

To Benefits Eligible Faculty and Staff,

What May I Change During Open Enrollment?

This is the one time each year to:

- Move between medical plans, such as between the HMO, HMO DEDUCTIBLE & the HDHP/HSA (PPO), and 2 dental options.
- Add eligible dependents (such as dental coverage for children) without a qualifying event such as birth, adoption or marriage.
- Enroll in or make a change to your Flexible Spending Account (FSA) plan.
- You may change medical groups, Primary Care Physicians, and Dental Net dentists **at any time** by contacting the numbers on your insurance ID cards.

What Changes Are Occurring?

- Anthem quoted an 11.7% rate increase on medical plans. We were very pleased that negotiations ended with a reduced increase of 5%. Twenty acupuncture visits will now be covered per year. There are no premium increases for dental or vision coverage.
- The [2021 Open Enrollment and Benefits website](#) includes instructions, premiums and plan specifics and helpful tips.

CHANGES TO MEDICAL/DENTAL COVERAGE OR TO ADD OR CHANGE YOUR FSA FOR 2021 MUST BE MADE IN THE ONLINE BENEFITS PLATFORM TEEMWURK (formerly OnCore) which opens January 11th. Changes must be completed by January 29th. The process is paperless. If you have questions while using Teemwurk, there are detailed instructions on the website, and the online chat option can be helpful.

What are My Next Steps and Deadlines?

Review materials on the website and listen to the pre-recorded Virtual Benefits Fair Brainshark presentation.

- 1-** To ensure you are making the right choices for you, carefully read the Summaries of Benefits Coverage (SBC). Review the options and premiums before deciding on coverage. Be sure beneficiaries are listed on your life insurance.
- 2-** You may opt to call in to the Zoom Question and Answer hosted by Westmont's benefits broker, HUB, on Jan 19th at 1 p.m. Details are on the attached and were sent to your home. Private health details should not be shared in this forum.
- 3-** If adding coverage/dependents, you must visit Anthem's website to locate your doctor/dentist and their PCP codes to enter into Teemwurk. If left blank you will be randomly assigned to a dr/dentist. Instructions for finding a provider are located in the Benefits eGuide.

4- TEEMWURK ENROLLMENT BEGINS JANUARY 11. CONFIRM YOUR CHOICES AND COMPLETE CHANGES NO LATER THAN 5 PM ON JANUARY 29 FOR MARCH 1, 2021 COVERAGE.

Questions? Send a message to benefits@westmont.edu or call 565-6101 and leave a voicemail to make an appointment for a return phone call. HR is continuing to work remotely, like many of you.

To learn the total value of the many college provided benefits, review your Total Compensation Statement by logging on to [Web Advisor](#)

Stay well!

Beth