



# BenefitsBRIEFING

## Your Guide to Making the Most of Your Benefits in 2024

We hope you and your loved ones had a wonderful winter season and are looking forward to the spring. Whether it's sunshine, spring sports, sprucing up your yard, or something else entirely, the change in season is an exciting time. While it may not be top of mind, the start of spring is also a perfect time to take a step back and make sure you're making the most of the many benefits and programs available to you as a Smith College employee in 2024!

### Using Your Medical Coverage to the Fullest

At Smith College, your and your family's health and well-being are a top priority, which is why we offer four comprehensive medical plan options through Blue Cross Blue Shield (BCBS) to meet your personal needs. We understand medical coverage can be complex, so if you have any questions about your coverage throughout the year—whether about copays, premiums, deductibles, or anything else—visit the [Benefits website](#) anytime for more information, download the free [MyBlue app](#) or speak with a BCBS representative at 800-782-3675.

In addition to understanding how your medical plan works, this newsletter highlights some of the wonderful benefits that are included to help you and your family live life to the fullest!

#### Planning to get a vaccine?

Vaccine claims are processed differently depending on whether you receive it at a local pharmacy or a doctor's office. Typically, a vaccine administered at a doctor's office is processed as a medical claim through BCBS. A vaccine administered at a pharmacy is usually processed as a pharmacy claim through OptumRx. Contact BCBS or OptumRx for more details on specific vaccine coverage and costs.

Visit the [BCBS website](#) or call 800-782-3675.

Visit the [OptumRx website](#) or call 888-374-8127.



### SMITH SUGGESTION



#### What to do if you're in an HMO plan and need care while outside of New England...

We know how important it is to get the care you need at a reasonable cost when you're away from home.

If you or an enrolled dependent has a medical emergency and needs urgent care outside the HMO network area (e.g., on vacation), **call BCBS at 800-782-3675 within 48 hours of the incident.** BCBS will assign an authorization number, so you do not get charged for an out-of-network visit.

## Keeping Your Health in Focus

If you are enrolled in a Smith College medical plan, use the many resources at the tip of your finger to focus on your physical health, improve your mental health, and decrease your risk of costly illness down the road.



**Fitness and Weight-Loss Reimbursements:** Receive up to a **\$150 reimbursement** each year when you or covered dependents participate in a qualified fitness program or purchase qualified home fitness equipment (e.g., stationary bike, weights, treadmill, etc.). Additionally, participate in a qualified weight loss program and receive up to an additional **\$150 reimbursement** annually. That's up to **\$300 total!**



**Mind & Body Benefit:** Receive a reimbursement of up to **\$100 each year** when you or covered dependents visit a network provider and participate in qualified alternative medicine programs—like acupuncture, massage therapy, meditation therapy, and tai chi—that help your mind and body.



**OptumRx Diabetes Program:** As part of your prescription drug coverage, diabetic employees or covered dependents can receive support managing their diabetes with the OptumRx Diabetes Program, including free glucose monitoring meters, unlimited test strips, and one-on-one counseling. Contact OptumRx at **888-374-8127** to learn more.



**Emotional & Social Well-Being Benefits:** Your mental health—which includes both your emotional and social well-being—are critical to your overall health. We've partnered with BCBS to expand the network of mental health providers and services to meet the needs of our employees and their families. For more information, visit the Social & Emotional Well-Being section of the [Benefits website](#) or call **800-444-2426** to reach the BCBS Mental Health Support Line.

## DID YOU KNOW?



**March is National Nutrition Month!** How are you and your family working to get and stay healthy?

Taking care of your mind and body always start with what you put in it—fuel your body with the right nutrition, exercise, and care to be the best version of you!

## Minding Your Mental Health with Learn to Live

Learn to Live is a digital support program for all benefit-eligible Smith College employees and family members (age 13+). It offers free, confidential tools and coaching to help with stress, depression, social anxiety, insomnia, panic, substance use, and staying resilient through life's ups and downs.

Start your journey with Learn to Live by visiting [learntolive.com/partners](https://learntolive.com/partners) (enter code: **SMITHL2L**) or downloading their app from the [App Store](#) or [Google Play](#).

**Don't forget!** Sign up for an upcoming Learn to Live webinar on *Unmasking the Secrets to a Better Night's Sleep*:

**Friday, March 15th: 12-12:30 EST**  
**Tuesday, March 19th: 4-4:30 EST**



## Making the Most of our Employee Assistance Program

Smith College is committed to supporting not only your well-being, but the well-being of your family, as well. Our Employee Assistance Program (EAP), administered by ComPsych, allows individuals to access free confidential referral and consultation services to help with a variety of personal issues, including: anxiety, grief, communication problems, substance abuse, domestic violence, marital/family concerns, depression, parenting, stress, and more. **ComPsych offers 12 free confidential sessions per issue per year.**

You can contact ComPsych 24-hours a day, even on weekends and holidays, by phone at **855-784-2056** or online by clicking [here](#) and using the Web ID: **SmithEAP**.

## Prioritizing Your Health with FREE Preventive Care

At Smith College, we want our employees to be the best they can be, in and out of the workplace. So, we encourage you to get the preventive screenings your provider recommends, so you can understand your current health and protect yourself from serious illness and costly care down the road. Even if you are not enrolled in a Smith College medical plan or another plan, most medical insurance—including Medicare and Medicaid—cover preventive care screenings **at no cost**.

Eligible screenings, depending on age or other risk factors, can include your annual physical or well exam, mammogram, colonoscopy, PSA test, sigmoidoscopy, and more. Talk to your provider about the screenings they recommend for you!

## Remember Your FREE Dental Cleanings

Healthy teeth and gums are an essential part of your general health. If you're enrolled in a Smith College dental plan, remember that all diagnostic and preventive care is covered at 100%, including your two annual dental cleanings. That means you can stay on top of your oral health at **no cost to you!**

## DID YOU KNOW?



March is **National Colorectal Cancer Awareness Month**. This cancer is the **fourth most common cancer** in the United States. Colonoscopies—which are considered preventive care and covered at no cost to individuals age 45+ or who are considered high risk (e.g., due to family history of cancer)—are a critical way to reduce risk of illness or even death from this disease.

Even if you don't need a colonoscopy at this time, there are many other preventive screenings available that can help save you from high health care costs down the road, and even more importantly, **save your life and keep you strong and healthy**. Check with your primary care provider about the best preventive screenings for your personal situation.

## Need to get your blood drawn for a lab test?

We've got you covered right here on campus! Employees can have lab tests (blood, urine, or stool) completed during the academic year via LabCorp at the Schacht Center. Hours are Mon., Tues. and Thurs. from 8am-12pm and 1-4pm.

**Call 413-585-2800 to schedule an appointment.** At the time of your appointment, you'll need your insurance card and the physician's order. Results are sent directly to the ordering physician.

*COVID and other testing is excluded.*



## SMITH SUGGESTION



**Are these products really eligible to buy with FSA and HSA funds? YES!**

- Skin care products
- Glasses & contact lenses
- Invisible braces
- Oura Ring
- Health tracker watch
- Neck pillow
- Muscle roller
- Sunscreen

Visit [FSAsmith.com](https://FSAsmith.com) or [HSAsmith.com](https://HSAsmith.com) to see all of the products eligible for purchase!

## Putting Your FSA and HSA Dollars to Good Use

### FSA Funds: Spend your 2023 FSA dollars by March 15, 2024

Don't let your money go to waste! Remember, FSA funds are "use it or lose it", which means you need to spend them by March 15, 2024; otherwise, you will forfeit them. While these funds help you pay for traditional health care expenses, did you know you can also use them to buy thousands of over-the-counter products? Check out the [FSA Store](#) for a variety of eligible products, from cold and flu medicine, to sunscreen, to feminine hygiene, to yoga mats, and much more!

### HSA funds: Spend them anytime—or save for the future

Since HSA funds are yours to keep, you don't have to worry about spending them until you're ready—whether that's next week, next year, or after you retire. If you decide to save these funds for the future, remember that your account accrues interest, and you can also invest your funds if you choose. *Reminder: Eligibility to participate in an HSA requires enrollment in a High Deductible Health Plan (HDHP).*

If you'd prefer to use your HSA dollars each year, there is also an [HSA Store](#) full of similar products available for purchase.

## Applying for our Healthcare and/or Dependent Care Expense Subsidy

To assist with the cost of healthcare and/or dependent care, Smith College offers two subsidy programs to eligible employees who have a total household income below a specified level in the prior tax year (\$78,881 for tax year 2023) and who meet the eligibility criteria for the respective program.

The programs run from April to December and require verification of the prior year's household income via submission of a signed federal income tax return(s). Applications can be submitted via Workday.

**Note: There are no mid-year adjustments and no retroactive payments, so be sure to apply as soon as possible.**

Visit the [Smith Benefits website](#) and go to the Health Care Subsidy and/or Dependent Care Subsidy sections to learn more about the program, including how to submit your application.

## KEY REMINDERS:



Use your 2023 Flexible Spending Account (FSA) dollars by **March 15, 2024**.

Submit reimbursement claims for eligible 2023 FSA expenses by **March 31, 2024**. Click [here](#) to download the form.

## WHAT'S COMING UP?



**April 8 – 12, 2024, is America Saves Week!** We encourage you to do a financial checkup to get a clear view of your finances and budget, set savings goals, and create a plan to achieve them. For more information and for the themes of each day, click [here](#). Take this time to learn how to save for what matters most!