

BRYN MAWR COLLEGE

OPEN ENROLLMENT MEMORANDUM

TO: BENEFITS-ELIGIBLE FACULTY AND STAFF
FROM: MARTY MASTASCUSA, HUMAN RESOURCES
RE: OPEN ENROLLMENT FOR THE 2024-2025 PLAN YEAR
DATE: SEPTEMBER 9, 2024

The Open Enrollment period for the benefits plan year starting November 1, 2024 and ending on October 31, 2025 will take place from **September 9th –27th**. During this designated time period, all employees can indicate whether they want to keep their current benefit elections or make changes. Elections should be indicated using the Human Resources web site, www.brynmawr.edu/humanresources. The web site includes Open Enrollment materials, including medical and dental applications, which must be completed by anyone who is adding or changing dependents on either type of plan. A medical application must also be completed by anyone who is switching from Personal Choice (i.e., the HDHP and PPO plans) to one of the Keystone plans (i.e., the HMO and POS plans).

A printed Benefit Guidebook has been mailed to Service/Craft employees who do not use computers at work. Service/Craft employees also received printed copies of the following forms:

- Flexible Benefit Election Form -- to be completed if making changes
- Coverage Continuation Form -- to be completed if making no changes

A rate sheet and a medical plan comparison are posted on the web site. Please note that the medical plan comparison reflects my own observations of some of the distinguishing features of each medical plan offered by the College, but you should review the plan details thoroughly and choose the plan that is best for you and your circumstances.

Summary

The College will remain with Independence Blue Cross and offer the same four medical plans for the upcoming benefits plan year. All plans will continue current employee contribution levels into the new plan year.

The high deductible healthcare plan (HDHP) single and family deductible will change to conform with 2025 federal requirements. The only change to the other three plans is that the emergency room copayment, which has not changed since 2010, will increase from \$150 to \$200.

Please note that enrollees in all medical plans will be receiving new ID cards. The new card will have a different ID number than the old card and you and all covered dependents will need to present the new card to all health care providers

when using services on or after November 1. The new cards will be mailed in late October.

The College medical plan's premiums will increase by 4.1% for the coming year. The College opted to increase its contributions in excess of this percentage in order to keep employee contributions unchanged.

The HDHP single deductible will increase from \$1,600 to \$1,650, and the family deductible, from \$3,200 to \$3,300. Please note that the HDHP deductible change is required in order for the plan to meet the HDHP minimum deductible levels set by the federal government for 2025.

The increase in the emergency room copay to \$200 on the regular Personal Choice and Keystone plans is intended to discourage the use of the emergency room for non-emergency services, which have started to trend upward in recent years. Urgent care centers are a much less expensive care option and as much as possible, their use is to be encouraged when they are the more appropriate care option. The urgent care copay was decreased to \$50 several years ago and will remain at that level. Independence Blue Cross provides resources to help you in determining which care option, including virtual or urgent care, may be best based on your medical need. [View the guide here.](#)

As a reminder, several features have been added to the plan in recent years that are also available at no cost to participants such as:

- Teladoc Health (formerly Livongo): a personalized, data-driven program for improved diabetes management. Participants who sign up will receive diabetes-related supplies, and the system allows medical professionals to remotely monitor readings and provide support and coaching to help improve medication adherence and health outcomes.
- Wondr Health: an online behavioral counseling program for weight management, diabetes prevention and metabolic syndrome reversal. It is a program delivered through weekly classes that works on teaching, reinforcing and practicing skills to help with weight loss and then maintenance.
- Teladoc: a telehealth feature for the treatment of non-emergency medical conditions. Please note that effective January 1, 2025, Teladoc will be expanded to include more health care services.
- Ovia: a benefit oriented to expecting parents.

Please note that Propeller, a benefit that had been available to assist with chronic respiratory disease, is no longer being supported by Independence Blue Cross as of January 1, 2025.

Additional information is available on the Human Resources web site. The Teladoc feature is particularly beneficial to Keystone enrollees who have dependents living outside of the service area and cannot utilize their PCP for inpatient visits.

In aggregate, the College expects to pay 89% of the overall medical premium during the new plan year, with employees paying the remaining 11% through pretax deductions.

HSA and FSA

Most HDHP enrollees can participate in a Health Savings Account (HSA). The 2025 HSA maximums will be \$4,300 for individual and \$8,550 for family coverage, with a “catch-up” provision for employees age 55 and over of an additional \$1,000. Like last year, all HDHP enrollees except for those with family coverage continue to receive a subsidy that can be used to fund the HSA. If you already participate in the HSA and want to increase your contribution in 2025, please complete a new HSA Contribution Form which is on the Human Resources web site.

Enrollees in the other healthcare plans can opt to fund a Flexible Spending Account (FSA) that provides the ability to save money (up to \$3,200) on a pre-tax basis to pay for certain medical, dental, vision or prescription expenses such as deductibles and copayments and expenses for services or supplies not covered by the plan. This structure helps you to save money because you do not have to pay federal, FICA and state taxes on the amounts you set aside in your FSA. Open Enrollment for the 2025 FSA will occur starting on November 15, 2024, for a January 1, 2025 effective date.

Health Insurance Requirement – Affordable Care Act

The Affordable Care Act requires that individuals have health insurance. All benefits-eligible employees should be covered for medical insurance through Bryn Mawr College or through another insurance plan that meets the “minimum value” standard set by the Affordable Care Act. This does include government programs such as Medicare, Medicaid, TRICARE and CHIP.

Other Benefits/Coverages

Life insurance of \$50,000 is provided at no cost to employees. Additional coverage can be purchased subject to medical underwriting.

Dental insurance premiums and all dental plan provisions will stay the same.

Additional Information

The Benefits Fair will be held from 9:30a.m. – 12:30pm on Tuesday, September 17 in Great Hall. You may also contact anyone in Human Resources with any question related to Open Enrollment.

**REMINDER: OPEN ENROLLMENT ENDS ON FRIDAY, SEPTEMBER 27.
COMPLETED FORMS NEED TO BE RETURNED OR SUBMITTED ONLINE TO
HUMAN RESOURCES BY THIS DATE.**