





Coverage	More Information	Carrier Information
Medical Plan Option 1 Network Blue NE \$500 Deductible (HMO)	Employee Monthly Premium Employee: \$167.60 Employee + 1: \$387.75 Family: \$401.56	 <p>Group Number: 0243493</p> <p>Member Services: 800-486-1136</p> <p>Blue Cross Blue Shield of MA Information and member log in: https://www.bluecrossma.org</p> <p>Important Plan Details: Network Blue New England (HMO): For your non-emergency medical services to be covered by your HMO plan, your provider needs to be in the network. These plans include a broad New England network (MA, VT, NH, CT, ME & RI).</p> <p>Emergency medical care is covered both in and out of the local network (New England) area.</p> <p>Blue Care Elect Plans (PPO): Include in and out of network benefits.</p> <p>To find a participating medical or dental provider: https://member.bluecrossma.com/fad</p>
Medical Plan Option 2 Network Blue NE \$0 Deductible (HMO)	Employee Monthly Premium Employee: \$216.07 Employee + 1: \$508.94 Family: \$527.30	
Medical Plan Option 3 Blue Care Elect \$500 Deductible (PPO)	Employee Monthly Premium Employee: \$191.60 Employee +1: \$447.75 Family: \$485.73	
Medical Plan Option 4 Blue Care Elect Saver \$1,500 Deductible (PPO) <i>This plan can be paired with an HSA</i>	Employee Monthly Premium Employee: \$173.20 Employee + 1: \$401.74 Family: \$437.46	
Dental Plan BCBS Dental Blue 2	Employee Monthly Premium Employee: \$9.39 Employee + 1: \$23.47 Family: \$30.98	 <p>Group Number: 19493</p> <p>Member Services: 855-875-6948</p> <p>Blue 20/20 Information and log in: https://www.blue2020ma.com/</p>
Vision Plan BCBS Blue 20/20 Vision: Basic Plan Enhanced Plan	Basic Plan Monthly Employee Premium: Employee: \$5.11 Employee + Spouse: \$10.24 Employee + Child(ren): \$9.73 Family: \$15.04 Enhanced Plan Employee Monthly Premium: Employee: \$6.85 Employee + Spouse: \$13.72 Employee + Child(ren): \$13.04 Family: \$20.16	
Prescription Drug coverage SmithRX (Effective January 1, 2021)	This benefit is included in the medical plan premium but <i>you will be issued a separate ID card</i> . You can also access one electronically on the SmithRx website listed.	 <p>Member Services: 844-454-5201</p> <p>Pharmacist Support & Prior Authorizations: 844-512-3030 www.mysmithrx.com</p>
Healthcare Flexible Spending Account (FSA) Medical FSA and Limited FSA (restricted to dental and vision)	Participants <u>must</u> re-elect every year at open enrollment for the next plan year starting January 1 and/or elect as a new hire in order to contribute. FSA contributions generally must be used to pay for services rendered during the benefit (calendar) year in which they are made. Up to \$550 of contributions <i>in the Medical FSA</i> can be rolled over into a Medical FSA the following benefit (calendar) year. An HSA does not require a rollover as all contributions remain in the account until used by the participant.	 <p>Employer ID: 16533</p> <p>Member Services: 866-346-5800</p> <p>Create/log-in to your Health Equity account: www.Myhealthequity.com</p>
Dependent Care FSA Dependent childcare expenses		
Health Savings Account (HSA) Must be enrolled in Blue Care Elect Saver \$1,500 Medical Plan. Contributions to HSA and Limited FSA allowed in the same year.		

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<p>Life and Disability Insurance</p> <p>Employer Paid: Group Life/AD&D Long Term Disability (LTD)</p> <p>Employee Paid: Voluntary Life, Spouse & Child Life LTD Buy-up</p> <p>Leave Administration</p> <p>Leave administration for paid medical, parental and family leave & FMLA. After indicating a need for leave (do not discuss protected health information) to your supervisor or department contact, call or go online to UNUM to file a claim.</p>	<p>As part of the transition to UNUM as our new Life Insurance, LTD, and leave administrator, you have the opportunity at this open enrollment (for 2021) to apply for the following without completing Evidence of Insurability (a medical questionnaire):</p> <ul style="list-style-type: none"> • Supplemental Employee Life (up to \$300,000) • Spouse Life (up to \$50,000 and/or 50% of elected Supplemental Employee Life, whichever is less) • Child Life (\$5,000) • Supplemental Long-Term Disability (increases LTD to 70% of salary) 	 <p>POLICY # 428044 Telephonic Claims: 866-779-1054</p> <p>Online Claims: www.unum.com/claims</p> <p>Create/log-in to your UNUM account: https://www.unum.com/employees</p>
<p>Long-Term Care Insurance</p> <p>Voluntary Long-Term Care Insurance through MetLife.</p>	<p>Insurance that may help pay for assisted and/or nursing care for a chronic medical condition, disability, disorder, etc.</p>	<p>Tucker & Shepley Benefits and Insurance</p> <p>Call Joe Imperato at (617) 342-7223 Long Term Care Insurance Online Scheduler</p>
<p>Retirement Plans</p> <p>Unmatched and Matched employee contributions College Core contributions</p>	<p>Appointments with a financial advisor are available by phone or online. Information and articles about retirement planning can be found on the TIAA website.</p>	 <p>Telephone: 1-800-842-2252 Williams College TIAA website TIAA Individual Counseling Sessions TIAA Virtual Financial Counseling Sessions</p>
<p>Employee Assistance Program (EAP)</p> <p>A free and confidential service offered to Williams College Faculty, Staff, and their extended families.</p>	<p>The 24/7 service provides assistance with work/life balance, behavioral health (counseling), financial health, referrals to services and much more. Services accessible via telephone, website, mobile app, and/or chat.</p>	 <p>Member Services: 866-799-2485</p> <p>Create/log-in to your account: www.HealthAdvocate.com/wc</p>
<p>Wellness Programs</p> <p>A wide variety of wellness programs - both in-person and virtual - that are offered at discounts or for no charge to Williams Faculty and Staff.</p>	<p>See https://hr.williams.edu/wellness-at-williams/ for updated programs throughout the year. Select programs are eligible for reimbursement and/or incentives through Williams or BCBS.</p>	 <p>ahealthyme – Wellness Program and Challenges</p> <p>Fitness Classes Blue Cross Blue Shield Fitness Benefit Blue Cross/Blue Shield Weight Loss Benefit Form</p>
<p>For additional questions about your benefit plans</p>		 <p>Benefits Consultant: Sue Durocher, sdurocher@onedigital.com 413-663-2251</p> <p>Managing Principal: Brian Drake, bdrake@onedigital.com 413-663-2369</p>