The Claremont Colleges
Benefits 2024
Health Benefits – Process

➢ Each year we hire a broker that goes to the insurance companies and negotiates on behalf of TCCS.

➢ A committee is assembled including the BFAC, HRC, and a Faculty rep from each school.

➢ Proactively listen to community feedback for consideration on benefit plans.

➢ We assess the options and come to a consensus on recommendation that then is sent to the Presidents for a vote and approval.
Health Benefit Change - Goals

➢ Address income-based equity in the option(s)
➢ Determine options for a PPO plan that is more affordable (invite greater participation)
➢ Lower cost for the employee
➢ Cost neutral or lower for the employer
➢ Limit transition disruption in implementing new offerings
Health Benefits – Providers

Current Benefit Options

➢ Kaiser Permanente
➢ Anthem HMO
➢ Anthem PPO (High Deductible plan)

2024 Benefit Options

➢ Kaiser Permanente
➢ Blue Shield HMO
➢ Blue Shield PPO (High Deductible plan)
➢ Blue Shield Trio HMO – NEW ADDED PLAN

Dental & Vision Insurance: no changes
Health Benefits – What does this mean for my coverage?

- Blue Shield Full Network HMO Plan
  - 99.9% of utilized providers are also in-network under this full network plan

- NEW Blue Shield Trio HMO Plan
  - 74% of utilized providers in the Trio HMO network

- Blue Shield HDHP Plan – PPO
  - An increase from 90.3% to 92.8% of in-network providers
Health Benefits – What does this mean for my cost?

Plan rates were sent in the Benefits email you received on Friday, September 15th.

- **Blue Shield Full Network HMO Plan**
  - Comparable co-pays and deductibles

- **NEW Blue Shield Trio HMO Plan**
  - Comparable co-pays and deductibles
  - Significantly lower premium rates

- **Blue Shield HDHP Plan – PPO**
  - Comparable co-pays, deductibles, and out of pocket maximums
  - More affordable monthly premiums
QUESTIONS SO FAR?
Health Benefits – What are my next steps?

Anthem member continuing with Blue Shield? Kaiser member switching to Blue Shield?

- No, staying w/Kaiser or waiving coverage.
  - You’re almost done! Complete your open enrollment elections in November.

- Yes, enrolling with Blue Shield.
  - Step 1 - September Begin gathering a list of doctors, specialists and/or prescriptions.
  - Step 2 - October Using job aids/videos, find out if your doctors are in-network with Blue Shield.
    - Out-of-Network Unsure?
      - Step 3 - October Attend the various OE meetings and/or make an appt with HR for assistance.
  - Step 4 - November Complete your open enrollment elections in Workday.
Health Benefits – Open Enrollment Information

When is Open Enrollment?
➢ Open Enrollment will be from **October 30th through November 17th**.

How do I sign up for benefits?
➢ **Sign up through Workday**

When will Pitzer be hosting Benefits meetings?
➢ Pre-open enrollment: Medical Only
  ➢ (Eng) – 10/17 @ 10:00 am | GSC Multi-Purpose Room
  ➢ (Spa) – 10/17 @ 2:00 pm | GSC Multi-Purpose Room

➢ Open Enrollment – All Benefits
  ➢ (Spa) – 10/30 @ 10:00 am | Founders Room
  ➢ (Eng) – 10/30 @ 2:00 pm | Founders Room
  ➢ (Eng) – 10/31 @ 10:00 am | Via Zoom
Health Benefits – What if I have additional questions?

➢ Find more information on our HR webpage under benefits:

➢ Contact TCCS Benefits Administration @ benefits@claremont.edu or 909-621-8151
➢ Email Cristal Hernandez, at cristal_hernandez@pitzer.edu OR at hr@pitzer.edu
➢ Make an appointment with us: https://calendly.com/c_hdz/open-enrollment-benefits
**Health Benefits – Additional Resources**

Will TCCS be hosting a Benefits Fair?

➢ **YES!** An in-person Health Expo and an online Virtual Benefits Fair
  - **Employee Health Expo**
    - October 25\(^{th}\) @ 10:00 AM – 3:00 PM - TCC Library – Mudd Quad
  - **Virtual Benefits Fair**
    - October 30\(^{th}\) – November 6\(^{th}\) - Password: TCC
      - [https://theclaremontcolleges-healthfair.com/](https://theclaremontcolleges-healthfair.com/)

How do I find out more information regarding the upcoming Open Enrollment?

➢ All Open Enrollment materials can be found by visiting:
  - [www.services.claremont.edu/benefits-administration/open-enrollment](http://www.services.claremont.edu/benefits-administration/open-enrollment)
  - (coming October!)