

Five Colleges, Incorporated
Health and Dental Insurance Renewal Information for 2021-2022

OPEN ENROLLMENT

November 5-November 15, 2021

Enrollment/change forms due by 4:00 p.m. on Monday, November 15

The following information highlights changes for the upcoming benefit year. For more detail, please refer to the Benefits Summaries for each plan.

During the open enrollment period, FCI employees in benefitted positions can:

- Sign up for the first time.
- Add or drop eligible member(s).
- Switch plans.

ENROLLMENT PROCESS

To sign up, or to make a change:

- Complete the appropriate Enrollment/Change form*.
- Ensure that you have signed the form (in ink or using electronic signature).
- Submit your form **no later than 4:00 p.m. on Monday, November 15** using one of these methods:

Mail to: Toby Hall, FCI Business Office, 97 Spring Street, Amherst, MA 01002. Mark the outside of the envelope "CONFIDENTIAL."

Email* to: Toby Hall (thall@fivecolleges.edu).

Drop off at: FCI main office, 97 Spring Street, Amherst.

If you are currently enrolled in a health and/or dental plan and do not submit the form by the deadline, you will be automatically re-enrolled in the 2021-2022 plan.

***NOTE: Do not fill in any dates of birth or social security numbers on a document that will be sent via email. Names plus DOBs or SSNs are personally identifying information and Five Colleges, Inc. cannot safeguard this information when sent through traditional email. The business office has DOBs and SSNs already on file for current employees; the business office may contact you to request this information for your enrolled dependents.**

PLAN OFFERINGS

HEALTH INSURANCE

These benefits cover the period December 1, 2021, through November 30, 2022.

Tiers

For health benefits, Five Colleges, Inc. offers benefits at four tiers:

1. Individual employee.
2. Employee plus spouse/domestic partner. *To be eligible for health benefits for a domestic partner, employees must file a [Domestic Partner Affidavit](#) with the FCI Business Office. Please see the FCI [employee handbook](#) for more detail on eligibility for domestic partners.*
3. Employee plus dependent child(ren).
4. Family, which includes two adults (spouses or domestic partners) and dependent child(ren).

Plan Changes

- FCI will continue offering two health benefits plans: an HMO and a PPO, both through Harvard Pilgrim Health Care (HPHC).

HMO

- There are two changes to the HMO plan:
 - The out-of-pocket maximum for medical services has increased for both individual (to \$7,000) and family (to \$14,000).
 - Employee monthly contributions for all tiers have increased.
- For detailed HMO benefit information, see the [PPO Benefits Summary and Schedule of Benefits](#).

HMO 2000 FLEX	Employee Contributions for 2021-2022	
	Semi-monthly contribution	Total contribution per month
Individual	\$59.95	\$119.89
Employee + Spouse/Domestic Partner	\$175.48	\$350.96
Employee + Child(ren)	\$162.40	\$324.81
Family	\$247.42	\$494.84

PPO

- There are two changes to the PPO plan:
 - The out-of-pocket maximum for medical services has increased for both in-network (to \$7,000 individual, \$14,000 family) and out-of-network (to \$14,000 individual, \$28,000 family).
 - Employee monthly contributions for all tiers have increased.
- For detailed HMO benefit information, see the [HMO Benefits Summary and Schedule of Benefits](#).

PPO 2000 FLEX	Employee Contributions for 2021-2022	
	Semi-monthly contribution	Total contribution per month
Individual	\$110.61	\$221.23
Employee + Spouse/Domestic Partner	\$277.35	\$554.71
Employee + Child(ren)	\$256.65	\$513.29
Family	\$392.33	\$784.65

DENTAL INSURANCE

These benefits cover the period January 1, 2022, through December 31, 2022.

Tiers

For dental benefits, Five Colleges, Inc. offers benefits at two tiers:

1. Individual employee.
2. Family, which includes up to two adults (spouses or domestic partners) and dependent child(ren).

Dental PPO Plan Changes

- FCI will continue offering dental benefits through Delta Dental.
- There are two changes to the Dental plan:
 - The plan now includes enhanced benefits for children up to age 13.
 - Employee monthly contributions for both tiers have decreased.
- For detailed Dental PPO benefit information, see the [Dental Benefits Summary](#).

DELTA DENTAL PPO	Employee Contributions for 2021-2022	
	Semi-monthly contribution	Total contribution per month
Individual	\$5.76	\$11.52
Family	\$34.80	\$69.61

HEALTH REIMBURSEMENT ACCOUNT (HRA)

FCI will continue to offer a Health Reimbursement Account (HRA) which reimburses half of the deductible costs for covered employees: \$1,000 for individuals and \$2,000 for 2-persons and family plans.

- Learn more about the [Health Reimbursement Account](#) and understand [how the HRA and FSA work together](#).
- To request reimbursement for eligible expenses, use the [HRA Claim Form](#).

FLEXIBLE SPENDING ACCOUNT

Five Colleges, Inc. will continue to offer a Flexible Spending Account (FSA) that enables employees to use pre-tax dollars through payroll deduction to pay for eligible expenses in two categories: health care and dependent care.

- See [2022 FSA Enrollment Information](#) for additional details and enrollment instructions. The FSA enrollment process is different than the processes for health and/or dental insurance.