Open Enrollment begins November 1!

Between November 1–15, you will need to make your benefit elections for 2020 through SmartBen.

- **Active benefit enrollment for 2020!**
- The Medical and Prescription Plan design will remain unchanged for 2020.
- Insurance premiums will be collected for the current month of coverage (page 3).
- Faculty with 10-month contracts will have a separate insurance premium schedule (page 6).
- You will be required to re-establish your Health Savings Account (HSA) or Flexible Spending Account (FSA) deferrals for 2020.
- Log-in to SmartBen (www.baylor.edu/smartben) to update your dependents and beneficiaries.

Open Enrollment information sessions are available through [www.baylor.edu/compass](http://www.baylor.edu/compass).

You are encouraged to thoroughly review the information contained in this brochure with your covered dependents and/or your healthcare providers to make the best benefit choices for you and your family.

All benefit elections will be made through SmartBen™ (www.baylor.edu/smartben).

**New for 2020!**

**Member Rewards** offered by Blue Cross Blue Shield of Texas, allowing you to:

- compare costs and quality for medical procedures
- estimate out-of-pocket costs
- earn cash while shopping for care
- save money and make the most efficient use of your health care benefits
- consider treatment decisions with your health care providers

To use Member Rewards, log in to Blue Access for Members at [www.bcbstx.com](http://www.bcbstx.com), and shop for procedures under the Doctors and Hospitals tab. If you select a Member Rewards eligible location, you may earn a cash reward. Once your completed procedure is verified, you will receive a check within 4 to 6 weeks. Call 1.800.521.2227 for more details.

Questions? Call **254.710.2000** or email askHR@baylor.edu

This Open Enrollment brochure summarizes benefit plans that are available to benefit-eligible employees at Baylor University. This brochure is meant only to cover the major points of benefit plans, and it does not contain all of the details that are included in summary plan descriptions.

While every effort has been made to ensure the accuracy of information in this guide, if there is ever a question about one of these plans and policies, or if there is a conflict between the information in this guide and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern.

For more information, visit [http://www.baylor.edu/hr/OE2020](http://www.baylor.edu/hr/OE2020)