BOSTON COLLEGE
BENEFITS OFFICE

October 2025

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 2026 TO CONTINUE COVERAGE.***

Accompanying this memo are:

- **Medical, Dental and Vision rates** that will be **effective January 1**
- ***Important Changes:*** **Medical Plan Copay Changes, Changes Affecting GLP-1 Drug Coverage for Weight Loss**
- ***General Information*****: Online *eBenefits* Enrollment** and other reminders
- **Flexible Spending Account** Open Enrollment for 2026
- **MetLife Legal Plan** Open Enrollment for 2026
- ***EyeMed*** **Vision Plan** Open Enrollment for 2026
- Required Notices about "COBRA" rights and Medicaid Premium Assistance
- Annual Enrollment Information for **Supplemental and Dependents Life Insurance**

MEDICAL RATES – EFFECTIVE JANUARY 1, 2026

Unfortunately, the rates for both the PPO plan and the HMO plan need to **increase by 18.5%** for 2026. Every year we have stated that, as a self-insured plan, our rates are driven by our actual claims and resulting projections, as well as medical trend assumptions. This past year we experienced millions in unexpected claims costs, with a particularly large number of high-cost claimants, for both medical and prescription drug expenses. Unusually high medical costs are being experienced by most group plans, both regionally and nationally. Recent news reports about health insurance cost trends indicate that our experience is not unique and is in line with those larger trends. In order to maintain the excellent level of coverage we provide to our faculty and staff, we have no choice but to raise premiums by such a large percentage. Obviously, we hope this will be a one-time occurrence and that the level of claims will abate in the future. Note that your premium contributions are on a pre-tax basis, so your payroll deductions will be lessened by the amount of taxes you're not paying on the premiums. (Please also click on ***Important Changes***.)

DENTAL PLAN and VISION PLAN RATES – EFFECTIVE JANUARY 1, 2026

The dental rates for the ***Delta PPO Plus Premier*** **plan** will increase by **4.1%**, the first increase in eight years. As previously announced, the ***DeltaCare*** plan will not renew in 2026. ***[Note: If you are currently in the DeltaCare plan you must enroll in the Delta Premier plan in order to have dental coverage in 2026.]*** The **EyeMed Vision Plan** rates are **not changing**.

OPEN ENROLLMENT PERIOD

During the Open Enrollment period, **November 1 through November 21st**, 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, 2026**. [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 *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 – UNLESS you are in the DeltaCare Plan (see above).]

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, 2026 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 21.