

HEALTH AND DENTAL INSURANCE RENEWAL INFORMATION FOR 2024-2025

OPEN ENROLLMENT

NOVEMBER 1, 2024-NOVEMBER 15, 2024

ENROLLMENT/CHANGE FORMS DUE BY 4:00 P.M. ON FRIDAY, NOVEMBER 15

During the open enrollment period, Five Colleges, Incorporated (FCI) employees in benefitted positions can:

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

Employees currently enrolled in a health and/or dental plan who do not submit a change form by the deadline will be automatically re-enrolled in the 2024-2025 plan(s).

To sign up, or to make a change:

- Complete the appropriate [Enrollment/Change form\(s\)](#)*.
- Ensure that you have signed the form (in ink or using electronic signature).
- Submit your form **no later than 4:00 p.m. on Friday, 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.

PLAN OFFERINGS

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

***NOTE: DO NOT FILL IN ANY DATES OF BIRTH (DOB_s) OR SOCIAL SECURITY NUMBERS (SSN_s) ON A DOCUMENT THAT WILL BE SENT VIA EMAIL. NAMES PLUS DOB_s OR SSN_s ARE PERSONALLY IDENTIFYING INFORMATION (“PII”). FIVE COLLEGES, INCORPORATED CANNOT SAFEGUARD THIS INFORMATION WHEN SENT THROUGH TRADITIONAL EMAIL. THE BUSINESS OFFICE HAS DOB_s AND SSN_s ALREADY ON FILE FOR CURRENT EMPLOYEES; THE BUSINESS OFFICE MAY CONTACT YOU TO REQUEST THIS INFORMATION FOR YOUR ENROLLED DEPENDENTS.**

HEALTH INSURANCE

THESE BENEFITS COVER THE PERIOD: DECEMBER 1, 2024, THROUGH NOVEMBER 30, 2025

TIERS

For health benefits, FCI 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).

PLANS

FCI offers two health plans: an HMO and a PPO, both through Harvard Pilgrim Health Care (HPHC).

PLANS CHANGES FOR 2024-2025

HMO

The HMO plan has changed from HMO 2000 Flex to HMO 2500 Flex. The new plan, which is essentially the same as the former plan, includes these changes:

- The annual deductible has increased from \$2,000 individual/\$4,000 family to \$2,500 individual/\$5,000 family.
- Employee monthly contributions have increased slightly.

For detailed HMO benefit information, see the [HMO Benefits Summaries](#).

PPO

The PPO plan has changed from PPO 2000 Flex to PPO 2500 Flex. The new plan, which is essentially the same as the former plan, includes these changes:

- The annual deductible for in-network care has increased from \$2,000 individual/\$4,000 family to \$2,500 individual/\$5,000 family; the annual deductible for out-of-network care has increased from \$4,000 individual/\$8,000 family to \$5,000 individual/\$10,000 family.
- Employee monthly contributions have increased.

For detailed PPO benefit information, see the [PPO Benefits Summaries](#).

DENTAL INSURANCE

THESE BENEFITS COVER THE PERIOD: JANUARY 1, 2025, THROUGH DECEMBER 31, 2025.

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).

PLAN

FCI will continue to offer a Dental PPO plan through Delta Dental.

PLANS CHANGES FOR 2024-2025

- There are no changes to the dental plan design
- Employee monthly contributions have increased slightly.

For detailed Dental PPO benefit information, see the [Dental Benefits Summaries](#).

HEALTH REIMBURSEMENT ACCOUNT (HRA)

FCI will continue to offer a Health Reimbursement Account (HRA) which reimburses the first half of the deductible costs for covered employees: \$1,250 for individuals and \$2,500 for 2-person plans and family plans.

- Learn more about the [Health Reimbursement Account](#) and how it works with the deductible.
- To request reimbursement for eligible expenses, see [how to file a claim](#).

FLEXIBLE SPENDING ACCOUNT (FSA)

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 [2025 FSA Enrollment Information](#) for additional details and enrollment instructions. The FSA requires enrollment each year; the enrollment process is different than the processes for health and/or dental insurance.

HEALTH AND DENTAL INSURANCE RATES FOR 2024-2025

HEALTH INSURANCE

HMO

HMO 2500 FLEX	Employee Contributions for 2024-2025	
	Semi-monthly contribution	Total contribution per month
Individual	\$64.78	\$129.56
Employee + Spouse/Domestic Partner	\$207.30	\$414.59
Employee + Child(ren)	\$191.75	\$383.50
Family	\$295.40	\$590.79

PPO

PPO 2500 FLEX	Employee Contributions for 2024-2025	
	Semi-monthly contribution	Total contribution per month
Individual	\$143.97	\$287.94
Employee + Spouse/Domestic Partner	\$365.68	\$731.35
Employee + Child(ren)	\$338.26	\$676.51
Family	\$521.09	\$1,042.17

DENTAL INSURANCE

DENTAL PPO

DELTA DENTAL PPO	Employee Contributions for 2024-2025	
	Semi-monthly contribution	Total contribution per month
Individual	\$6.05	\$12.10
Family	\$36.55	\$73.09