

Benefits Open Enrollment and Virtual Benefits & Wellness Fair November 1 - November 15, 2021

Open Enrollment, for a January 1, 2022 effective date, begins now for the following benefits:

- [Healthcare](#)
- [Dental](#)
- [Vision](#)
- [Aflac Supplemental Insurance Plans](#)
- [Optional/Dependent Life Insurance](#) – Special one-time bump-up offering
- [Flexible Spending](#) – Pre-Tax Healthcare and Dependent Care
- [Health Savings Accounts](#)

[2022 Benefits
Enrollment Guide](#)

Now is the time of year to enroll in, change or cancel coverages. All benefits, except the Flexible Spending Accounts (FSA), will “roll over” into 2022 unless you submit a change or cancellation form. Employees interested in either the medical and/or dependent FSA must [re-enroll](#) each year. **All enrollments and changes must be received in the Office of Human Resources by Monday, Nov. 15, 2021.**

If you click on the underlined “sub-headings” below, it will bring you to the enrollment form in the Campus HR portal. Also, if you have benefit questions or need additional information, please contact Claudia Cavallaro (ext. 2332 / cavallac@salve.edu) or Caitlin McNulty (ext. 2165 / Caitlin.mcnulty@salve.edu) in the Office of Human Resources.

2022 PLAN ENHANCEMENTS, HIGHLIGHTS AND REMINDERS

Dependent children can remain (or be added) to healthcare, dental and/or vision insurance until age 26 regardless of student status!

Healthcare:

- Employees continue to have the option to choose coverage from one of three plans: “Saver PPO/High Deductible Plan,” “PPO 250,” or “Closed PPO” ([comparison attached](#))
- Medical copays on the PPO 250 plan have increased from \$15 to \$20.
- Medical copays on the Closed PPO plan have increased from \$20 to \$25.
- Tufts will be issuing new ID cards to employees enrolled in the PPO 250 and Closed PPO plans late December/early January.

Health Savings Account:

- Employees enrolled in the Tufts Saver High Deductible Health Plan are encouraged to open a Health Savings Account (HSA). Some of the advantages of an HSA include:
 - Funds are deposited into the account on a pre-tax basis.
 - Funds rollover and accumulate year to year if they are not spent.
 - There are many qualified medical expenses the funds can be used for.
 - Funds in your account can be invested and earn compound gains tax free.
 - You own the account, so the money is yours even if you leave employment.
- For 2022, the University will once again contribute to the account for eligible employees (\$500 to an individual HSA and \$1,000 for individual-plus-one and family HSAs – usually half the money is funded in January; half in July).

Dental:

- Employees continue to have the option to choose between two plans: “Base” or “Enhanced”
- The Enhanced plan provides some extra coverage including orthodontia coverage for dependents up to age 19.

Flexible Spending Accounts:

- Employees interested in either the medical and/or dependent accounts, **must re-enroll in the plan each year** – elections do not “roll over.” Current employees with a Flexible Spending Account are reminded to use their funds by December 31, 2021.

Aflac:

- New group plans are being offered for 2022 and you can enroll [online](#)! (Please note that 25 employees are required for the group plans, so initial enrollment will be conditional.)
- Plans include Accident Protection, Critical Illness with Cancer Protection and Hospital Protection.
- Employees may keep their current policies or change to the group policies.
- Plans are guaranteed issue meaning no benefit-eligible employee will be refused coverage.
- Some plans offer increased benefits at reduced costs.
- If you would like to meet with our Aflac representatives, Mark Tagliaferri and Gerry Charbonneau, on campus on Wednesday, Nov. 10, call HR at ext. 2332 to schedule an appointment. Or, you may speak with either of them directly at: Mark 401-465-0274; Gerry 401-884-0618.

Optional/Dependent Life Insurance:

- Employees who currently purchase optional life insurance on themselves will see an approximate 45% reduction in cost starting in January 2022!
- In addition to the lower optional life insurance rates, The Standard is allowing a special one-time bump-up for optional and dependent life insurance for employees, who work at least 30 hours/week, without any Evidence of Insurability.

Employee Payroll Contributions:

- There will be small increases to 2022 employee biweekly health and enhanced dental contributions beginning with the first pay in January. The new biweekly rates are listed on page 12 of the attached [Benefits Enrollment Guide](#). Employees, on the healthcare plan, who participate in the Wellness Rewards Program and obtain four points on the Tufts Healthcare portal before December 15, 2021 will receive a discounted healthcare contribution rate. Please [click here](#) for the current wellness program details.
- Dental base plan contributions and [vision](#) contributions will remain unchanged!
- Employee optional, voluntary life rates have been reduced approximately 45%!

VIRTUAL BENEFITS & WELLNESS FAIR - NOV. 1 – 15

Live presentations will be offered from Tufts Health Plan, Delta Dental of RI, VSP, Benefit Strategies, TIAA, Coastline EAP and The Standard along with wellness activities to participate in. Please see the November HR Newsletter for additional information and for links to pre-register for the sessions.