OPEN ENROLLMENT MEMORANDUM

TO: BENEFITS-ELIGIBLE FACULTY AND STAFF
FROM: MARTY MASTASCUSA, HUMAN RESOURCES
RE: OPEN ENROLLMENT FOR THE 2021-2022 PLAN YEAR
DATE: SEPTEMBER 13, 2021

The Open Enrollment period for the benefits plan year starting November 1, 2021 and ending on October 31, 2022 will take place from September 13th – October 1st. During this designated time period, all employees can indicate whether they want to keep their current benefit elections or make changes. Elections should be indicated using the Human Resources web site, www.brynmawr.edu/humanresources. The web site includes Open Enrollment materials, including medical and dental applications, which must be completed by anyone who is adding or changing dependents on either type of plan. A medical application must also be completed by anyone who is switching from Personal Choice (i.e., the HDHP and PPO plans) to one of the Keystone plans (i.e., the HMO and POS plans).

While there will be a Benefits Fair this year on September 21, there are still aspects of Open Enrollment affected by the pandemic. Like last year, our broker is still operating remotely and could not print Benefits Guidebook for all employees. A printed Benefit Guidebook has been mailed to Service/Craft employees who do not use computers at work. Service/Craft employees also received printed copies of the following two forms:

- Flexible Benefit Election Form -- to be completed if making changes
- Coverage Continuation Form -- to be completed if making no changes

A rate sheet and a medical plan comparison are posted on the web site. Please note that the medical plan comparison reflects my own observations of the advantages and disadvantages of each medical plan offered by the College, but you should review the plan details thoroughly and choose the plan that is best for you and your circumstances.

Summary

The College will remain with Independence Blue Cross with the same four medical plans, with no changes to any premiums, copays and deductibles.

One of the impacts of the pandemic is that we saw a much higher utilization of virtual health care. While some virtual visits occurred due to restrictions on inpatient visits, for some individuals this is now the preferred method of care delivery. To support this interest among our community members, a preventive care virtual check-up feature will be added to all four medical plans through IBC’s partnership with a company called Catapult Health. Starting in 2022, employees and their family members will be able to schedule an annual checkup virtually with a board-certified nurse practitioner, with no cost to the patient. Results of the
checkup will be sent to the patient’s primary care physician (PCP). If a person does not have a PCP, Catapult will assist in finding one.

The hope is that Catapult will increase utilization of preventive health services. As a reminder, the College also added the Telehealth MDLIVE app to the plan in 2019, for the treatment of non-emergency medical conditions. Pamphlets describing both benefits, as well as the Ovia benefit (for parenthood) and the Propeller benefit (for chronic respiratory disease) are on the web site. The Catapult and Telehealth features are particularly beneficial to Keystone enrollees who have dependents living outside of the service area and cannot utilize their PCP for inpatient visits.

In aggregate, the College expects to continue to pay 90% of the overall medical premium during the new plan year, with employees paying the remaining 10% through pretax deductions.

**HSA and FSA**

Most HDHP enrollees can participate in a Health Savings Account (HSA). The 2022 HSA maximums will be $3,650 for individual and $7,300 for family coverage, with a “catch-up” provision for employees age 55 and over of an additional $1,000. If you already participate in the HSA and want to increase your contribution in 2022, please complete a new HSA Contribution Form, which is on the web site.

Enrollees in the other healthcare plans can opt to fund a Flexible Spending Account (FSA) that provides the ability to save money (up to $2,750) on a pre-tax basis to pay for certain medical, dental, vision or prescription expenses such as deductibles and copayments and expenses for services or supplies not covered by the plan. Open Enrollment for the 2022 FSA will occur starting on November 15, 2021, for a January 1, 2022 effective date.

As has been communicated early in the year, FSA plan participants are permitted to alter 2021 elections for any reason. If you participated in the 2021 FSA and want to increase or decrease your elections, you may do so at any time through the end of the year. Also, if you did not elect to participate and now would like to do so, you can. In all cases, you will need to complete a 2021 FSA Election Form.

It is hoped that employees take advantage of the federal, FICA and state tax savings that FSA and HDHPs provide. Like last year, all HDHP enrollees except for those with family coverage continue to receive a subsidy that can be used to fund the HSA.

**Health Insurance Requirement – Affordable Care Act**

Tax reform legislation that went into effect at the start of 2018 eliminated the individual mandate under the Affordable Care Act that required individuals to have coverage or pay a penalty. However, all other requirements of the Affordable Care Act remain in effect and the College will administer its plans in the same manner as it did in prior years. All benefits-eligible employees should be covered for medical insurance through Bryn Mawr or through another insurance plan that meets the “minimum value” standard set by the Affordable Care Act. This does include government programs such as Medicare, Medicaid, TRICARE and CHIP.
Other Benefits/Coverages

The life insurance benefit that is provided at no cost to employees will remain at $50,000.

For the thirteenth year in a row, dental rates will renew with no increase in premium. There will also be no change in the plan’s coverage.

Additional Information

The Benefits Fair will be held from 9:00 a.m. - noon on Tuesday, September 21 in Great Hall. You may also contact anyone in Human Resources with any question related to Open Enrollment.

REMINDER: OPEN ENROLLMENT ENDS ON FRIDAY, OCTOBER 1. COMPLETED FORMS NEED TO BE RETURNED OR SUBMITTED ON-LINE TO HUMAN RESOURCES BY THIS DATE.