OPEN ENROLLMENT MEMORANDUM

TO: BENEFITS-ELIGIBLE FACULTY AND STAFF
FROM: MARTY MASTASCUSA, HUMAN RESOURCES
RE: OPEN ENROLLMENT FOR THE 2022-2023 PLAN YEAR
DATE: SEPTEMBER 12, 2022

The Open Enrollment period for the benefits plan year starting November 1, 2022 and ending on October 31, 2023 will take place from September 12th – 30th. 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).

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 forms:

- Flexible Benefit Election Form -- to be completed if making changes
- Coverage Continuation Form -- to be completed if making no changes
- Livongo Diabetes Management brochure
- WondrHealth Weight Management and Metabolic Syndrome Reversal brochure

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.

Two new features are being added to the medical plans in 2023 with no cost to the participant. The first is a personalized, data-driven program for improved diabetes management called Livongo. Participants who sign up will receive diabetes-related supplies, and the system allows professionals at Livongo to remotely monitor readings and provide support and coaching to help improve medication adherence and health outcomes.
The second program is called **Wondr Health** (formerly Naturally Slim) and is an online behavioral counseling program for weight management, diabetes prevention and metabolic syndrome reversal. It is a program delivered through weekly classes that works on teaching, reinforcing and practicing skills to help with weight loss and then maintenance.

As a reminder, other features have been added to the plan in recent years that are also available at no cost to participants such as:

- **Catapult Health**: a preventive care virtual check-up feature. At your prompting Catapult will send you a kit which directs you to send back certain information and samples after which a virtual meeting with a board-certified nurse practitioner is scheduled to walk through the results and any recommendations. The results of the checkup will also be sent to the patient’s primary care physician (PCP).
- **MDLive**: a telehealth feature for the treatment of non-emergency medical conditions. This system allows you to get a medical consultation without leaving your house.
- **Ovia**: a benefit oriented to expecting parents
- **Propeller**: a benefit to assist with chronic respiratory disease.

Additional information is available on the Human Resources web site. The Catapult and MDLive features are particularly beneficial to Keystone enrollees who have dependents living outside of the service area and cannot utilize their PCP for inpatient visits.

For 2022-23, there is an adjustment being made to how specialty drugs are processed that will ensure that manufacturer coupon discounts are used to their full advantage. If you are filling a specialty drug that has a manufacturer copay card, you may be contacted to enroll in the variable copay program. This will result in savings to the you as the plan participant, with the expectation that the copay will be reduced to zero, as well as savings to the College. Please note that the variable copay program does not apply to the HDHP.

In aggregate, the College expects to pay 89% of the overall medical premium during the new plan year, with employees paying the remaining 11% through pretax deductions.

**HSA and FSA**

Most HDHP enrollees can participate in a Health Savings Account (HSA). The 2023 HSA maximums will be $3,850 for individual and $7,750 for family coverage, with a “catch-up” provision for employees age 55 and over of an additional $1,000. 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. If you already participate in the HSA and want to increase your contribution in 2023, please complete a new HSA Contribution Form which is on the Human Resources 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 $2,850) 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. This structure helps you to save money because you do not have to pay federal, FICA and state taxes on the amounts you set aside in your FSA. Open Enrollment for the 2023 FSA will occur starting on November 15, 2022 for a January 1, 2023 effective date.
Health Insurance Requirement – Affordable Care Act

The Affordable Care Act requires that individuals have health insurance. All benefits-eligible employees should be covered for medical insurance through Bryn Mawr College 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

Life insurance of $50,000 is provided at no cost to employees. Additional coverage can be purchased subject to medical underwriting.

Dental insurance premiums will stay the same as they are now, but the benefit will be expanded to cover up $1,750 of eligible dental expenses in calendar year 2023.

Additional Information

The Benefits Fair will be held from 9:00 a.m. - noon on Tuesday, September 20 in Great Hall. You may also contact anyone in Human Resources with any question related to Open Enrollment.

REMINDER: OPEN ENROLLMENT ENDS ON FRIDAY, SEPTEMBER 30. COMPLETED FORMS NEED TO BE RETURNED OR SUBMITTED ONLINE TO HUMAN RESOURCES BY THIS DATE.