

Curry College

2020 Open Enrollment

<u>Details Inside</u>	<u>Page</u>
Information Sessions	2
Medical Coverage	2
HMO vs PPO	3
Health Reimbursement (HRA)	3-4
Dental Information	5
Important Dates/Summary	6
Flexible Spending Account	6
Enrollment Instructions	7
Additional Information	8-9

Open Enrollment April 13—April 24

**ALL FORMS MUST BE COMPLETED AND RETURNED
TO HR BY April 24, 2020.**

ALL CHANGES ARE EFFECTIVE 6/1/20

If you would like to make a change to your medical or dental enrollment, join the plan for the first time, cancel coverage, or add/remove dependents, please visit the Human Resources page of the myCurry portal to complete the appropriate enrollment form(s).

If you do not wish to make any changes to your Plan(s) election effective June 1, 2020 - May 31, 2021, no action is necessary during the Open Enrollment period of April 13, 2020 – April 24, 2020.

If you are declining Curry's health Coverage, please complete the [Health Insurance Responsibility Disclosure form](#)

For more information, please visit the Human Resources page of the [mycurry web portal](#) for forms and benefit summaries at <https://my.curry.edu/group/mycampus/human-resources>

If you have questions during open enrollment you can contact HR or The Hays Advocate for questions:

Curryadvocate@hayscompanies.com

Phone: 1-844-714-7621

Hours: Monday – Friday;

9 AM – 5 PM EST



2020 Employee Benefits – Effective 6/1/2020 – 5/31/2021

The College's Health and Dental Insurance contracts have been renewed for the period of June 1, 2020 – May 31, 2021. Our insurance rates, like all insurances, are based primarily upon the number and cost of claims that were incurred in the past 12 months.

For the past several months, a team of individuals from the joint Health Insurance Committee (Michael Bennett, Katherine Conover, Donna Gagne, Mirlen Mal, Alan Revering, and David Rosati), has worked diligently to obtain rates that are applicable to our actual and anticipated claims experience. Based on our claims experience for the last 12 months, our initial renewal rate with Harvard Pilgrim was 24.9%, however, we were able to negotiate the increase down to increase of 17.9% for the upcoming plan year.

Further, we received an initial Dental plan increase of 4%, but we were able to negotiate that down to a 0% increase for the plan year that begins on 6/1/2020

Effective on June 1, 2020 Curry will be continuing the current two (2) medical plan options: the \$2,000 / \$4,000 HMO Deductible Plan and the \$2,000 / \$4,000 PPO Deductible Plan, with Harvard Pilgrim Health Care. [Click here](#) to learn more about Deductible plans.

We will also continue to offer the two (2) dental plan options: the Dental 1 (1,500 Calendar Year Maximum), and the Dental 2 (2,500 Calendar Year Maximum) through Cigna Dental.

As mentioned above, employees will see a 17.9% increase in their payroll contribution for Health Plan costs, and there will be no premium increase in their payroll contribution for Dental plan costs, unless a plan change is made by an employee.

[Click here](#) for a printable version of the 2020 Medical and Dental Rates.

Both health plans will continue to have a Health Reimbursement Account (HRA), which is an account funded by Curry that helps pay the last 50% of your deductible expenses. The HRA is administered by HRC Total Solutions.

Curry Employee HRA Funding:

- Individual Plans – You will pay the first \$1,000 for deductible expenses, and Curry will pay the remaining \$1,000 through the HRA
- Family Plans – You will pay the first \$2,000 for deductible expenses, and Curry will pay the remaining \$2,000 through the HRA

2020 Open Enrollment Information Sessions

Join us for a live webinar presentation to learn more about the benefits offered and get all your questions answered!

Open Enrollment information sessions will be held as follows:

- **Wednesday 4/15/2020 – 3:00 PM - 4:00 PM – [Click Here to Join!](#)**
- **Wednesday 4/22/19 - 11:00 AM - 12:00 PM – [Click here to Join!](#)**

For those unable to attend the live webinars, a recorded Brainshark presentation is also available by [clicking here](#), and it can also be found on the Human Resources Portal.

Medical Coverage

- As of June 1, 2020, Curry's Harvard Pilgrim HMO and PPO Deductible Plans will continue to have a \$2,000 Deductible per Individual Plan and a \$4,000 Deductible per Family Plan.
- Curry will continue to assist with the cost of the deductibles through the utilization of a Health Reimbursement Account (HRA) through HRC Total Solutions.
- Through the utilization of the HRA, you will be responsible for the first 50% of the deductible, and Curry will pay the remaining 50% of the deductible for plan year 6/1/2020 – 5/31/2021
- **Individual Plans – the employee will pay the first \$1,000.00 (Curry pays the remaining \$1,000 of the \$2,000 Deductible)**
 - You will receive bills from your providers for these services. It is your responsibility to pay those bills until you reach your portion of the deductible. Before paying, confirm the billed amount matches the amount due on your Explanation of Benefits (EOB) from Harvard Pilgrim.
- **Family Plans–the employee will pay the first \$2,000 (Curry pays remaining \$2,000 of the \$4,000 Deductible)**
 - You will receive bills from your providers for these services. It is your responsibility to pay those bills until you reach your portion of the deductible. Before paying, confirm the billed amount matches the amount due on your Explanation of Benefits (EOB) from Harvard Pilgrim.
- Deductibles re-set every plan year starting on 6/1
- Keep in mind deductibles don't apply to all services
 - In many instances only a copay will apply (i.e. office visits and prescription drugs)
 - All preventive services are covered in full on both plans (no copay and no deductible)
- Employees will see an 17.9% increase in their payroll contribution.
- **Deductible Rollover:** The HMO & PPO plans have a Deductible Rollover that applies to any Deductible amount that is incurred for services during the last 3 months of the Plan Year (March –May). The deductible is applied toward the Deductible requirement for the next Plan Year!
- [Click here](#) for more information on Deductible plans



What is the difference between the HMO Deductible Plan vs the PPO Deductible Plan?

- When you are enrolled in the HMO Deductible plan, you are required to select a Primary Care Physician (also known as a PCP). If you want to see *any* doctor other than your PCP, then:
 - a) The doctor must be in the HMO network, and
 - b) You must obtain a referral from your PCP. If either condition is not met, your plan pays nothing.
- When you are enrolled in a PPO Deductible Plan, you have the freedom to see any doctor that you choose. You may receive covered health care services from most licensed providers in or out of the Harvard Pilgrim network.
 - **In any of the six New England States (MA, NH, ME, VT, CT or RI) you will have access to the local Harvard Pilgrim Network of providers**
 - **In any other state you will access the United Healthcare National Network of providers**
- A PPO plan also has coinsurance for out-of-network services (there is also a separate deductible for out of network services). If you seek care outside the Harvard Pilgrim Health Care network, you will pay your deductible first, then a percentage of the charges, up to your out-of-pocket maximum.
- [Click here](#) to read more about the differences between an HMO Deductible Plan and a PPO Deductible Plan.

Health Reimbursement Account (HRA) – HRC Total Solutions

- An HRA is an account funded by Curry that helps pay your deductible expenses and will continue to be offered through [HRC Total Solutions](#)
- Curry's reimbursement will begin after employees reach the first 50% toward the plan deductible (\$1,000 for individuals and \$2,000 for families)
- After your portion of the deductible is met, the HRA pays for any remaining deductible expenses
- Deductible expenses, after your portion is met, will be processed between Harvard Pilgrim Health Care and HRC Total Solutions
 - You are not involved in the payment process – Your providers will be paid directly by HRC Total Solutions
 - You will not have to submit any paperwork, or payment after you meet your portion of the deductible
- Only deductible expenses are eligible for reimbursement through the HRA (i.e. inpatient stays, outpatient surgery, MRI's, Emergency Room Visits, etc.)
- Members will still need to pay all copays—i.e. office visits and prescription drug coverage (you can use the FSA to pay for these services with pre-tax dollars)

HRC Total Solutions Contact Information:

Member portal: <https://employee.hrcts.com/Login.aspx?ReturnUrl=%2f>

Email: customerservice@hrcts.com

Phone: 603-647-1147

Health Reimbursement Account (HRA) Process



Plan Member visits medical provider and deductible services are rendered.



Medical Provider Submits claim to Harvard Pilgrim



HRC Total Solutions automatically receives claim information from HPHC and remits payment for the last 50% of the deductible up to \$1,000 per Individual; \$2,000 per family



HRC Total Solutions reimburses provider

DENTAL

Effective June 1, 2020, Curry will continue our two (2) Dental plan options with Cigna Dental.

Employees will be able to choose between two dental plans:

- Dental 1 Plan with \$1,500 calendar year maximum - There will be no changes to the current dental plan offered, and no premium increase effective 6/1/2020.
- Dental Plan 2 with \$2,500 calendar year maximum - There will be no changes to the current dental plan offered, and no premium increase effective 6/1/2020.

If you are currently enrolled in our Dental plan through Cigna, and you do not want to make any changes, then no additional action is necessary.

If you want to make any enrollment changes then you will be required to complete a new [enrollment form](#).

Please Note: If you choose to change from Dental Plan 1 to Dental Plan 2, or vice versa, your calendar year maximum will be pro-rated based on services you may have incurred through 5/31/2020.

- For example—if you have been on the Dental Plan 1, and are transitioning to Dental Plan 2, but you have had \$500 in services from 1/1/2020 through 5/31/2020 you will only be eligible to receive up to \$2,000 more through 12/31/2020
- If you have met your deductible as of 5/31/2020 you will not be required to pay a new deductible until 1/1/2021
- Maximums and deductibles will re-set on 1/1/2021 and always run on a calendar year basis

Progressive Maximum Carry Over

In addition to good oral health habits, regular dental check-ups are the best way to maintain healthy teeth and gums. That is why we encourage all of our members to take advantage of the preventive care services covered under their plan. As further incentive for members to receive regular dental care, Cigna offers an annual Maximum Carry Over Provision.

With the Cigna Dental Progressive Maximum feature, when you or your family members receive any preventive care in Plan Year 1, your annual dollar maximum will increase the following plan year, allowing you to build your annual dollar maximum for other services you may need in the future. Year after year, when you remain enrolled in the plan and continue to receive preventive care, your annual dollar maximum will increase in the following year.

Note that only those who receive preventive care will be rewarded with an annual dollar maximum increase.

If you already have a dentist and you want to know if he or she is participating with Cigna, you may call the dentist or call Cigna Dental at 1-800-Cigna24 (1-800-244-6224)

You may also access the online dental provider directory at www.mycigna.com

Important Dates and Summary of Medical / Dental Changes

Medical Coverage

- Medical Coverage will continue with Harvard Pilgrim Health Care
 - 2 Health plans will continue to be offered – HMO Deductible & PPO Deductible
 - HMO Deductible (\$2,000 Per Individual Plan /\$4,000 Per Family Plan)
 - PPO Deductible (\$2,000 Per Individual Plan /\$4,000 Per Family Plan)
 - **Open Enrollment will take place April 13, 2020 – April 24, 2020**
- The HMO and PPO plans will have an upfront deductible for some services (i.e. inpatient stays, Emergency room visits, MRI's, etc.)
- Employees will be responsible for the first 50% of the plan deductible (\$1,000 for Individual Plan, and \$2,000 for Family Plan)
- Employees will also be required to pay copays on office visits and prescription drugs (these services are not eligible for the Health Reimbursement Account (HRA))
- Curry will cover any plan deductible expenses over the first \$1,000 Individual Plan or \$2,000 Family Plan amount through the HRA
- This process will be implemented through a Health Reimbursement Account (HRA) with HRC Total Solutions
- Rates will Increase 17.9% for 2020 – 2021

Dental Coverage

- Dental coverage will continue with Cigna
 - Continue to offer two (2) Dental plan Options:
 - Dental Plan 1 offers \$1,500 Calendar Year Maximum
 - Dental Plan 2 offers a \$2,500 Calendar Year Maximum
 - If you are joining for the first time, or changing from one plan to the other, you must complete [enrollment form](#)
 - No plan changes to current plans – rates will not increase on June 1, 2020.
 - **Open Enrollment will take place April 13, 2020 – April 24, 2020**

Health Care Flexible Spending Account (FSA)

- FSA will continue with HRC Total Solutions
- Employees will need to sign up again for the 6/1/20 effective date
- You are eligible to contribute up to \$2,750 (minimum election is \$100)
- Members are allowed to carry over up to \$500 into the next plan year
- Rollover balances from the 6/1/19 – 5/31/20 plan year will post to your account in late July 2020
- **You will need to complete the [Enrollment Process](#) through the HRC site in order to enroll or re-enroll on 6/1/20**
- **Open Enrollment will take place April 13, 2020 – April 24, 2020**

Important Enrollment Instructions and Links to forms

Medical:

- You will not be required to submit an enrollment form for medical unless you are making a change.
 - If you would like to make a change to your medical enrollment, join the plan for the first time, cancel coverage, or add/remove dependents, please click here for Instructions on how to complete the [Harvard Pilgrim Health Care Enrollment](#) process online.
 - **If you are declining the medical plan through Curry College, please complete the [Health Insurance Responsibility Disclosure form](#)**
 - **If you are not making any changes—NO ACTION IS REQUIRED**
 - **All new enrollees, or those changing plans for 2020 will receive a new Harvard Pilgrim Health Care ID card**
-

Dental:

- You will not be required to submit an enrollment form on dental unless you are making a change or enrolling in a new Dental plan option for the first time
 - If you would like to enroll in the dental plan, cancel coverage, or add/remove dependents, please complete the [Dental plan Enrollment/Change form](#)
 - **If you are not making any changes—NO ACTION IS REQUIRED**
-

Health Care Flexible Spending Account (FSA):

- You must complete a new enrollment annually to participate in the Flexible Spending Account
 - If you would like to enroll in the FSA Plan for the time period of 6/1/2020 – 5/31/2021, please [click here](#) for instructions on how to complete your enrollment online with HRC Total Solutions.
-

Ancillary Benefits: Basic Life Insurance, Optional Life Insurance and Long Term Disability

- These benefits will continue with Prudential for 2020 – there will be no changes and no required paperwork
 - For employees currently enrolled in the Optional Life program, Prudential is offering you with an Open Enrollment opportunity to increase your coverage up to the guarantee issue:
 - The guarantee issue is the lesser of three times your annual base earnings or \$300,000
 - **If you are interested in increasing your coverage please complete the [Enrollment Form](#)**
-

Please remember Open Enrollment is the only time during the year you can make changes to your benefit elections without experiencing a Qualifying Event. Open Enrollment period offered 4/13/2020 – 4/24/2020 for benefit elections beginning 6/1/2020.

Changes can include:

- Enrolling in the Medical, Dental and/or FSA Plans
- Canceling your Medical, Dental and/or FSA Plans
- Adding/Canceling coverage for your dependents
- Updating Beneficiary Forms

Helpful Links: Enrollment / Change forms and Schedule of Benefits links below:

- [Harvard Pilgrim Health Care Enrollment Instructions](#)
- [Dental Plan Enrollment / Change Form](#)
- [Flexible Spending Account \(FSA\) Enrollment Instructions](#)
- [Schedule of Benefits Harvard HMO \(\\$2,000/\\$4,000 Deductible\)](#)
- [Schedule of Benefits Harvard PPO \(\\$2,000/\\$4,000 Deductible\)](#)
- [Harvard Pilgrim Health Care Prescription Drug Coverage](#)
- [Dental Plan 1 \(1,500 Calendar Year Maximum\)—Schedule of Benefits](#)
- [Dental Plan 2 \(2,500 Calendar Year Maximum\)—Schedule of Benefits](#)
- [Prudential Optional Life Enrollment Form](#)
- [Click here](#) for a printable version of the 2020 Medical and Dental Rates.
- If you are having difficulty affording Family Health coverage, help may be available through Medicaid and the Children's Health Insurance Program. Please [click here](#) for detailed information

Additional Services Available

As a member of Harvard Pilgrim Health Care, you are eligible to take advantage of the following services and discounts:

- Up to \$150 fitness reimbursement
- Eyewear discount at Vision Works, Lens Crafters, Sears Optical and Target Optical
- Amplifon Hearing Aid Discounts
- Discount on Alternative Medicine, including; acupuncture, tai chi, diet and supplement advisors & more!

For more information on services and discounts available to members, please visit
<https://www.harvardpilgrim.org/public/discounts-and-savings>

April 24, 2020

Enrollment Instructions can be found on [myCurry Web Portal](#) on the [Human Resources](#) page

If you have questions about your benefits, please contact Donna Gagne in Human Resources or The Hays Advocate:

The Hays Advocate can help you:

- ❖ **Investigate and resolve Insurance claims**
- ❖ **Answer benefit related questions**
- ❖ **Correct billing mistakes**
- ❖ **Assist with eligibility issues**
- ❖ **Manage grievances**
- ❖ **Help you find a doctor/specialist**



For any claim related concerns or issues on any of the benefit programs including medical, prescription, dental, disability, and life insurance benefits, please contact:

Toll Free Number: 1-844-714-7621

Email: Curryadvocate@hayscompanies.com

Fax: (617) 723-5155

Hours: 9 a.m. –5 p.m. EST

Be sure to have your full information available including any pertinent insurance information.