



◆ YOUR 2023 BENEFITS GUIDE

SMITH COLLEGE

This guide provides an overview of our comprehensive benefits package. For more information, including additional tools and resources to help you make informed decisions, please visit the [Benefits web page](#).

- ◆ If you're a new hire or newly eligible, you have 30 days from your eligibility date to elect benefits.
- ◆ If you're making decisions during Open Enrollment, remember that this is your once-a-year opportunity to make changes—outside of having a qualified status change during the year.

WHAT'S INSIDE

- [An Introduction to Smith College Benefits](#)1
- [Health Plans](#) 2
- [Health Savings Account](#) 7
- [Dental and Vision Plans](#) 9
- [Flexible Spending Accounts](#) 10
- [Pet Insurance](#) 10
- [Benefits Beyond the Basics](#)..... 11
- [Answers From the Experts](#)12

AN INTRODUCTION TO SMITH COLLEGE BENEFITS

Who You Can Cover

You can cover yourself, your spouse, and your eligible child or children.

Who you enroll will determine your coverage tier for medical, dental and vision coverages:

- ◆ Employee
- ◆ Employee plus Spouse
- ◆ Employee plus Child(ren)
- ◆ Family – Employee, Spouse, plus Child(ren)

What Your Benefits Will Cost

Biweekly payroll deductions for medical, dental and vision coverage for full-time employees are included in this guide. Your cost will depend on the plan(s) you elect, the eligible family member(s) you cover, and your work schedule (full versus part time and/or 26 versus 14 pay periods).

How to Enroll or Make Changes

All benefits elections are made through Workday. Be sure to update your eligible dependents in Workday if you cover a spouse, ex-spouse, or a child(ren) on your benefit plans, even if you aren't making any benefit changes. Job aids for benefit changes can be found on the [Workday Help Site](#).

What if I Don't Enroll?

If you're newly-eligible for coverage and you do not make benefit elections within your 30-day window, you will have no coverage. Your next opportunity to enroll in Smith College benefits will be during the following Open Enrollment window or whenever you experience a qualified status change—whichever comes first.

If you don't make benefit elections by the Open Enrollment deadline, your previous benefit elections will carry over to the following year, except for your Flexible Spending Accounts (FSAs). You must actively enroll in FSAs each year.

Smith College is pleased to offer a comprehensive and competitive benefits program to support the well-being of our employees and their covered family members.

BENEFITS VISION

Health & Welfare	Financial Wellbeing	Social & Emotional Wellbeing
Medical	Retirement Plan	Employee Assistance Program
Prescription	Long-term Disability	Care.com
Dental	Life Insurance	Calm App
Vision	Tuition Assistance Programs	Leaves
Health Savings Account	Pet Insurance	Accommodations
Healthcare Flexible Spending Account	Dependent Care FSA	Time Off
Healthcare Subsidy	Dependent Care Subsidy	On Our Way to Wellness Program
	Identity Theft Protection	



CONTRIBUTE TO YOUR RETIREMENT PLAN TODAY!

As you consider your benefits choices, this is a convenient time to set up or change your voluntary retirement contribution in Workday. You can start, change or stop your voluntary retirement contributions at any time in Workday. Simply click on your Workday “Benefits” icon, and under “Change,” select “Benefits.” There, you will find “Change Retirement Savings—Pretax or Roth (voluntary change).” You should periodically log into your Voya account online by visiting smithcollege.beready2retire.com.

MEDICAL PLANS

You have five medical plans available through Blue Cross Blue Shield of Massachusetts (BCBSMA):

- ◆ High-Deductible Health Plan (HDHP)
- ◆ Value Health Maintenance Organization (HMO)
- ◆ HMO
- ◆ Point of Service (POS)
- ◆ Preferred Provider Organization (PPO)

All plans cover a wide range of health care, prescription drugs and preventive care. The difference is whether you must use network providers (in the HMO plans) and how much you pay for coverage when you need care. Smith College provides you with the flexibility to choose the option that works best for you and your family.

TOOLS TO HELP YOU CHOOSE



The Health Plan Comparison Tool

This tool helps you estimate your total costs (combined premiums and out-of-pocket expenses) for all five plans.



The Summaries of Benefits

Summaries for all plan options are posted on the [Smith College Benefits](#) website and/or by contacting Blue Cross Blue Shield of Massachusetts.

Medical Plan Deductions (Full-time Biweekly Rates)

Coverage Tier	HDHP with HSA*	Value HMO	HMO	POS	PPO
Employee	\$14.95	\$27.68	\$53.06	\$107.43	\$107.43
Employee + Spouse	\$102.45	\$143.51	\$213.94	\$323.51	\$323.51
Employee + Child(ren)	\$77.96	\$123.96	\$184.78	\$279.41	\$279.41
Family: Employee, Spouse + Child(ren)	\$138.68	\$194.27	\$289.66	\$438.03	\$438.03

Note: Employees who have a qualifying 2022 household income may be eligible to apply for a Health Care Subsidy. The first \$500 of the subsidy will be contributed to your FSA or HSA account and any remaining subsidy amount will be dispersed beginning in April through the remaining pay periods in the calendar year.

* Health Savings Account

Medical Plan Comparison

Plan Provision	HDHP with HSA		Value HMO	HMO	POS & PPO*	
	In-Network	Out-of-Network			In-Network	Out-of-Network
Smith College HSA Contribution	\$500 employee only; \$1,000 two or more**		None	None	None	None
Annual Deductible per calendar year	\$1,500 for individual plans; \$3,000 for plans of two or more	\$3,000 for individual plans; \$6,000 for plans of two or more	\$500 embedded deductible per member; \$1,000 for plans of two or more	None	None	\$400 embedded deductible per member; \$800 for plans of two or more
Out-of-Pocket Maximum per calendar year	\$3,000 for individual plans; \$6,000 for plans covering two or more	\$6,000 for individual plans; \$12,000 for plans covering two or more	\$2,500 per member, embedded; \$5,000 for plans covering two or more	\$2,500 per member, embedded; \$5,000 for plans covering two or more	\$2,500 per member, embedded; \$5,000 for plans covering two or more	\$2,000 per member, embedded; \$4,000 for plans covering two or more
Coinsurance	10% after deductible	30% after deductible	None	None	None	20% after deductible
PCP*** Office Visits	10% after deductible	30% after deductible	\$25 co-pay	\$25 co-pay	\$30 co-pay	20% after deductible
Specialist Office Visit	10% after deductible	30% after deductible	\$35 co-pay	\$35 co-pay	\$40 co-pay	20% after deductible
Emergency Room	10% after deductible		\$150 co-pay	\$150 co-pay	\$200 co-pay	
Inpatient	10% after deductible	30% after deductible	100% after deductible	\$350 co-pay	\$350 co-pay	20% after deductible
Outpatient	10% after deductible	30% after deductible	100% after deductible	\$250 co-pay	\$300 co-pay	20% after deductible
Prescription Drugs	After HDHP Plan Deductible: Retail (30-day supply): \$10/\$30/\$50 Mail Order (90-day supply): \$20/\$60/\$100		Separate Rx Deductible for Preferred and Nonpreferred: \$100 per member embedded; \$200 for plans covering two or more, then the following co-pays: Retail (30-day supply): \$10/\$30/\$50 Mail Order (90-day supply): \$20/\$60/\$100	Separate Rx Deductible for Preferred and Nonpreferred: \$100 per member embedded; \$200 for plans covering two or more, then the following co-pays: Retail (30-day supply): \$10/\$30/\$50 Mail Order (90-day supply): \$20/\$60/\$100	Separate Rx Deductible for Preferred and Nonpreferred: \$100 per member embedded; \$200 for plans covering two or more, then the following co-pays: Retail (30-day supply): \$10/\$30/\$50 Mail Order (90-day supply): \$20/\$60/\$100	

* The POS plan requires you to choose a Primary Care Physician (PCP); the PPO plan does not require you to choose a PCP.

** For HDHP Plan participants: If you enrolled in individual-only coverage, you have to satisfy the \$1,500 individual deductible. If you are enrolled in any other coverage tier, the full deductible for plans covering two or more must be satisfied before the plan begins to pay. This means the full \$3,000 could be met by just one person, or a combination of covered members.

*** Primary Care Physician

Seek Alternatives to the Emergency Room

If you need immediate care but don't think you need to go to an emergency room, consider accessing BCBS telemedicine services, or going to a BCBS participating urgent care clinic. These options can get you taken care of more quickly and cost you less.

Remember, though, if you think you're having a medical emergency, call 911 or go to the nearest emergency room.



Understanding your options

	Typical out-of-pocket costs	Symptoms	Access
Telemedicine services Real-time virtual visit with Well Connection providers via smartphone, tablet or computer	You'll pay your primary care physician-level cost sharing for telemedicine services*	<ul style="list-style-type: none"> ◆ Coughs, colds ◆ Sore/Strep throat ◆ Flu ◆ Pediatric issues ◆ Sinus and allergies ◆ Nausea/diarrhea ◆ Rashes and skin issues ◆ Women's health: UTIs, yeast infections ◆ Sports injuries ◆ Eye issues 	Download the free Well Connection telemedicine app. After registering and completing the screening process, you will be connected to a Well Connection provider.
Urgent care clinic Walk-in clinic for urgent care	You'll typically pay a co-payment for urgent care, sometimes a higher one than for an office visit or convenience care clinic visit*	<ul style="list-style-type: none"> ◆ Burns, rashes, bites, cuts and bruises ◆ Infections ◆ Coughs, cold and flu ◆ Minor injuries ◆ Respiratory infections ◆ Sprains and strains 	Urgent care centers: <ul style="list-style-type: none"> ◆ Select your plan and then click on "Other care providers" ◆ Click on "Urgent Care Centers" under "Specialty" ◆ Click on "Convenience Care Clinic" under "Specialty"

*What you pay out-of-pocket depends on your specific BCBS plan. If you have a POS or HDHP plan, your deductible and any additional cost-sharing applies. Please refer to your plan documents for your specific benefit information.

Questions?

Call BCBSMA's Member Services department at 800-782-3675 for more information and/or to find urgent care centers near you.

Getting the Most out of BCBSMA

Your medical coverage through BCBSMA is delivered through best-in-class provider networks and customer service and includes "extras" to deliver even more value to you and your family. You can access a range of health and well-being programs and resources designed to fit your life. Here are some examples.



Well Connection Telehealth Services
 Sometimes you'd like to meet with a doctor while sitting on your couch. In PJs. With the BCBSMA Well Connection platform, you can! Our doctors can do a lot over your tablet, laptop or smartphone. So, if it isn't an emergency, take advantage of doctors on call on your personal device. Download the Well Connection App from the App Store or Google Play, or go to wellconnection.com for details!



Expanded Fitness and Weight-Loss Reimbursements. You can get rewarded for healthy behavior, including saving up to \$150 annually for participating in a qualified fitness program and for home fitness equipment (stationary bikes, weights, treadmills, etc.). Sometimes you want a little more support than a gym membership or fitness program can provide. When you participate in a qualified weight-loss program, you can receive up to an additional \$150. [Log in to your MyBlue account](#) for more information.



MyBlue Member App. Personalized health care is right at your fingertips. Simple, secure and convenient access to your health care information—with quick connections to your doctor, recent prescriptions and claims history. There's also a digital ID card to direct-dial important numbers, email a PDF version to a doctor or save a digital card to your phone.



Mind and Body Program. Receive a reimbursement of up to \$150 annually when you visit a network provider and participate in qualified alternative medicine programs to help your mind and body. Examples of qualifying programs include massage therapy, acupuncture, hypnosis, meditation therapy and tai chi. [Log in to your MyBlue account](#) for more information.

MEDICAL PLAN TERMS

Deductible: The amount that you must pay before the plan begins to pay (except for preventive care, which is covered in full).

Co-pay: An amount you pay for a covered service each time you use that service. It does not apply toward the deductible.

Coinsurance: Percentages of the charge that you and your plan will pay, after you have met the deductible.

Health Savings Account (HSA): An account with tax advantages that you can contribute to on a pretax basis and use to pay for out-of-pocket medical costs. You can also use the HSA to save for future medical expenses.

Out-of-pocket Costs: Expenses that are not covered by insurance that you pay yourself, such as deductibles, co-pays, prescription co-pays, and dental and vision expenses.

Out-of-pocket Maximum: The maximum amount you could pay for covered services in a calendar year. If you hit the maximum, the plan will pay 100% of covered services for the remainder of the year.

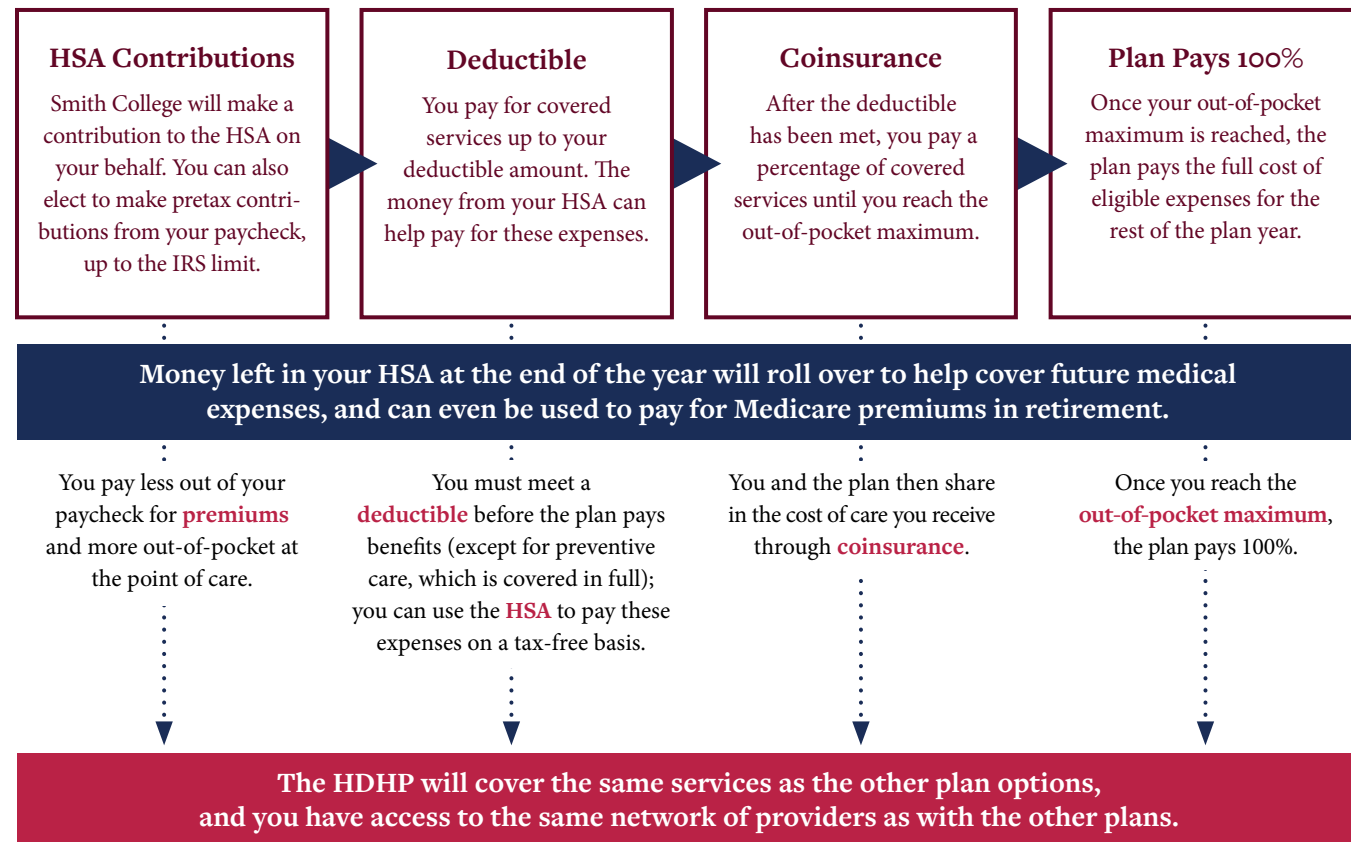
Premium: The amount you pay for medical coverage from your paycheck.

High-Deductible Health Plan (HDHP) with Health Savings Account (HSA)

The HDHP costs less in premiums per pay period but has higher deductibles than our other plans. In-network preventive care will be covered in full and you never pay more than the out-of-pocket maximum.

Those electing the HDHP will also have access to an HSA, which is a tax-advantaged account that allows you to save for qualified expenses on a pretax basis. Smith College will make a contribution to your HSA to help increase your savings. And you may contribute additional funds to the HSA.

HIGH-DEDUCTIBLE HEALTH PLAN WITH HSA BASICS



A Word About Deductibles and Out-of-Pocket Maximums

For HDHP participants: If you enrolled in individual only coverage, you have to satisfy the \$1,500 deductible before the plan begins to pay. If you are enrolled in any other coverage tier, the full \$3,000 family deductible must be satisfied before the plan begins to pay. This means the full deductible could be met by just one person or a combination of covered members.

The deductible does not apply to any preventative/routine exams, such as the annual physical.

HEALTH SAVINGS ACCOUNT

What is an HSA?

An HSA is a savings account (owned by you) that allows you to set aside pretax dollars to pay for current or future health care expenses for you and your eligible dependents.

How does an HSA work?

Smith College will contribute to your HSA in 2023 (\$500 to individual plans and \$1,000 to double/family plans), and you can also make pretax contributions, up to IRS limits. For 2023, the IRS limits are \$3,850 for individual and \$7,750 for family. The money in your HSA rolls over from year-to-year, allowing you to save for future health care expenses. It is also portable—you take it with you—in the event you leave Smith College.

In order to contribute to an HSA, you must meet the following criteria:

- ◆ You must be enrolled in a qualified HDHP, such as the one Smith College offers
- ◆ You cannot have other health coverage (see IRS Publication 969)
- ◆ You cannot be listed as a dependent on someone else's tax return
- ◆ You cannot be active in the military (**Note:** veterans enrolled in high-deductible health plans with no other disqualifying coverage and who have a service-connected disability may make or receive HSA contributions regardless of when they received VA benefits)
- ◆ You (or your spouse, if a tax dependent) cannot be enrolled in any part of Medicare or Medicaid
- ◆ You cannot be enrolled in a Health Care FSA (including through a spouse's plan) or have a Health Care FSA balance



Prescription Drug Coverage

Enrollment in a BCBS medical plan includes prescription coverage administered through OptumRx for no additional premium. OptumRx regularly updates the drug formulary. If there is a change in coverage, you will receive a letter from OptumRx with details.

For more information about OptumRx, or prescription service, call 888-374-8127.

Want to save money on your medications?

Ask your doctor to prescribe the generic drug equivalent whenever possible as generics tend to be less expensive than brand name options. For medications you take regularly, consider using OptumRx's mail-order service to receive a three month supply for the cost of two co-payments.

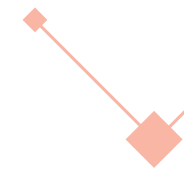
IPC Co-pay Assistance Program

Smith College partners with PillarRx Consulting to offer you the IPC Co-pay Assistance Program. This program is designed to reduce the out-of-pocket expenses for eligible drugs by accessing co-pay assistance programs available from drug manufacturers.

Using the program is easy!

If you take a medication that is eligible for co-pay assistance, PillarRx will send you a welcome letter and then follow up with a phone call to help you enroll in the program.

DENTAL AND VISION PLANS



Dental

Smith College offers the choice of two dental plans (High Plan and Value Plan) through Delta Dental.

	Value Plan	High Plan
Deductible	\$50 per member, embedded; \$100 double or family plan	None
Diagnostic & Preventive	100%, no deductible	100%
Basic Restorative	80% after deductible	80%
Major Restorative	Not covered	50%
Orthodontia	Not covered	50% (\$2,000 lifetime maximum)
Calendar-year benefit maximum	\$1,000 per person	\$2,000 per person

Dental Plan Deductions (Full-time Biweekly Rates)

Coverage Tier	Value Plan	High Plan
Employee	\$2.04	\$4.48
Employee + Spouse	\$12.54	\$24.39
Employee + Child(ren)	\$11.31	\$22.02
Family	\$17.75	\$34.52

Vision

The Vision Plan is administered by EyeMed. Coverage includes eye exams, glasses and contact lenses (see the summary on the Benefits website for restrictions).

Coverage Tier	Vision Plan Biweekly Deductions
Employee	\$3.27
Employee + Spouse	\$6.82
Employee + Child(ren)	\$6.15
Family	\$9.64



FLEXIBLE SPENDING ACCOUNTS

Smith College offers two types of Flexible Spending Accounts (FSAs) administered by Voya/Benefit Strategies.

- ◆ **Health Care FSA:** You can participate in a Health Care FSA (unless you're enrolled in the HDHP) to pay for eligible health care expenses, such as your deductible, co-pays and coinsurance. You can contribute up to \$3,050 for the 2023 calendar year.
- ◆ **Dependent Care FSA:** You can put aside pre-tax money to pay for qualified dependent day care expenses, such as preschool, before/after-school programs, or child/elder care for eligible dependents. You can contribute up to \$5,000 during 2023 if you are married and filing jointly or single, and up to \$2,500 per calendar year if you are married and filing separately for 2023.

Dependent Care Subsidy

A college-paid subsidy will be available in 2023 to help offset the cost of dependent care. You may be eligible for the subsidy if your family income qualifies based on your 2022 federal tax return, you file as joint or head-of-household, and you have a 2023 Dependent Care FSA of \$100 or more. If you are employed in a regular position of half-time or more, you are eligible to apply for the dependent care subsidy. Staff who hold limited-term positions that exceed three years may also apply for this subsidy.

Note: Eligible individuals may apply using these instructions. The subsidy generally begins in April and is deposited proportionately into a Dependent Care FSA. For example, if you are eligible for a \$1,793 annual subsidy, \$94.37 would be deposited into your FSA each pay period from April through December. This amount is in addition to the amount you elect to set aside yourself.

You must enroll in the FSAs every year, as IRS rules do not allow elections to carry over from year to year.

BENEFITS BEYOND THE BASICS

Smith College benefits don't stop at health insurance. We offer a variety of programs and resources to help you live your best life, all year round.

Employee Assistance Program (EAP)	The EAP is a free benefit provided by Smith College to help employees work through life's challenges. The program, offered through ComPsych EAP, is a confidential and voluntary counseling referral service that is free to employees and members of their family household. You have access to twelve free sessions with ComPsych, legal consultations and referrals, family and caregiving resources and referrals, pet care, and much more.
Tuition Assistance Programs	Smith is firmly committed to academic achievement and lifelong learning. In support of this commitment, we make a significant investment in providing employees with rich opportunities for professional growth and development. Tuition assistance is available to eligible employees, their spouse and their children.
Flexible Work Arrangements	Wherever possible, Smith College strives to be flexible to help employees achieve a balance between work and home responsibilities. Managers will carefully consider requests for arrangements such as flextime, job sharing and part-time employment.
Vacation, Holidays and Personal Time	Vacations are important for rest and relaxation, and Smith College encourages you to use your full vacation allotment each year. Vacation entitlement varies depending on whether you work an academic or full-year position. Paid personal time is available for use in the case of family illness or emergencies, or to meet other personal obligations that arise. In addition, Smith offers a number of paid holidays throughout the year.
Auto & Home Insurance Discounts	Local insurance agencies offering insurance discounts to Smith College employees include Webber & Grinnell Insurance and Whalen Insurance.

PET INSURANCE

Administered by Nationwide.

Smith College employees have access to Pet Health Insurance from Nationwide. Pet insurance helps defray the cost of some veterinarian bills by covering eligible vet expenses ranging from common illnesses to serious or chronic conditions. The plan covers not only cats and dogs, but also birds and exotic pets. Enroll in pet insurance any time by visiting [Nationwide Pet Insurance](#) or calling 877-738-7874.



ID THEFT PROTECTION PROVIDED BY ALLSTATE

You can get complete identity protection with the Allstate Identity Protection program by enrolling during Open Enrollment. Access your identity health score, monitor your credit scores and reports, protect your account with biometric authentication, and more. For more information call 800-789-2720.

Allstate Deductions (Full-time Biweekly Rates)

	Single	Family
Gross Premium	\$4.59	\$8.28



ANSWERS FROM THE EXPERTS

Benefit	Provider	Contact Information
Health	Blue Cross Blue Shield of Massachusetts (BCBSMA)	member.bluecrossma.com/fad 800-782-3675
Prescription Drugs	OptumRx	optumrx.com 888-374-8127
Dental	Delta Dental	deltadentalma.com 800-872-0500
Vision	EyeMed	eyemed.com 866-939-3633
Health Savings Account	HealthEquity	healthequity.com 866-346-5800
Flexible Spending Accounts	Benefit Strategies	benstrat.com 888-401-FLEX (3539)
Retirement	Voya	Smithcollege.beready2retire.com 800-584-6001
ID Theft	Allstate	myaip.com 800-789-2720
Pet Insurance	Nationwide	benefits.petinsurance.com/smithedu 877-738-7874
EAP	ComPsych	guidanceresources.com WebID: SmithEAP 855-784-2056

While every attempt has been made to ensure the accuracy of this summary, the plan legal documents, policies or certificates prevail in the event of any discrepancy. This summary does not constitute a legal document. The benefits summarized here are not conditions of employment. Smith College, in its sole discretion, reserves the right to amend, modify or terminate any plan or provision at any time. (Smith College has the sole and absolute authority to interpret the terms of these plans, determine benefit eligibility and resolve any and all ambiguities on inconsistencies in the plans.)