHUB

simmons.benefithub.com
Referral code 99Y61A

MEDICARE ASSISTANCE

Brown & Brown Eligibility Services
833-830-2386
bbabsence.com/eligibility-services

PHARMACY SUPPORT

MCPHS Pharmacy Outreach Program
866-633-1617
mcphs.edu/pharmacyoutreach

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Official plan documents, including Summary Plan Descriptions (SPDs), Summary of Benefits and Coverage (SBCs), and Benefit Summaries can be found at <https://internal.simmons.edu/faculty-staff/working/benefits-compensation/legal-information>.

You may also email benefits@simmons.edu to obtain copies of these important documents.

Important Notice from Simmons University About Your Prescription Drug Coverage and Medicare (Creditable Coverage)

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Simmons University and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- 1) Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
- 2) Simmons University has determined that the prescription drug coverage offered by the Simmons University Welfare Benefit Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current coverage will not be affected. As an eligible participant, you can keep your Simmons coverage if you elect Medicare Part D and this plan will coordinate with Part D coverage.

If you do decide to join a Medicare drug plan and drop your current coverage, be aware that you and your dependents will be able to get this coverage back at the next annual enrollment opportunity or qualified life event.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with this plan and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

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For More Information About This Notice Or Your Current Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call **1-800-MEDICARE** (1-800-633-4227). TTY users should call **1-877-486-2048**.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at **1-800-772-1213** (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Or contact the person listed below.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Simmons University changes. You also may request a copy of this notice at any time.

Effective Date: 7/1/2026
Employer Name: Simmons University
Contact Name/Title: Christina Webber
Director, Benefits & HR Operations
Address: 300 The Fenway, Boston, MA 02115
Phone: **617-521-2084**
Email: benefits@simmons.edu

Notice of Availability of Form 1095-C and/or Form 1095-B

As required by the Affordable Care Act (ACA), your Form 1095-C, Employer-Provided Health Insurance Offer and Coverage, and/or Form 1095-B, Health Coverage Information, are provided by Simmons University and Harvard Pilgrim Health Care. These forms provide important information about the health insurance coverage and are required to complete your tax filing.

You may contact Simmons University at benefits@simmons.edu or **617-521-2985** to receive a copy of your 1095-C. If you received health coverage through Harvard Pilgrim Health Care, your Form 1095-B is available for download from your [secure member account](#). Please remember that these forms are necessary for your tax filing and will help you avoid penalties for not having minimum essential health coverage.

Children's Health Insurance Program Notice

The Children's Health Insurance Program (CHIP) provides health coverage to eligible children, through both Medicaid and separate CHIP programs. CHIP is administered by states and funded jointly by states and the federal government to provide premium assistance.

HIPAA Notice of Privacy Practices

This notice describes how individuals' health information is protected, rules for use, and disclosure as permitted under HIPAA.

HIPAA Special Enrollment Rights

This notice is being provided to help you understand your right to apply for group health coverage. Special enrollment is available in the following situations:

- Loss of Other Coverage
- Marriage, Birth or Adoption
- Medicaid or CHIP

Notice of Exchange

This notice provides some basic information about the marketplace and employment-based health coverage offered by Simmons University.

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» **Important Benefit Notices**

MA Pregnant Worker Fairness Act (MA PWFA)

The Pregnant Workers Fairness Act ("the Act"), effective on April 1, 2018, expressly prohibits employment discrimination on the basis of pregnancy and pregnancy-related conditions, such as lactation or the need to express breast milk for a nursing child. It also describes employers' obligations to employees that are pregnant or lactating and the protections these employees are entitled to receive. Generally, employers may not treat employees or job applicants less favorably than other employees based on pregnancy or pregnancy-related conditions and have an obligation to accommodate pregnant workers.

Woman's Health and Cancer Rights Act (WHCRA)

The health plan, as required by the Women's Health and Cancer Rights Act of 1998, provides coverage for reconstructive surgery following a mastectomy.

Massachusetts Paid Family and Medical Leave (MA PFML)

MA PFML provides income replacement as well as job protection for medical leave and/or family leave to eligible Massachusetts workers. Note that the benefit amounts and the contribution rates are determined by the Massachusetts Department of Family and Medical Leave annually. For additional information about your Paid Family and Medical Leave rights, please visit mass.gov/DFML.

Wellness Program Disclosures

Simmons University's Wellness Program is a voluntary wellness program. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act of 1996, as applicable, among others.

Patient Protection Disclosure

You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the plan administrator.

Newborns' and Mothers' Health Protection Act (NMHPA)

The health plan may not restrict benefits for a hospital stay to less than 48 to 96 hours based on type of delivery as required by the law.

Genetic Information Non-Discrimination Act (GINA)

The Genetic Information Nondiscrimination Act of 2008 protects employees against discrimination based on their genetic information. Unless otherwise permitted, your employer may not request or require any genetic information from you or your family members.

Mental Health Parity and Addiction Equity Act (MHPAEA)

The Mental Health Parity and Addiction Act of 2008 generally requires group health plans and health insurance issuers to ensure that financial requirements (such as co-pays and deductibles) and treatment limitations (such as annual visit limits) applicable to mental health or substance use disorder benefits are no more restrictive than the predominant requirements or limitations applied to substantially all medical/surgical benefits.

Michelle's Law

When a dependent child loses student status for purposes of the group health plan coverage as a result of a medically necessary leave of absence from a post-secondary educational institution, the group health plan will continue to provide coverage during the leave of absence for up to one year, or until coverage would otherwise terminate under the group health plan, whichever is earlier.

Uniformed Services Employment & Reemployment Rights Act (USERRA)

The Uniformed Services Employment & Reemployment Rights Act of 1994 (USERRA) sets requirements for continuation of health coverage and re-employment in regard to an Employee's military leave of absence. These requirements apply to medical and dental coverage for you and your Dependents. They do not apply to any Life, Short Term or Long Term Disability or Accidental Death & Dismemberment coverage you may have.

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Nursing Mothers Workplace Protections

The Fair Labor Standards Act (FLSA) requires employers to provide eligible employees with reasonable break time to pump breast milk for her nursing child for one year after the child's birth. Under the law, employers are required to allow eligible employees reasonable break time to pump whenever needed. Employers are also required to provide eligible employees with a private place to pump—space that is shielded from view, free from intrusion, and NOT in a bathroom.

MA Earned Sick Time: Notice of Employee Rights

Massachusetts employees have the right to earn and take sick leave from work. Sick leave may be earned as follows:

- Employees earn 1 hour of sick time for every 30 hours they work.
- Employees can earn and use up to 40 hours per year if they work enough hours.
- Employees with unused earned sick time at the end of the year can rollover up to 40 hours.
- Employees begin earning sick time on their first day of work and may begin using earned sick time 90 days after starting work.

Summary of Material Modifications (SMM)

This Benefits Guide serves as a Summary of Material Modifications (SMM) and describes changes to the Simmons University Welfare Benefit Plan (501) and supplements the Summary Plan Description (SPD). The effective date of these changes is July 1, 2026.

This document summarizes the benefit programs that are available to benefit-eligible employees of Simmons University. Complete details regarding coverage, eligibility and limitations can be found in the official Plan documents. If there are any discrepancies between the information in this publication, verbal representations and the Plan documents, the Plan documents will always govern. Simmons University reserves the right to change or terminate these Plans at any time.

