TO: All Eligible Employees

FR: Jack Burke, Benefits Director

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

NOTE: IF YOU ARE CURRENTLY PARTICIPATING IN THE FLEXIBLE SPENDING ACCOUNT (FSA), METLAW or VISION PLAN (EyeMed), YOU MUST RE-ENROLL FOR 2020 TO CONTINUE COVERAGE.

Accompanying this memo are:
- Schedule of the Medical and Dental plan rates that will be effective January 1
- Important Information on Benefit Changes and Online eBenefits Enrollment
- Memo on the Flexible Spending Account Open Enrollment for 2020
- Memo on the MetLaw Group Legal Plan Open Enrollment for 2020
- Memo on the EyeMed Vision Plan Open Enrollment for 2020
- Required Notices about “COBRA” rights and Medicaid Premium Assistance

MEDICAL RATES – EFFECTIVE JANUARY 1, 2020
The rates for both the PPO plan and the HMO plan are increasing by 5% for 2020. After two years of no increases, that brings the average increase over the past three years to only 1.67%. For the most recent claims period we experienced a significant number of high claims incidents, which largely contributed to this year’s rate increase.

DENTAL PLAN RATES – EFFECTIVE JANUARY 1, 2020
We are happy to say that, for the third year in a row, 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 10th, eligible employees may switch coverage from one medical or dental plan to another, enroll in a 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, 2020. [Note: Enrolling or changing membership in any of the plans 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 Medical, Dental, Flexible Spending Account, or Vision plan are done online through the PeopleSoft/HR
**eBenefits service**, and the instructions are available on the Human Resources website [www.bc.edu/hr] – click on the Open Enrollment link under “News.” Also see the enclosed Important Information page. (To enroll in MetLaw, see the enclosed MetLaw memo, since enrollment is done through their website, not through PeopleSoft.)

Note: If you change to or enroll in a family membership and include your spouse for the first time, you will need to upload a copy of your marriage certificate through the eBenefits process or submit a copy 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.)

To set up this service, including auto refill and auto renewal, go 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, 2020 through the eBenefits process. You may also remove a child who is on your plan but no longer needs coverage.

**ALL ENROLLMENTS AND CHANGES MUST BE COMPLETED BY DECEMBER 10.**