TO: All Eligible Employees

FR: Jack Burke, Benefits Director

RE: OPEN ENROLLMENT for MEDICAL, DENTAL, FSA, and METLAW

PLEASE NOTE: IF YOU ARE CURRENTLY PARTICIPATING IN THE FLEXIBLE SPENDING ACCOUNT (FSA) OR METLAW, YOU MUST RE-ENROLL FOR 2018.

Accompanying this memo are:
- Schedule of the medical and dental plan rates that will be effective January 1
- General Information and changes for 2018
- Notice about “COBRA” rights when an employee’s or a dependent’s coverage ends
- Notice about Medicaid Premium Assistance and the Children’s Health Insurance Program
- Memo regarding the Flexible Spending Account Open Enrollment for 2018
- Memo regarding the MetLaw Group Legal Plan Open Enrollment for 2018

MEDICAL RATES – EFFECTIVE JANUARY 1, 2018
We are very pleased to be able to say that the rates for both the PPO plan and the HMO plan are not changing for 2018. The rates are driven by our claims, and our experience in the prior year was better than in previous years, which is certainly good news. Another factor was savings realized after our change in prescription drug coverage from Harvard Pilgrim to OptumRx last year.

DENTAL PLAN RATES – EFFECTIVE JANUARY 1, 2018
We are also happy to say that the dental rates for both the Delta PPO Plus Premium plan and the DeltaCare plan are not changing.

OPEN ENROLLMENT PERIOD
During the Open Enrollment period, now through December 1st, eligible employees may switch coverage from one plan to another, enroll in a medical or dental plan for the first time, add or remove dependents, or change membership from individual to family (or vice versa), with the transaction effective January 1, 2018. [Note: Changing membership is not permitted at other times unless qualifying conditions set by IRS regulations are met – for example, marriage, birth of a child, a spouse’s involuntary loss of coverage due to termination of employment, etc.]

Information about the plans may be obtained from the Benefits Office in the 129 Lake St. building on the Brighton Campus. Enrolling in or making changes to a Harvard Pilgrim plan are done on line through their HPHConnect service, and the instructions are available on the Human Resources website [www.bc.edu/hr] – click on the Open Enrollment link under “News.” Delta Dental forms for enrollment and changes are also available through the Open Enrollment link. [If
you have trouble using Harvard Pilgrim’s *HPHConnect* service, forms are available from the Benefits Office.]

To change medical or dental plans or to enroll in a plan for the first time, you must complete the Harvard Pilgrim online process, or submit the enrollment form for Delta Dental to the Benefits Office, **no later than Friday, December 1, 2017**, in order for ID cards to be received by the January 1st effective date.  **Note:** If you change to or enroll in a family membership and include your spouse on the plan(s), you will need to submit a copy of your **marriage certificate** to the Benefits Office before your enrollment request can be processed.

*If you make no change, your current medical and dental coverage will simply continue.*

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**THE PRESCRIPTION MAIL ORDER OPTION**

Reminder: The Home Delivery mail service for prescription drugs, through OptumRx, can provide cost savings on 90-day prescriptions, with free standard delivery.  Anyone who utilizes **maintenance medications** may want to consider this alternative.  The benefit is that, for prescriptions on the first three tiers, you can usually get a 90-day supply by paying only two copay amounts instead of three, saving $5, $20, or $30 respectively.  (Top tier prescriptions will still cost three copays, $150, for a 90-day supply.)

You can to set up this service, including auto refill and auto renewal, by going to [www.optumRx.com](http://www.optumRx.com). For assistance call OptumRx at **1-855-546-3439**.

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**RULES FOR DEPENDENT CHILD COVERAGE**

Children may remain on a medical or dental family membership until the end of the month in which they turn age 26. If you have a child under age 26 who is not on your plan but who needs coverage, you may add the child as of January 1, 2018. You will need to complete a Delta Dental enrollment/change form giving us your child’s information and/or add the child through Harvard Pilgrim’s *HPHConnect* online service. You may also remove a child who is on your plan but no longer needs coverage. The forms are available in the Benefits Office and for online instructions for Harvard Pilgrim you can go to [www.bc.edu/hr](http://www.bc.edu/hr) and click on the **Open Enrollment** link under “News.”  The form must be received in the Benefits Office by **December 1st.**