OPEN ENROLLMENT MEMORANDUM

TO: BENEFITS-ELIGIBLE FACULTY AND STAFF
FROM: MARTY MASTASCUSA, HUMAN RESOURCES
RE: OPEN ENROLLMENT FOR THE 2020-21 PLAN YEAR
DATE: SEPTEMBER 14, 2020

The Open Enrollment period for the benefits plan year starting November 1, 2020 and ending on October 31, 2021 will take place from September 14th – October 2nd. During this designated time period, all employees may indicate whether they want to keep their current benefit elections or make changes. The Benefits Guidebook (https://www.brynmawr.edu/sites/default/files/BenefitsGuidebook2020-2021_1.pdf) and other materials related to Open Enrollment are available on the Human Resource website, https://www.brynmawr.edu/humanresources/open-enrollment. Among the forms there are applications that need to be completed by anyone who is adding or changing dependents on either the medical or dental plan. A medical application must also be completed by anyone who is switching from Personal Choice to one of the Keystone plans.

Due to the COVID-19 pandemic, there cannot be an in-person Benefits Fair this year. To help offset that change, we are, introducing a new online tool for this year that is intended to aid people in making medical plan enrollment decisions. The tool is called “Jelly Vision” and has a feature called “Ask Alex”, where “Alex” is a virtual benefits counselor. Based your answers to the questions asked, “Alex” customizes a recommendation for the medical plan option that might make the most sense for you. A link to the Jelly Vision is on page 6 of the Benefits Guidebook. And as always, the Human Resources team is available by phone or video conference to assist and answer questions.

Please note that the medical plan comparison provided on the website 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, with optional input through Jelly Vision. The medical plan comparison, as well as the Benefits Guidebook, reflect standard copay levels. Several copays have been waived through the end of 2020, including those for telemedicine primary care visits (all plans except the HDHP) and for telehealth visits (all plans).

Employees who do not have computer access at work also will receive printed copies of the Benefits Guidebook and other materials including the following two forms:

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

The College is not making any changes to the medical plan this year in terms of the insurer, plans offered, and the formula used to determine rates. The College will remain with Independence Blue Cross with the same four plans, with no changes to any copays and deductibles. Premiums (both the College’s and the employee’s share) will increase by 5.14% across all plan types; the only exception is the employee contribution associated with the HDHP. In aggregate, the College expects to continue to pay 90% of medical premium during the new plan year.

HSA and FSA

Most HDHP enrollees can participate in a Health Savings Account (HSA). The HSA maximums for 2021 will be $3,600 for individual and $7,200 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 for the coming year, please complete a new HSA Contribution Form.

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 2021 FSA will occur starting on November 16, 2020, for a January 1, 2021 effective date.

Please, however, note that due to the pandemic, FSA plans are now being permitted to alter 2020 elections for any reason. If you participated in the 2020 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 were eligible but did not participate and now would like to do so, you can. In all cases, you will need to complete a 2020 FSA Election Form.

It is hoped that employees take advantage of the federal, FICA and state tax savings that FSA and HSAs 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 benefit-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 basic life insurance benefit that is provided at no cost to employees, doubled two years ago, from $25,000 to $50,000, and remains at that level.

For the twelfth 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

While there is no Benefits Fair this year, please feel free to send your questions to Marty Mastascusa at mmastasc@brynmawr.edu or Mary Eldon at meldon@brynmawr.edu. We will consult with the insurance carriers for any questions that we cannot answer directly. We will also be setting up Zoom “drop in” sessions. Information on that will be sent via email and the Daily Digest.

**REMINDER: OPEN ENROLLMENT ENDS ON FRIDAY, OCTOBER 2. COMPLETED FORMS NEED TO BE RETURNED OR SUBMITTED ON-LINE TO HUMAN RESOURCES BY THIS DATE.**