



BW Employees:

BW is pleased to once again offer a comprehensive benefits package that provides quality plans and programs for you and your family. We remain committed to providing you with the best plan options and tools to optimize your health, wellness and financial security.

Amidst a global Pandemic, benefits are more important than ever & we're pleased to be able to continue offering the same quality benefits with no increase in costs to employees in 2021. There will be no changes to the plan designs for the upcoming year (i.e. deductible limits, copays, out-of-pocket maximums, etc.). The High Deductible Plan paired with the Health Savings Account will again be offered in 2021 with continued funding of the HSA by BW. Open Enrollment for the Supplemental Life will take place November 1- 20 to coincide with the other benefits. Employees also have the opportunity for guaranteed Life insurance through Prudential up to \$200,000 with no medical questions asked during this one-time special Open Enrollment.

To ensure you are selecting the best benefit options for you and your family, please spend some time reviewing the plan information in this guide, including the costs and coverage levels. This year, Open Enrollment information will be disseminated entirely virtually through the Virtual Open Enrollment site. On this site, you can view plan information & watch explainer videos on different healthcare topics.

Open Enrollment for your 2021 benefit elections will take place from November 1 - November 20, 2020. The choices you make during this time will take effect on January 1, 2021, and remain in place for the entire calendar year.

If you aren't making any changes, you don't need to complete any paperwork – your current elections will carry over to 2021 with two exceptions

- If you cover a spouse, you will need to complete a Spouse/Domestic Partner Form
- If you wish to enroll in the FSA in 2021, you will need to complete a new FSA Election Form
- If you wish to contribute to your HSA through payroll deductions in 2021, you will need to complete a new HSA Election Form

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If you are making changes, please see HR for the appropriate forms by November 20

Forms should be submitted to:

- Spousal Waivers – Janet Leonard (any additions/deletions of spouses need to be requested in writing)
- FSA or HSA Election Forms (Bi-Weekly Employees) – Rita Nieves
- FSA or HSA Election Forms (Monthly Employees) – Kristen Roan

We look forward to a successful Open Enrollment campaign. Please email Janet Leonard at jeonard@bw.edu if you have questions or need assistance with the enrollment process.

Sincerely,

Janet Leonard
Director, Benefits

What's New for 2021?

With so many changes in 2020, our main objective was to make as few changes as possible.

Through negotiations, we were able to secure an acceptable renewal with our insurance carriers that will result in either a decrease or no change to employee costs in 2021!

What You Need to Know for Open Enrollment

- 1) The Open Enrollment period for Health, Dental, Vision, FSA, HSA & Supplemental Life insurance will end on November 20, 2020 and NOT November 30 as in previous years
- 2) BW will continue to offer Health & Prescription coverage through Medical Mutual of Ohio & Dental/Vision coverage through MetLife
- 3) Employees will benefit from a 1.3% reduction in cost in 2021
- 4) BW will continue to contribute \$750 for Single coverage & \$1,500 for Family coverage into the Health Savings Account of employees who elect MMO's Consumer-Driven Health Plan paired with the HSA
- 5) If you plan to continue to cover a spouse or enroll a spouse in 2021, you will need to submit a completed Spousal Waiver Determination Form for 2021
- 6) If you wish to participate in a Dependent Care or Medical Care Flexible Spending Account (FSA) in 2021, you will need to complete a new Enrollment Form for this benefit in 2021
- 7) The Open Enrollment period for Supplemental Life insurance has been changed to coincide with all other benefits
- 8) This year, there will be a "True Open Enrollment" on the Supplemental Life – this means employees are guaranteed \$200,000 in coverage without any medical questions asked
- 9) Due to COVID health protocols, Open Enrollment information will be shared virtually:

Virtual Open Enrollment site:

www.oswald-connect.com/bw

Human Resources' MyBW portal site:

<https://my.bw.edu/Employees/Human-Resources/Pages/default.aspx>

