

To: Benefits Eligible Faculty and Staff  
From: Beth Cauwels, Director of Human Resources  
Re: 2020 HEALTH BENEFITS OPEN ENROLLMENT

**Please carefully review this summary of the insurance benefits updates.**

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

### **What Changes Are Occurring?**

- CIGNA quoted a 22.7% rate increase. Negotiations concluded with the decision to MOVE coverage back to Anthem for a savings to both employees and the college. There are substantial employee savings on the regular HMO of between 9 - 9.6%, depending upon tier of coverage.
- There is a small increase of 3.5% on Anthem dental plans, and no increase on vision premiums.
- As with any change in insurer you will need to carefully review the new plans as they are slightly different than the CIGNA plans. You will also need to arrange for your primary care doctor to issue new referrals for specialists, and update your prescriptions. Based on data from CIGNA 99% of the group is expected to have the same doctor(s) under Anthem.
- You will need to visit Anthem's website to locate your doctor and their Primary Care Physician (PCP) code to enter into OnCore when completing your enrollment. If you leave this PCP code blank you will be randomly assigned to a Primary Care Dr. Instructions for finding a provider and their code are provided in the Benefits eGuide and are listed separately on the Open Enrollment website.
- See the [2020 Open Enrollment website](#) for premiums and plan coverage specifics, and for information on selecting the right plan and instructions on confirming your primary care doctor(s).

**TO HAVE MEDICAL COVERAGE 3/1/20, YOU MUST RE-ENROLL YOURSELF AND FAMILY MEMBERS (AND PROCESS OTHER BENEFITS CHANGES). You may begin enrolling on JANUARY 14<sup>th</sup> in OnCore, the online benefits platform. Your enrollment and changes must be completed by January 31<sup>st</sup>. The process is paperless.**

### **What are My Next Steps and Deadlines?**

- 1- Review details on the Open Enrollment Website and attend the Benefits Fair**

**January 14 10am - 2pm in Page Hall MPR**

Presentations by Anthem and HUB at 10:30 am (en Español), 11:30 am and 1 pm

Tenemos traductor Español para responder a preguntas

Receive a relaxing chair massage, sample healthy snacks and speak with plan reps about the new plans

- 2- To ensure you are making the right choices for you and your family, carefully review the Summaries of Benefits Coverage (SBC). Review the options and premiums before deciding on coverage. Bring your questions to the Benefits Fair. Spouses are welcome.**
- 3- OnCore Enrollment begins January 14<sup>th</sup>. Confirm your choices, and complete changes online by the end of the day on January 31<sup>st</sup> for coverage on 3/1/20. Make sure you enter the PCP code for your doctor.**

**Questions** – Contact Nissi Vasa, Benefits Coordinator at [nvasa@westmont.edu](mailto:nvasa@westmont.edu), or send a message to [benefits@westmont.edu](mailto:benefits@westmont.edu) or call x6897 to make an appointment.

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