



**BOSTON COLLEGE
BENEFITS OFFICE**

October 2024

TO: All Eligible Employees

FR: Jack Burke, Benefits Director

RE: **OPEN ENROLLMENT for MEDICAL, DENTAL, VISION, FSA, and MET LIFE LEGAL PLANS – ANNUAL ENROLLMENT for LIFE INSURANCE**

NOTE: IF YOU ARE CURRENTLY PARTICIPATING IN THE FLEXIBLE SPENDING ACCOUNT (FSA) OR MET LIFE LEGAL, YOU MUST RE-ENROLL FOR 2025 TO CONTINUE COVERAGE.

Accompanying this memo are:

- **Medical, Dental and Vision rates** that will be **effective January 1**
- **General Information: OptumRx Prescription Copay Changes, Online eBenefits Enrollment** and other reminders
- **Flexible Spending Account** Open Enrollment for 2025
- **MetLife Legal Plan** Open Enrollment for 2025
- **EyeMed Vision Plan** Open Enrollment for 2025
- Required Notices about “COBRA” rights and Medicaid Premium Assistance
- Annual Enrollment Information for **Supplemental and Dependents Life Insurance**

MEDICAL RATES – EFFECTIVE JANUARY 1, 2025

The rates for both the PPO plan and the HMO plan are **increasing by 4%** for 2025. As a self-insured plan our rates are driven by our actual claims and resulting projections, as well as medical trend assumptions.

DENTAL PLAN and VISION PLAN RATES – EFFECTIVE JANUARY 1, 2025

We are happy to say that the dental rates for both the **Delta PPO Plus Premium plan and the DeltaCare plan are not changing**. The **EyeMed Vision Plan** rates are also **not changing**.

OPEN ENROLLMENT PERIOD

During the Open Enrollment period, **November 1 through November 22nd**, eligible employees may switch coverage from one medical or dental plan to another, enroll in a plan for the first time, add or remove dependents, or change membership from individual to family (or vice versa), with the transaction effective **January 1, 2025**. [Note: Enrolling or changing membership in any of the plans is not permitted at other times unless qualifying conditions set by IRS regulations are met – for example, marriage, birth of a child, a spouse’s involuntary loss of coverage due to termination of employment, etc.]

Information about the plans may be obtained on the *Open Enrollment* webpage and from the Benefits Office in the 129 Lake St. building on the Brighton Campus. **Enrolling in or making**

changes to the above benefit plans is done online through the PeopleSoft/HR *eBenefits* service. For information and instructions go www.bc.edu/openenrollment . Also see the enclosed *General Information* page.

Note: If you change to or enroll in a family membership and include your spouse for the first time, you will need to upload a copy of your **marriage certificate** through the *eBenefits* process or submit a copy to the Benefits Office before your enrollment request can be processed.

[If you make no change your current medical, dental & vision coverage will simply continue.]

THE PRESCRIPTION MAIL ORDER OPTION

Reminder: The Home Delivery mail service for prescription drugs, through OptumRx, can provide cost savings on 90-day prescriptions, with free standard delivery. Anyone who utilizes maintenance medications may want to consider this alternative. The benefit is that, for prescriptions on the first three tiers, you can usually get a 90-day supply by paying only two copay amounts instead of three, saving \$15, \$30, or \$50 respectively.

To set up this service, including auto refill and auto renewal, go to www.optumRx.com. For assistance call OptumRx at **1-855-546-3439**.

RULES FOR DEPENDENT CHILD COVERAGE

Children may remain on a medical, dental or vision family membership until the end of the month in which they turn age 26. If you have a child under age 26 who is not on your plan but who needs coverage, you may add the child as of January 1, 2025 through the *eBenefits* process. You may also remove a child who is on your plan but no longer needs coverage.

ALL ENROLLMENTS AND CHANGES MUST BE COMPLETED BY NOVEMBER 22.