



# Curry College

**2020 - 2021 Open Enrollment**

***April 13, 2020 – April 24, 2020***

***Plan Year: June 1, 2020 – May, 31 2021***

# **Open Enrollment Agenda 2020:**

- 1. What's New?**
- 2. Harvard Pilgrim Healthcare HMO & PPO Medical Plans**
- 3. Employee Consumerism: How can I keep my Health Care Costs Down?**
- 4. Cigna Dental Plan**
- 5. Medical & Dental Rates & Contributions**
- 6. Health Reimbursement Arrangement & Flexible Spending Accounts**
- 7. Prudential Life and Disability Plans**
- 8. Open Enrollment Action Items**
- 9. Hays Advocate & Hays Perks**

# What's New for 6/1/20?



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Cigna®



Prudential



- **Medical:** The Curry medical HMO and PPO \$2,000 / \$4,000 Deductible plans will continue through Harvard Pilgrim Healthcare. There are no plan design changes for the 2020-2021 plan year. Health Reimbursement Arrangement (HRA) remains at 50% contribution from the College. Contributions will be increasing 17.9% from the 2019 – 2020 plan year.
- **Dental:** Dental benefits through Cigna Dental will continue with the two (2) existing Dental plans. Contributions will not be increasing for the 2020-2021 plan year!
- **Life and Disability:** Curry will continue to offer Employer - Paid Life / Accidental Death & Dismemberment, Voluntary Life and Employer-Paid Long Term Disability Plans through Prudential.
- **Flexible Spending Accounts (FSAs):** Healthcare and Dependent care Flexible Spending Accounts will continue through HRC Totals Solutions – the Health care FSA annual plan election has increased from \$2,700 to \$2,750 for 2020.
- **Hays Advocate:** The Hays Advocate acts as an additional level of support to your HR Team, and is available to educate you on Curry College's benefits programs, as well as to research and resolve health insurance billing and claims issues. The Hays Advocate serves as your private, confidential and dedicated benefits resource. This service is provided free of charge to all Curry College employees and their families who are enrolled in the company's benefits.
- **Hays Perks:** Powered by PerkSpot, the leading corporate discounts provider, HaysPerks brings you a one-stop shop for hundreds of online discounts, in-store coupons and hot deals. Use HaysPerks to find discounts and deals from many of the best known name brands.





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Health Care

## HMO & PPO \$2,000 Deductible Best Buy Plans – 2020



# Harvard Pilgrim HMO \$2,000 / \$4,000 Deductible Plan

Best Buy HMO 2000 Plan Design	In-Network Only
Plan Year Deductible	\$2,000 / \$4,000
Plan Year Out-of-Pocket Maximum	\$4,000 / \$8,000
Preventive Care (Routine PCP, GYN & "Select Preventative" Labs)	100% Covered
Office Visit- PCP/Specialist, Urgent Care, Convenience Care Clinic	\$20 Copay
Routine Eye Exam (Annual)	\$20 Copay, Annual
Emergency Room Visit (In & Out of Network)	Deductible, then no charge
Acupuncture Chiropractic	\$20 Copay (20 visits per plan year) \$20 Copay
Physical Therapy/Occupational Therapy	Deductible, then no charge; 60 visits per plan year
Inpatient Hospitalization	Deductible, then no charge
Outpatient / Day Surgery	Deductible, then no charge
Diagnostic Lab/X-Ray	Deductible then, no charge
Advanced Radiology (MRI/CT/PET/MRA/Nuclear Med)	Deductible then, no charge
Rx Copays	\$10 / \$25 / \$40 copay retail & mail order

## HMO:

- Network of more than **70,000 providers** and **187 hospitals** in MA, CT, ME, RI and NH.
- Must select a PCP from Harvard Pilgrim network.
- Referrals are required for most specialty care.
- ER Covered **world-wide**

*\*Must remain in network for all other services.*



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# Harvard Pilgrim PPO \$2,000 / \$4,000 Deductible Plan

Best Buy PPO 2,000 Plan Design	In-Network	Out-of-Network
Plan Year Deductible	\$2,000 / \$4,000	
Plan Year Out-of-Pocket Maximum	\$4,000 / \$8,000	
Preventive Care (Routine PCP, GYN & "Select Preventative" Labs)	100% Covered	Deductible, then 20% charge
Office Visit- PCP/Specialist Urgent Care, Convenience Care Clinic	\$20 Copay	Deductible, then 20% charge
Routine Eye Exam (Annual)	\$20 Copay	Deductible, then 20% charge
Emergency Room Visit	Deductible, then no charge	
Acupuncture Chiropractic	\$20 Copay (20 visits PPY) \$20 Copay	Deductible, then 20% charge Deductible, then 20% charge
Physical Therapy/Occupational Therapy	Deductible, then 60 visits per plan year	Deductible, then 20% charge
Inpatient Hospitalization	Deductible, then no charge	Deductible, then 20% charge
Outpatient / Day Surgery	Deductible, then no charge	Deductible, then 20% charge
Diagnostic Lab/X-Ray	Deductible, then no charge	Deductible, then 20% charge
Advanced Radiology (MRI/CT/PET/MRA/Nuclear Med)	Deductible, then no charge	Deductible, then 20% charge
Rx Copays	\$10 / \$25 / \$40 copay Retail & mail order	Not Covered

## PPO:

- Network of more than **70,000 providers** and **187 hospitals** in MA, CT, ME, RI and NH.
- Access to United Healthcare Network with **775,000 providers** and more than **5,500 hospitals**
- No PCP required.
- No Referrals necessary.
- Can access in-or-out of network services

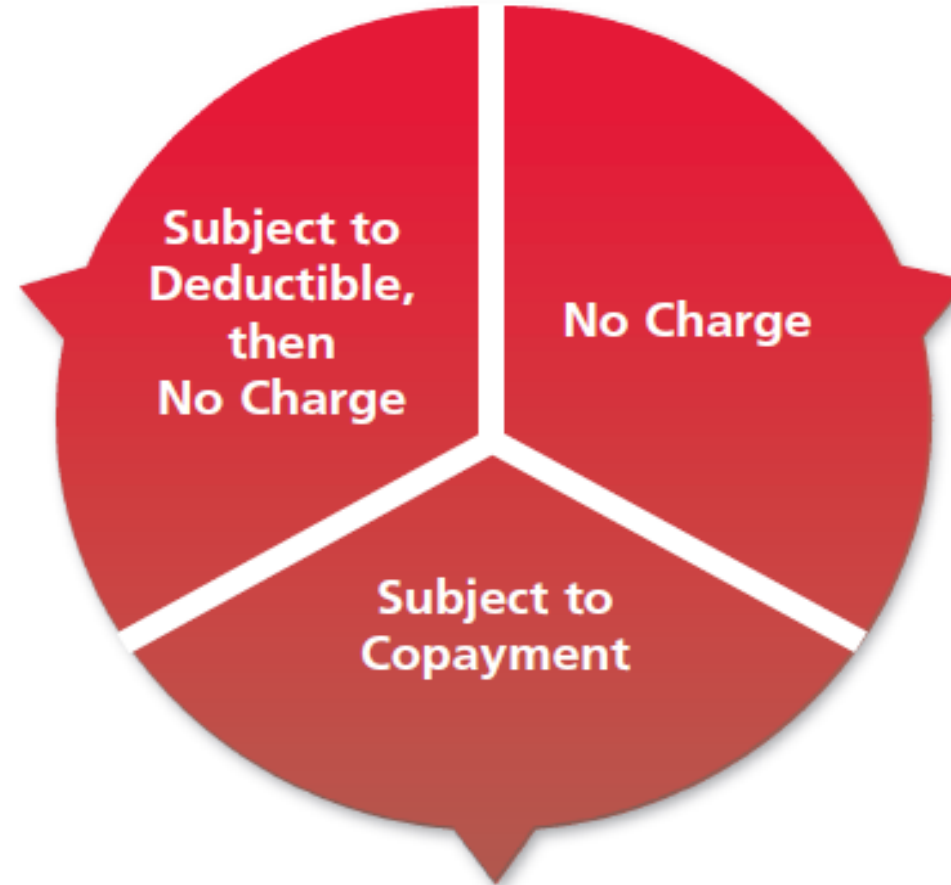
*\*Balance Billing is possible for Out-of-network services.*



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# HMO & PPO: Deductible, No Cost, and Copay Services

- Diagnostic procedures, including lab tests, MRIs and X-rays
- Treatments and procedures, including chemotherapy, surgical procedures, allergy treatments and dialysis
- Therapeutic procedures, such as occupational therapy, speech therapy and physical therapy
- Cardiac rehabilitation
- All inpatient hospital services, including inpatient maternity
- Inpatient mental health, drug and alcohol rehabilitation, and detoxification
- Hospital outpatient department services and day surgery
- Home health care services
- Skilled nursing care
- Ambulance transport



- Preventive tests and services, including:
  - Adult annual visits
  - Well child visits
  - Annual gynecological visits
  - Routine pre-natal and post-partum visits
  - Cervical cancer screening, including Pap smears
  - Immunizations, including flu shots (for children and adults as appropriate)
  - Colorectal cancer screening, including colonoscopy, sigmoidoscopy and fecal occult blood test
  - Cholesterol screening (for adults only) and total cholesterol tests
  - Diabetes screenings
  - Blood pressure screening (adults, without known hypertension)
  - Breast cancer screening, including mammograms and counseling for genetic susceptibility
- Blood glucose monitors, insulin pumps and infusion devices

- Exams for illness or injuries
- Routine eye exams
- Routine hearing exams
- Family planning consultations
- Consultations with specialists
- Outpatient behavioral health services
- Outpatient substance abuse services



# Fitness Reimbursement

- **Up to \$150 maximum reimbursement per Harvard Pilgrim subscriber (individual or family) per calendar year.**
  - Harvard Pilgrim membership must be at least four months in a calendar year and coincide with at least four months of health club or fitness facility membership.
  - Members can begin requesting reimbursement as of October 1<sup>st</sup>, and must submit Harvard Pilgrim's paper or online Fitness Reimbursement Form, plus all necessary receipts and a copy of the fitness facility contract, no later than March 31 of the following year.
  - As long as all requirements are met, reimbursement should take up to eight weeks.
- **Qualified fitness facilities are:**
  - Full service, health clubs that include cardiovascular and strength-training equipment and facilities for exercising and improving physical fitness (most "traditional" health clubs, YMCAs and JCCs qualify).
- **Also included:**
  - Fitness studios/facilities that offer yoga, Pilates, Zumba, aerobic/group classes, indoor cycling/spinning classes, kickboxing, CrossFit, strength training, tennis, indoor rock climbing and personal training (taught by a certified instructor).



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# Member Discounts



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## Harvard Pilgrim offers numerous ways for members to save:

- Eyewear savings – including a FREE eyewear program and discounts at many popular retailers (*VisionWorks, LensCrafters, Sears Optical and Target Optical*)
- Free Health Coaching
- Alternative complementary medicine (acupuncture, yoga, chiropractic, massage therapy, mindfulness)
- Online drugstore for over-the-counter health products
- *Universal Dental Plan*
- Childproofing and home safety items
- *Marathon Sports and Northampton Running Company (MA), Runner's Alley (NH) and Maine Running Company (ME)*
- *Diet.com*
- *Appalachian Mountain Club* membership
- *CareScout* Eldercare Program
- And more!

# Member Services & Online Portal

- **Access by phone - 1-888-333-4742**
  - **Mon, Tues, & Thurs:** 8 am - 6 pm; **Wed:** 10 am - 6 pm; **Fri:** 8 am - 5:30 pm
  - Timely and accurate responses to your questions
  - Interactive Voice Response (IVR) offers 24-hour access to general information
- **Access via [www.harvardpilgrim.org](http://www.harvardpilgrim.org) - 24/7**
  - **Look up your benefits**, copays, claims history, deductible status, and authorization and referral activities
  - **Estimate Deductible costs** with online medical cost transparency tool
  - **Take advantage of discounts and savings** on eyeglasses and contact lenses, dental care, nutrition and weight management programs, sneakers, fitness clubs and much more
  - **Learn how your plan covers preventive care and conditions** such as asthma, diabetes, COPD and high blood pressure
  - **Access helpful tools and resources:** find a doctor or a specialist, take a personal health assessment, ask a pharmacist about over-the-counter medicines, connect with a personal health coach, participate in a guided mindfulness course, and more









# Employee Consumerism:

## How Can I keep Healthcare Costs down for Myself and Curry College?

# Low Cost Alternatives to the Emergency Room:

If you need medical care for an injury or illness that is not life-threatening, and your primary care provider’s office isn’t open, you have options other than the emergency room (ER), such as convenience care clinics, telemedicine through Doctor On Demand, and urgent care centers.

	Typical out-of-pocket costs	Common symptoms
 <b>Telemedicine services</b> Real-time virtual visit with Doctor on Demand providers via smartphone, tablet or computer	 You'll pay your PCP-level cost sharing for telemedicine services*	<ul style="list-style-type: none"> <li>• Coughs, colds</li> <li>• Sore/Strep throat</li> <li>• Flu</li> <li>• Pediatric issues</li> <li>• Sinus and allergies</li> <li>• Nausea/diarrhea</li> <li>• Rashes and skin issues</li> <li>• Women’s health: UTIs, yeast infections</li> <li>• Sports injuries</li> <li>• Eye issues</li> </ul>
 <b>Convenience care/retail clinic</b> Walk-in, convenience care or retail clinic (e.g., MinuteClinic inside of CVS pharmacy)	 You'll typically pay a copayment for going to a participating clinic*	<ul style="list-style-type: none"> <li>• Bronchitis</li> <li>• Ear infections</li> <li>• Eye infections</li> <li>• Skin conditions like poison ivy and ringworm</li> <li>• Strep throat</li> </ul>
 <b>Urgent care clinic</b> Walk-in clinic for urgent care	 You'll typically pay a copayment for urgent care, sometimes a higher one than for an office visit or convenience care clinic visit*	<ul style="list-style-type: none"> <li>• Burns, rashes, bites, cuts and bruises</li> <li>• Infections</li> <li>• Coughs, cold and flu</li> <li>• Minor injuries</li> <li>• Respiratory infections</li> <li>• Sprains and strains</li> </ul>

**Low Cost Alternative:**  
 \$20 Copay/visit  
**Emergency Room Cost:**  
 Deductible, then 100% Covered





## Virtual video visits with licensed doctors, psychologists and psychiatrists

### Medical urgent care visits:

#### Fast and easy

Connect with a physician in minutes.<sup>1</sup>

#### You're covered

Harvard Pilgrim members pay the PCP-level cost sharing.  
No referral is required to see a Doctor on Demand provider.

#### Great physicians

Board certified and licensed in your state.<sup>2</sup> Multiple  
languages available.<sup>3</sup>

#### Treat many conditions

Treat nearly any non-emergency medical condition.

#### Get a prescription

Fast and paperless prescription fulfillment to  
your pharmacy.<sup>4</sup>

# Telehealth: Doctor on Demand



### Top Medical Issues Treated:

- 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

### Behavioral health visits<sup>1</sup>:

#### Based on your needs

Licensed, U.S.-trained providers.<sup>2</sup> Psychologists support  
you using talk therapy, while psychiatrists will also look for  
biological imbalances and can prescribe medicine as part  
of a treatment plan.<sup>3</sup>

#### Easy to schedule

You will need to schedule an appointment at least 24 hours in  
advance; however, psychology visits are typically available within  
48 hours to one week and psychiatry visits are typically available  
within 2 – 3 weeks.

- Psychology appointments are scheduled for either 25  
or 50 minutes.
- Psychiatry appointments start with a 45-minute visit,  
with 15-minute follow-up visits after that.

#### Get help with many common conditions

Support for non-emergency conditions and situations.

#### You're covered

Harvard Pilgrim members pay the plan's cost share for behavioral  
health office visits. No referral is required to see a Doctor on  
Demand provider.

# Estimate Health Care Costs Online:

Understanding health care costs can be overwhelming, especially when enrolled in high-deductible health plans.

Harvard Pilgrim offers an **online medical cost transparency tool** that can help members estimate their out-of-pocket costs before they receive care...and help them better understand their health plan and health care in general.

- The tool is part of the Harvard Pilgrim member website, and members can access it by clicking on the **“Estimate my cost link”**. Plus, it’s mobile-friendly, so members can access it from their phone, tablet or computer.
- **Members can search for hundreds of services and procedures**—from office visits to surgery—and narrow their search to find cost estimates for different providers and locations. **And, they can compare costs for multiple providers.**
- **The cost-sharing estimates are personalized**, based on the member’s specific plan details, such as deductible, coinsurance, copayments and out-of-pocket maximum.
- By using the tool, members can make smarter decisions about their health care and be more engaged in their health plan. For example, if a member is looking up the cost of knee replacement surgery, they’ll be able to see that costs can vary among hospitals, even if the same provider is performing the surgery.
- As members navigate through the search, they can learn more about different medical conditions or treatments they may need.

# Reduce My Costs Program:

If you're scheduled to receive outpatient procedures or diagnostic tests, this voluntary program can help you find lower-cost providers. Plus, Harvard Pilgrim will reward you for choosing to save money.

How Reduce My Costs<sup>1</sup> works:

- Members call **(855) 772-8366** whenever a doctor recommends an outpatient test or procedure. The Reduce My Costs line is available Monday through Friday from 8 AM – 6 PM.
  - Or, log onto your Harvard Pilgrim member account to chat with Reduce My Costs.
- Members will speak with an experienced nurse who will:
  - Compare provider costs and inform you of the lower-cost providers in your area.
  - Assist with scheduling or rescheduling your appointment and help with any paperwork.
- If you are already seeing a lower-cost provider, you will receive a reward just for calling<sup>2</sup>.
- If you decide to receive care from a lower-cost provider, you will earn a cash reward depending on the service and associated cost savings.

## Common Outpatient Tests/Procedures Include:

- Radiology (e.g. MRI or CAT scan)
- Lab Work
- Mammogram
- Ultrasound
- Bone Density Study
- Colonoscopy
- Other non-emergency outpatient tests/procedures

## Potential savings per service

Colonoscopy	Price range: \$1,060 - \$3,500 Potential savings: \$2,440 Potential reward: \$75
MRI lumbar spine (without dye)	Price range: \$299 – \$1,657 Potential savings: \$1,358 Potential reward: \$50
Common routine lab	Price range: \$84 – \$911 Potential savings: \$827 Potential reward: \$25

Ranges are based on Harvard Pilgrim's data. Actual service prices vary by provider type and location.

1. Your health plan may require a referral and/or prior authorization before you receive services from the lower-cost provider. To ensure the services will be covered, please refer to your plan documents or contact Harvard Pilgrim at (888) 333-4742

2. Rewards are considered taxable income; please consult with your tax advisor. Massachusetts members may receive a maximum of five Reduce My Costs rewards per calendar year.

## How can a nurse help you?

Your nurse care manager will work with you to assess your health care needs, coordinate services, develop and carry out tailored care plans and check your health status. Harvard Pilgrim nurse care managers are here to:

- Help you follow your doctor's treatment plan.
- Offer an array of tips and resources to help you manage your condition, including awareness of possible symptoms and side effects.
- Provide a listening ear for physical and emotional support.
- Help you to communicate better with your doctor and other members of your care team.
- Provide information on available community services.

Harvard Pilgrim nurse care managers also reach out to members recently released from the hospital to offer support and extra help with their medical care. Our nurse care managers can assist you with a range of health conditions including:

- |                           |                                |
|---------------------------|--------------------------------|
| – Diabetes                | – Renal disease                |
| – Asthma                  | – Cancer                       |
| – Heart failure           | – Multiple diagnoses and other |
| – Coronary artery disease | chronic conditions             |

## Your own dedicated nurse care manager

Our nurse care managers reach out to members who are dealing with serious health challenges. **However, members who could benefit from the personal support of a dedicated nurse care manager can get in touch with one simply by calling the Member Services phone number on the back of their Harvard Pilgrim member ID card.**



# Take Advantage of Wellness Programs:



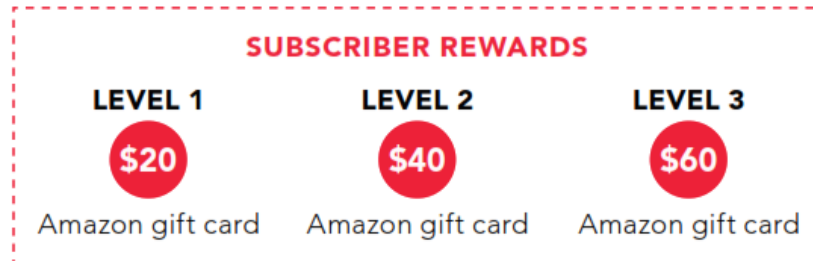
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Both Harvard Pilgrim and Cigna Dental offer wellness programs for employees at no additional cost. These programs help members to maintain or better their health.

**Harvard Pilgrim offers online dynamic Well Being programs and personalized activities that support emotional, physical, financial and work well-being:**

- **Broad Array of Activities:** Monthly Single-Step and Habit Building Activities, including Physical Activity and Healthy Eating; Well-Being Health Assessment, Well-Being Activities, Financial and Health Plan Literacy (new activities every month).
- **Built-in rewards:** By taking steps toward improved well-being, receiving preventive services, and completing fun challenges, participants accumulate points, reach higher levels and earn amazon gift cards for achieving each level. The longer you participate, the more rewards you will earn.
  - Reach all three levels and earn a total of \$120 in Amazon gift cards.



- Covered Dependents can participate in a separate program, where they can earn points towards a monthly Amazon gift card drawings.

**Cigna Dental offers the Progressive Maximum Benefit which allows members to increase their Calendar Year Maximum year-to-year, by receiving preventive dental care.**

**Cigna also offers the Oral Health Integration Program, for members with conditions that increase their risk for Gum Disease. Through this program, qualified members who sign up will receive 100% reimbursement for certain dental services.**

# YOUR DENTAL PLAN OPTIONS

Plan year: 2020



# Cigna Dental:

## A dental plan that gives you choice



Dental Preferred  
Provider  
Organization  
(DPPO)

- You can choose to use any licensed dentist, but see bigger savings if you use a dentist in the Cigna Dental network
- You can see a specialist without a referral
- You'll pay an annual amount – deductible – before your plan begins to pay for covered costs
- Once you meet your deductible, you'll pay a portion of your covered dental care costs – coinsurance – and the plan pays the rest
- The amount your plan pays depends on:
  - The coinsurance level for the service you received
  - If you've paid your deductible and/or reached your calendar year maximum
- Once you reach the plan's calendar year maximum, your plan will no longer pay a portion of your costs during that plan year

# Cigna Dental Low Plan:



	In-Network Total Cigna DPPO	Out-of-network*
<b>Class I – Preventive care</b>	100% No Deductible	100% No Deductible
<b>Class II – Basic restorative</b>	100% After Deductible	100% After Deductible
<b>Class III – Major restorative</b>	50% After Deductible	50% After Deductible
<b>Class IV – Orthodontia**</b>	100% No Deductible	100% No Deductible
<b>Class IX: Implants</b>	50% After Deductible	50% After Deductible
	Individual	Family
<b>Calendar-year deductible</b>	\$50	\$150
<b>Calendar-year maximum</b> (Progressive Maximum Benefit contingent upon receiving Preventive Services in prior plan year)	Year 1: \$1,500 Year 2: \$1,600 Year 3: \$1,700 Year 4: \$1,800	Year 1: \$1,500 Year 2: \$1,600 Year 3: \$1,700 Year 4: \$1,800
<b>Lifetime maximum: Orthodontia</b> Dependent Children up to age 19	\$1000	\$1000

\*When visiting a dentist in the Cigna DPPO network or going out-of-network, you may be balance-billed by the dentist for any charges that exceed what your plan reimburses for covered expenses.



# Cigna Dental High Plan:



	In-Network Total Cigna DPPO	Out-of-network*
<b>Class I – Preventive care</b>	100% No Deductible	100% No Deductible
<b>Class II – Basic restorative</b>	100% After Deductible	100% After Deductible
<b>Class III – Major restorative</b>	50% After Deductible	50% After Deductible
<b>Class IV – Orthodontia**</b>	100% No Deductible	100% No Deductible
<b>Class IX: Implants</b>	50% After Deductible	50% After Deductible
	Individual	Family
<b>Calendar-year deductible</b>	\$50	\$150
<b>Calendar-year maximum</b> (Progressive Maximum Benefit contingent upon receiving Preventive Services in prior plan year)	Year 1: \$2,500 Year 2: \$2,600 Year 3: \$2,700 Year 4: \$2,800	Year 1: \$2,500 Year 2: \$2,600 Year 3: \$2,700 Year 4: \$2,800
<b>Lifetime maximum: Orthodontia</b> Dependent Children up to age 19	\$1000	\$1000

\*When visiting a dentist in the Cigna DPPO network or going out-of-network, you may be balance-billed by the dentist for any charges that exceed what your plan reimburses for covered expenses.

# Cigna Progressive Calendar Year Maximum:



## Cigna Dental WellnessPlus<sup>®</sup> Progressive Maximum

- In addition to good oral health habits, regular dental check-ups are the best way to maintain healthy teeth and gums.
- With the Cigna Dental Progressive Maximum feature, **when you or your family members receive any preventive care during the Calendar year, your annual dollar maximum will increase by \$100 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 calendar year maximum will increase by \$100 in the following year, up to 4 consecutive years.

# Cigna Dental Oral Health Integration Program:



Dental services	Heart disease	Stroke	Diabetes	Maternity	Chronic kidney disease	Organ transplants	Head and neck cancer radiation
Periodontal treatment and maintenance (D4341, D4342, D4910 <sup>1</sup> )	◆	◆	◆	◆	◆	◆	◆
Periodontal evaluation (D0180)				◆			
Oral evaluation (D0120 <sup>2</sup> , D0140 <sup>2</sup> , D0150 <sup>2</sup> )				◆			
Cleaning (D1110 <sup>3</sup> )				◆			
Scaling in the presence of inflammation – Full Mouth (D4346 <sup>3</sup> )				◆			
Emergency palliative treatment (D9110 <sup>4</sup> )				◆			
Topical application of fluoride and topical application of fluoride varnish (D1206 <sup>5</sup> )					◆	◆	◆
Topical application of fluoride – excluding varnish (D1208 <sup>5</sup> )					◆	◆	◆
Sealants (D1351 <sup>5</sup> )					◆	◆	◆
Sealant repair – per tooth (D1353 <sup>5</sup> )					◆	◆	◆

## How does it work?

- The program is for people with certain medical conditions that have been found to be associated with gum disease.
- Members must first enroll in the program by completing and mailing the program registration form.
- When you visit your dentist, you will pay your usual deductible, or coinsurance amount.
- Next, your dentist will send Cigna a claim. **Cigna will review the claim and will refund your out-of-pocket costs for eligible dental services.** Once Cigna receives your claim, you can expect to be reimbursed in about 30 days.

1. Four times per year. 2. One additional evaluation. 3. One additional cleaning. 4. No limitations. 5. Age limits removed, all other limitations apply.

# Member Services, Online Portal & App:



## **By phone – 800.244.6224**

- Call anytime day or night for live customer service
- Ask for a Spanish-speaking representative or speak with us in your preferred language – interpreter service is available in over 200 languages
- Get help finding a dental office
- Check your eligibility



## **myCigna.com – online or through the app**

- Review your plan information and check a claim status
- Find network dentists
- Print temporary ID cards
- View year-to-date dental costs and estimate approximate costs prior to treatment
- Take oral health assessments that you can share with your dentist
- Find Healthy Rewards® discount information



- **Brighter Score®** feature.\*\* Use this scoring method to compare dentists
- Convenient, online scheduling with dentists who offer this service\*\*
- Insightful customer reviews to guide smart choices\*\*

\*\* Actual features may vary by dentist and Cigna Dental plan type. These and other dentist directory features are for educational purposes only and should not be the sole basis for decision-making. They are not a guarantee of the quality of care that will be delivered to individual customers. Customers are encouraged to consider all relevant factors and to speak with their treating dentist when choosing where to receive dental care.



# **2020 – 2021 Medical & Dental Rates & Contributions**

# 2020 -2021 Medical Contributions; 17.9% increase

Tier	Total Premium	Employer Monthly	Employee Monthly	Employee Bi-Weekly	Employer Contribution %
<b>HMO Plan - Full Time Faculty &amp; Staff</b>					
Employee	\$878.74	\$790.87	\$87.87	\$40.56	90%
Family	\$2,304.92	\$1,728.69	\$576.23	\$265.95	75%
<b>PPO Plan - Full Time Faculty &amp; Staff</b>					
Employee	\$1,041.30	\$790.87	\$250.43	\$115.58	76%
Family	\$2,731.34	\$1,728.69	\$1,002.65	\$462.76	63%

<b>HMO Plan - Senior Lecturers and PT Benefits Eligible ("grandfathered") Staff</b>					
Employee	\$878.74	\$773.29	\$105.45	\$48.67	88%
Family	\$2,304.92	\$1,613.44	\$691.48	\$319.14	70%
<b>PPO Plan - Senior Lecturers and PT Benefits Eligible ("grandfathered") Staff</b>					
Employee	\$1,041.30	\$773.29	\$268.01	\$123.70	74%
Family	\$2,731.34	\$1,613.44	\$1,117.90	\$515.95	59%

Tier	EE Monthly Increase	EE Bi-Weekly Increase
<b>HMO Plan - Full Time Faculty &amp; Staff</b>		
Employee	\$13.34	\$6.16
Family	\$87.48	\$40.38
<b>PPO Plan - Full Time Faculty &amp; Staff</b>		
Employee	\$38.02	\$17.55
Family	\$152.22	\$70.26

<b>HMO Plan - S. Lecturers &amp; PT Eligible Staff</b>		
Employee	\$16.01	\$7.39
Family	\$104.98	\$48.45
<b>PPO Plan - S. Lecturers &amp; PT Eligible Staff</b>		
Employee	\$40.69	\$18.78
Family	\$169.72	\$78.33

# 2020 -2021 Dental Contributions; No Change

Tier	Total Premium	Employer Monthly	Employee Monthly	Employee Bi-Weekly	Employer Contribution %
<b>Low Plan - Full Time Faculty &amp; Staff</b>					
Employee	\$60.78	\$54.70	\$6.08	\$2.81	90%
Family	\$146.93	\$102.85	\$44.08	\$20.34	70%
<b>High Plan - Full Time Faculty &amp; Staff</b>					
Employee	\$72.63	\$54.70	\$17.93	\$8.27	75%
Family	\$175.61	\$102.85	\$72.76	\$33.58	59%

<b>Low Plan - Senior Lecturers and PT Benefits Eligible ("grandfathered") Staff</b>					
Employee	\$60.78	\$53.49	\$7.29	\$3.37	88%
Family	\$146.93	\$95.50	\$51.43	\$23.73	65%
<b>High Plan - Senior Lecturers and PT Benefits Eligible ("grandfathered") Staff</b>					
Employee	\$72.63	\$53.49	\$19.14	\$8.84	74%
Family	\$175.61	\$95.50	\$80.11	\$36.97	54%



## Curry College

Health Reimbursement Arrangement (HRA)

Health Care Flexible Spending Account (HCFSA)

Dependent Care Flexible Spending Account (DCFSA)



# Health Reimbursement Arrangement (HRA):

- Curry provides an HRA to pay for the last 50% of the HMO & PPO Harvard Pilgrim Medical Plan deductible expenses that you and/or your family may incur in your 2020-2021 plan year.
- **Individual Plans:** Employees pay the 1st \$1,000 of medical deductible expenses out-of-pocket. The HRA will pay the provider for the last \$1,000 of medical deductible expenses incurred in the plan year.
- **Family Plans:** Employees pay the 1st \$2,000 of medical deductible expenses out-of-pocket. The HRA will pay the provider for the last \$2,000 of medical deductible expenses incurred in the plan year.



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;  
no action needed from  
Plan Member

# Flexible Spending Accounts (FSAs):

Curry offers a Health Care and Dependent Care Flexible Spending Account through HRC Total Solutions.

Participants set aside funds on a pre-tax basis each year into their Flexible Spending Account(s), and access these funds for qualifying Health care and Dependent care expenses incurred within the Plan Year.

Those enrolled in the Health Care FSA receive a VISA Debit Card to pay for eligible expenses; those enrolled in the Dependent Care FSA submit paper claims for reimbursement during the year (can also submit paper claims for Health Care FSA).

FSA Account	Maximum Plan Year Contribution	Remaining Funds at the end of the Plan Year
<b>Health Care FSA</b> Plan Year: 6/1 – 5/31	<b>\$2,750</b>	<b>Use It or Lose It w/ \$500 Rollover</b> - At the end of the plan year, employees have a 60 day run-out period to submit claims for any expenses they incurred during the plan year. If after that there are any funds that were not spent by the employee, <b>any amount over \$500 is forfeited.</b>
<b>Dependent Care FSA</b> Plan Year: 1/1 – 12/31	<b>\$5,000 if single or married &amp; filing jointly; \$2,500 if married &amp; filing separately</b>	<b>Use It or Lose It</b> - At the end of the plan year, employees have a 60 day run-out period to submit claims for any expenses they incurred during the plan year. If after that there are any funds that were not spent by the employee, <b>all amounts are forfeited.</b>

**Online Portal:** <https://www.hrcts.com/Participants>

**Contact Information:** 603-647-1147, ext. 1; [customerservice@hrcts.com](mailto:customerservice@hrcts.com)

# Qualified FSA Expenses & Eligibility:

- **Health Care FSA:** Can be used for Medical, Dental, Vision, Prescription, OTC Expenses, and more.
  - Examples: Deductibles, Copays, Fillings, Orthodontia, Sealants, Crowns, Root Canals, Vision Care, Eye Glasses, Lasik Surgery, Contact Lenses, First Aid Supplies, Orthopedic Inserts, Sunscreen, etc.
  - For a comprehensive list of eligible expenses visit: [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf)
- **Dependent Care FSA:** Can be used for qualified dependent care expenses.
  - Examples: Daycare, Preschool, Adult Daycare, After School Programs, Day Camp, and more.
  - **Eligibility:**
    - Your qualifying child who is your dependent and is under age 13 when the care is provided
    - Your spouse or dependent who isn't physically or mentally able to care for himself or herself and lives with you for more than half the year
  - For a comprehensive list of eligible expenses and dependent eligibility, visit: [www.irs.gov/pub/irs-pdf/p503.pdf](http://www.irs.gov/pub/irs-pdf/p503.pdf)



## Life & Disability Benefits

# Basic Life/AD&D and Optional Life:



## What coverage am I eligible for?

- ◆ Employer-paid Basic Term Life and Basic Accidental Death and Dismemberment (AD&D)
- ◆ Optional Employee Term Life
- ◆ Optional Spouse & Dependent Term Life

## How much am I eligible for?

- ◆ Basic Term Life with matching Accidental Death and Dismemberment (AD&D) – Automatically enrolled for 2 times your covered annual earnings to a maximum of \$200,000.
- ◆ Optional Term Life – Purchase coverage in increments of \$10,000 to a maximum of \$500,000 not to exceed 5 times your annual earnings.
- ◆ Optional Dependent Term Life – Purchase coverage for your Spouse/ Domestic Partner in increments of \$5,000 to a maximum of \$250,000. Purchase coverage for your child(ren) for \$10,000.

## Details:

- ◆ During Open Enrollment, currently enrolled employees can increase their Optional Term Life coverage amount to a maximum of \$50,000 - up to the Guaranteed Issue of \$300,000 without providing proof of good health to Prudential.

## Did you Know?

- ◆ 40% of Americans have no Life Insurance
- ◆ 52% of Americans have less than \$10K in savings
- ◆ 2 in 3 employees live paycheck to paycheck
- ◆ 1 in 3 have no money saved for retirement



# Employer-paid Long Term Disability:



## What coverage am I eligible for?

- ◆ Long Term Disability Insurance

## How much am I eligible for?

- ◆ Long Term Disability – Your Long Term Disability Benefit will be 70% of your monthly pre-disability earnings, up to the maximum of \$7,500, less deductible sources of income.
- ◆ The minimum monthly benefit is the greater of \$100 or 10% of your gross monthly benefit.

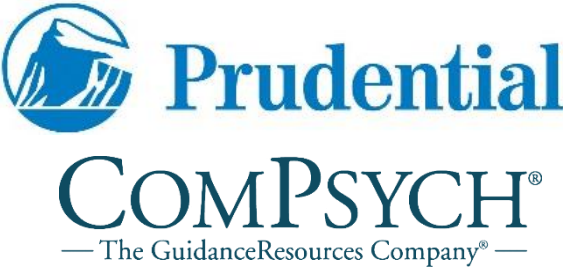
## Details:

- ◆ If you meet the definition of disability, your benefits will begin 90 days following an accidental injury or sickness.
- ◆ This benefit is 100% Employer paid.

## Did you Know?

- ◆ 47% of adults in their 40s and 50s have a parent age 65 or older and are either raising a young child or financially supporting a grown child (age 18 or older) 52% of Americans have less than \$10K in savings
- ◆ The [Student Loan Debt and Housing Report 2017](#) states that in 2016, millennials earned a median of \$38,800 annually, carried a median student loan debt of \$41,200, and delayed buying a home for a median of seven years
- ◆ Nearly 6 in 10 consumers (56%) are concerned about their ability to support themselves if they were to become disabled and unable to work.

# Guidance Resources - Employee Assistance Program:



## Confidential Counseling on Personal Issues

Your Employee Assistance Program (EAP) is a confidential assistance program to help address the personal issues you and your dependents are facing. This service, staffed by experienced clinicians, is available by phone 24 hours a day, seven days a week. A GuidanceConsultant<sup>SM</sup> is available to listen to your concerns and refer you to a local provider for in-person counseling or to resources in your community. Call any time with personal concerns, including:

- › Depression
- › Stress and anxiety
- › Marital and family conflicts
- › Alcohol and drug abuse
- › Job pressures
- › Grief and loss

## Financial Information, Resources and Tools

Financial issues can arise at any time, from dealing with debt to saving for college. Our financial professionals are here to discuss your concerns and provide you with the tools and information you need to address your finances, including:

- › Saving for college
- › Tax questions
- › Getting out of debt
- › Estate planning
- › Retirement planning

## Legal Information, Resources and Consultation

When a legal issue arises, our attorneys are available to provide confidential support with practical, understandable information and assistance. If you require representation, you can also be referred to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call any time with legal issues including:

- › Divorce and family law
- › Bankruptcy
- › Debt obligations
- › Criminal actions
- › Landlord and tenant issues
- › Civil lawsuits
- › Real estate transactions
- › Contracts

## Online Information, Tools and Services

GuidanceResources<sup>®</sup> Online is your one stop for expert information to assist you with the issues that matter to you, from personal or family concerns to legal and financial concerns. Create your own account by going to [www.guidanceresources.com](http://www.guidanceresources.com).

Each time you return to the site, you will find personalized, relevant information based on your individual life needs. You can:

- › Review in-depth HelpSheets<sup>SM</sup> on topics you select
- › Get answers to specific questions
- › Search for services and referrals
- › Use helpful planning tools

**WE ARE AVAILABLE 24 HOURS  
A DAY, 7 DAYS A WEEK.**

**Call: 800.311.4327**

**TDD: 800.697.0353**

**Online: [guidanceresources.com](http://guidanceresources.com)**

**Your company Web ID: GEN311**

# Open Enrollment Action Items

## MEMBER ENROLLMENT:

- New for this year members will enroll, waive, or make changes to the **Medical** plan directly with Harvard Pilgrim online, more information on this process is on the next slide.
- Enroll new dependents, waive, or make changes to the **Dental** plan within the **myCurry Web Portal** on the **Human Resources** page.
- Also new for this year, members must enroll in the **Flexible Spending Accounts** directly with HRCTS if they would like coverage; more information on this process is on slide 36.
  - **IMPORTANT: Open Enrollment is only for the Health Care FSA. The Dependent Care FSA runs on a Calendar Year basis (1/1 – 12/31), and Open Enrollment is later in the year for this benefit.**

*Remember - you are unable to make any changes or enroll outside of this open enrollment period unless you have a qualifying event such as the birth of a child, adoption, marriage, etc., during the plan year.*

*Please review and submit enrollments to Human Resources by  
Friday, April 24<sup>th</sup> 2020*

# HPHC Medical Plan Enrollment

## Harvard Pilgrim Online Enrollment:

- The below instructions outline the process, and when you're finished, Curry will review the data and submit it to Harvard Pilgrim.
- To enroll, you will need the following information:**
  - Email Address (a notification will be sent once enrollment is processed)
  - Employer's ID number (0000144986)
  - Social Security Number for you and all covered dependents
  - Date of Birth (and DOB for all covered dependents)
  - Name of Primary Care Physician for you and all covered dependents

### ***To get started:***

- ☐ Go to [www.harvardpilgrim.org](http://www.harvardpilgrim.org) and select **Member Login**
- ☐ Scroll down below the login and click on **Enroll in Harvard Pilgrim**
- ☐ Welcome to the **New Enrollment** screen. You will be asked to enter your Employer ID Number
- ☐ **Enter Employer ID: 0000144986**
- ☐ Your Effective Date is: **06/01/2020**
- ☐ Reason For Enrollment is: **Open Enrollment**
- ☐ Select Plan Options:
  - ❖ **Plan Category: See Plan Category Options Chart**
  - ❖ **Plan Option:** (Once Plan Category is selected, only one plan option should be available for you to choose from the drop down menu)
- ☐ Enter Member Information
- ☐ Review your information then click **Submit**
- ☐ Print Thank You page and retain Tracking Number for your records.

### **Plan Category Options**

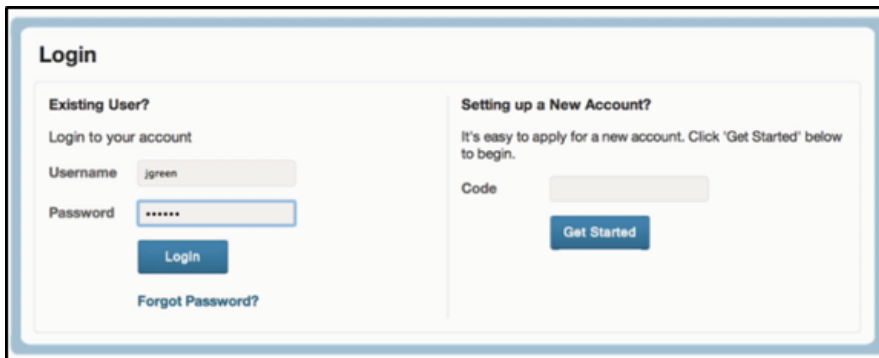
Account #	Account Name	Plan
746870000	Curry Coll/Staff PPO	MD0000018211
746870001	Curry Coll/Faculty PPO	MD0000018211
746870002	Curry Coll/S-Lect PPO	MD0000018211
746880000	Curry Coll/Staff HMO	MD0000018213
746880001	Curry Coll/Faculty HMO	MD0000018213
746880002	Curry Coll/S-Lect HMO	MD0000018213



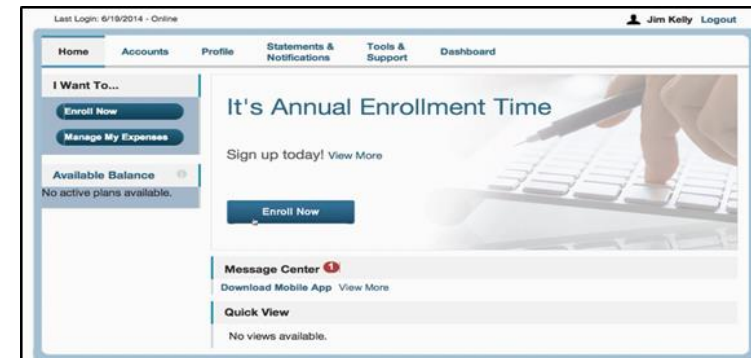
# HRCTS Health Care FSA Enrollment

## HRCTS Online Enrollment:

1. Access your HRCTS FSA Online Participant Portal by going to [www.hrcts.com](http://www.hrcts.com). If you have not previously registered, select **create your new username and password** and follow the prompts.
2. Log on by entering your username and password.
3. Click the **ENROLL NOW** link and follow the prompts to enroll. Detailed instructions are below.
4. Once completed, print the confirmation for your records.



The screenshot shows the HRCTS Login page. It has two main sections: 'Existing User?' and 'Setting up a New Account?'. Under 'Existing User?', there is a 'Login to your account' section with fields for 'Username' (containing 'jgreen') and 'Password' (containing six asterisks), a 'Login' button, and a 'Forgot Password?' link. Under 'Setting up a New Account?', there is a 'Code' field and a 'Get Started' button. The page is titled 'Login' at the top left.



The screenshot shows the HRCTS Dashboard. At the top, it says 'Last Login: 6/18/2014 - Online' and 'Jim Kelly Logout'. The dashboard has a navigation bar with links: Home, Accounts, Profile, Statements & Notifications, Tools & Support, and Dashboard. Below the navigation bar, there is a 'I Want To...' section with buttons for 'Enroll Now' and 'Manage My Expenses'. To the right, there is a large banner for 'It's Annual Enrollment Time' with a 'Sign up today! View More' link and an 'Enroll Now' button. Below the banner, there is a 'Message Center' section with a 'Download Mobile App View More' link and a 'Quick View' link. The dashboard also shows 'Available Balance' as 'No active plans available.' and 'No views available.' at the bottom.



# Hays Advocate & Hays Perks



# Hays Advocate:

The Hays Advocate acts as an additional level of support to your HR Team, and is available to educate you on Curry College's benefits programs and, most importantly, to research and resolve health insurance billing and claims issues. The Hays Advocate serves as your private, confidential and dedicated benefits resource. This service is provided free of charge to all Curry College employees and their families who are enrolled in the company's benefits.

The Hays Advocate is not just a 1-800 number into a call center but instant access to the same benefits expert anytime you have an issue or question about our benefits.

## **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**



## **Hays Advocate Card**

All information provided will be kept strictly confidential.

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**

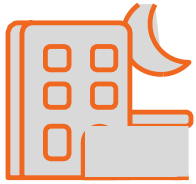
Hours: 9 a.m. – 5 p.m. EST

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

# Hays Perks:

Hays Perks is a discount program available free to all employees.

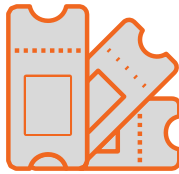
Powered by PerkSpot, the leading corporate discounts provider, HaysPerks brings you a one-stop shop for hundreds of online discounts, in-store coupons and hot deals. Use HaysPerks to find discounts and deals from dozens of great categories such as:



**HOTELS**



**COMPUTERS**



**TICKETS**



**CELL PHONES**



**RESTAURANTS**



**AUTOMOTIVE**



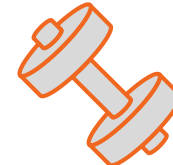
**APPAREL**



**TOYS & KIDS**



**GIFTS**



**WELLNESS**

access your perks at  
**HAYS.PERKSPOT.COM**

A large, diverse group of people of various ages and ethnicities are shown from the chest up, all giving thumbs up. They are smiling and looking towards the camera. The background is a bright, slightly blurred indoor setting with white walls and a grid pattern. The word "Questions?" is overlaid in the center in a large, black, sans-serif font.

# Questions?