

Bard College

Your Benefits



Effective July 2026 - June 2027

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Making Benefit Selections

Eligibility

For you

You are eligible for benefits as a full time employee. Please refer to the Employee Handbook.

Covering your Family

You may also cover your eligible dependents when you elect coverage for yourself.

Your Spouse or Partner

You may cover your legal spouse or domestic partner. *If you are enrolling a domestic partner, you will need to complete and submit an Affidavit of Domestic Partnership (the required form will be available in Employee Navigator).*

Spouse or Domestic Partner Health Insurance Policy

Your Children

Dependent children are eligible:

- **Medical, dental and vision:** until age 26 regardless of student or marital status
- **Child life insurance:** until age 26

Enroll now

How to Enroll

Enrolling in Coverage

Your benefit plans are in effect July 1 – June 30 each year. In general, there are three times you can make benefit selections:

When you're First Eligible

Your benefits begin after you complete your initial eligibility period. Bard College will track your hours and notify you if you are eligible for benefits. More information on eligibility to participate in our healthcare plan can be found in the plan documents, which can be obtained by contacting our Human Resources department.

At Open Enrollment

Open Enrollment is your one chance each year to review your coverage options and make changes to your benefits.

Your choices are in effect from July through the following June unless you have a qualifying life event.

If you have a Qualifying Life Event

Qualifying Life Events allow you to change your coverage during the year outside of Open Enrollment. Examples include:

- marriage or divorce,
- birth or adoption,
- death of a covered dependent, and
- a change in eligibility through Medicare, Medicaid, or a spouse or parent's coverage.

You must request a change to your benefits within **30 days** of your life event (**60 days for changes involving Medicaid eligibility**). Documentation may be required.

The underlying plan contract or document governs all aspects of the plan. Please refer to the plan document, contract, and other notices contained in this document, applications, and other corresponding communications for additional information.



Key Terms

We've removed as much jargon as possible.

But you'll probably still encounter some terms as you enroll in and use your benefits.

Here's what to know:

Balance billing

When you use an out-of-network medical or dental provider, they may bill you the difference between what they charge and the amount your insurance pays.

Medical: balance billing is in addition to – and does not count towards – your Out-of-pocket maximum. *The No Surprises Act prohibits balance billing under certain circumstances.*

Coinsurance

After you've met your deductible, you're sometimes responsible for a percentage of the cost of the medical care, dental care, or prescription medication you received. This percentage is coinsurance.

Copay

A flat fee you pay each time you receive a copay-eligible medical, dental, or vision service or prescription medication.

Deductible

The amount you're responsible for paying in care expenses before the medical or dental plan starts paying deductible-eligible expenses.

In-network

In-Network Care is always your lowest-cost option. Networks are groups of medical, dental, and vision providers, pharmacies, and facilities that agree to discount the cost of their care or service.

Out-of-pocket maximum

The most you'll pay for **covered** in-network medical care in a year. This includes your deductible, any coinsurance or copays, and prescription drugs.

The Out-of-pocket maximum does not include your premium (the amount you pay for coverage), non-covered expenses, or out-of-network care that's been balance billed.

Pre/Prior-authorization

Some specialty medical providers, services and prescriptions require prior authorization from your insurance company. These may include – but are not limited to – surgery, imaging (CT, MRI) and certain prescription medications.

Primary care physician

A primary care physician (PCP) is your main medical doctor – usually a general practitioner (GP), family doctor, internist, OB/GYN, or pediatrician (for children).

Annual Notices

We're required to tell you about certain rights and responsibilities you have as an employee of Bard College.

You can request a paper copy at no charge from:

Human Resources
HR@bard.edu

Review these notices

Medicare Part D

Contact Information

Employee Benefit Help Center (EBHC)

[EBHC Flyer](#)

Questions about your benefits? Start with your carrier's member services team. If you still need help, the Employee Benefit Help Center (EBHC) offers one-on-one support from a local, licensed OneDigital team member who can help with benefits, costs, pre-tax accounts, and escalated claim issues.

wecanhelp@onedigital.com
(833) 268-5528

Available Monday - Friday, 8am - 5pm EST
Provide your name, employer name, and your question or issue



Medical Insurance	Anthem BlueCross BlueShield	(866) 723-0515 anthem.com
Pharmacy	OptumRx	(800) 356-3477 optumrx.com
	CanaRx	(866) 893-6337 canarx.com
Health Savings Account (HSA)	First American Bank	(866) 449-1150 firstambank.com
Flexible Spending Accounts (FSAs)	Benefit Resource Inc.	(800) 473-9595 benefitresource.com
Employee Assistance Program (EAP)	ComPsych	(800) 272-7255 guidanceresources.com
Dental Insurance	Anthem Dental	(844) 852-1553 anthem.com
Vision Insurance	Anthem Vision	(866) 723-0515 anthem.com
Life and AD&D Insurance	The Standard	(800) 378-6059 standard.com
Disability Insurance	The Standard	(800) 551-7265 standard.com
Additional Benefit Options	MetLife	(800) 438-6388 metlife.com
Additional Benefit Options	LegalShield/IDShield	(888) 807-0407 benefits.legalshield.com/bardcollege
Additional Benefit Options	OptiMed	(877) 232-2857 optimedhealth.com



Medical Insurance

Select from three medical options through Anthem

All plans cover in-network preventive care at 100%, prescription drugs, and include an annual limit on your expenses. The differences are:

- what you pay for the **plan**,
- what you pay when you **get care**,
- how **out-of-network care** is covered, and
- your annual **maximum cost for care** (Out-of-pocket maximum).



[Find an in-network provider](#)

	HIGH PPO	LOW EPO	HSA HIGH PPO	HSA LOW EPO
In-Network Care	Plan Details	Plan Details	Plan Details	Plan Details
Network Name:	Blue Access with BlueCard	Blue Access with BlueCard	Blue Access with BlueCard	Blue Access with BlueCard
Medical Deductible (DED)	\$0 Employee Only \$0 Family	\$0 Employee Only \$0 Family	\$2,000 per person, up to \$4,000 family maximum	\$2,000 per person, up to \$4,000 family maximum
Deductible Type	N/A	N/A	Aggregate	Aggregate
Out-of-Pocket Maximum	\$3,200 (Medical) per person \$1,800 (Rx) per person \$7,900 (Medical) family max \$4,800 (Rx) family max	\$3,200 (Medical) per person \$1,800 (Rx) per person \$7,900 (Medical) family max \$4,800 (Rx) family max	\$4,000 per person \$8,000 family maximum	\$4,000 per person \$8,000 family maximum
Pre-tax Account Option(s)	FSA	FSA	HSA, LFSA	HSA, LFSA
Preventive Care	100% covered	100% covered	100% covered	100% covered
Primary Care visit	\$30 copay	\$30 copay	DED then you pay 0%	DED then you pay 0%
Specialist Visit	\$55 copay	\$55 copay	DED then you pay 0%	DED then you pay 0%
Virtual Visit (in-network)	\$5 copay	\$5 copay	DED then you pay 0%	DED then you pay 0%
Urgent Care	\$55 copay	\$55 copay	DED then you pay 0%	DED then you pay 0%
Emergency Room	\$200 copay	\$200 copay	DED then you pay 0%	DED then you pay 0%
Inpatient Hospital Care	\$250 copay	\$250 copay	DED then you pay 0%	DED then you pay 0%
Outpatient Surgery	\$100 copay	\$100 copay	DED then you pay 0%	DED then you pay 0%
Prescription Drugs	(30 days 90 days)	(30 days 90 days)	(30 days 90 days)	(30 days 90 days)
Prescription Deductible	\$100 per person	\$100 per person	Medical deductible applies	Medical deductible applies
Generic	\$10 copay \$20 copay	\$10 copay \$20 copay	\$10 copay \$20 copay	\$10 copay \$20 copay
Preferred Brand	\$35 copay \$70 copay	\$35 copay \$70 copay	\$35 copay \$70 copay	\$35 copay \$70 copay
Non-preferred Brand	\$70 copay \$140 copay	\$70 copay \$140 copay	\$55 copay \$110 copay	\$55 copay \$110 copay
GLP-1 Agonist (weight loss)	50% coinsurance*	50% coinsurance*	50% coinsurance*	50% coinsurance*
CanaRX - Mail Order Only	\$0 Copay to use CanaRX	\$0 Copay to use CanaRX	\$0 Copay to use CanaRX	\$0 Copay to use CanaRX
Out-of-Network Care	See your plan summary for out-of-network information (<u>balance billing</u> applies).			
Are Out-of-Network Benefits Available?	Yes	No	Yes	No

*Not applied to DED or OOP Max

Cost of Coverage

The information shown in this presentation is an illustrative summary only. The underlying plan contract or document governs all aspects of the plan. Final rates are dependent on actual enrollment, insurance carrier or plan rules, plan selection, and eligibility criteria. Please refer to the plan document, contract, and other notices contained in this document, applications, and other corresponding communications for additional information.



Medical: Extra Perks and Support

Included with your medical coverage.

There's more to love with these extra perks — available when you join our medical plan.

Headway

[See details](#)

Caring for those who care for our students — access a comprehensive network of clinicians trained to support stress, burnout, anxiety, depression, and 30+ other mental health concerns.

(646) 941-7645

BlueCard Global

[See details](#)

If you're away from home and you need care right away, as an Anthem member, you have access to care across the country through the BlueCard® preferred provider organization (PPO) program.

Cancer Care

[See details](#)

With a cancer diagnosis, it can be reassuring to know you have a partner to help you through it. Anthem's Cancer Care Navigator provides extra care, support, and guidance to people undergoing cancer treatment who also have other medical conditions.

SpecialOffers

[See details](#)

As part of your health plan, you qualify for discounts on products and services that help promote better health and well-being. These discounts are available through SpecialOffers, which can help you save money while taking care of your health.



Mobile app: Sydney Health

[See details](#)

Use SydneySM Health to keep track of your health and benefits — all in one place. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead — moving your health forward by building a world of wellness around you.

Virtual Health Care

[See details](#)



Access quality health care wherever you are, whenever you need it through. Virtual health care is available LiveHealth Online **24 hours a day, 7 days a week**. Your cost depends on your medical plan:

HSA HIGH PPO	In-Network, in full, after deductible
HSA LOW EPO	In-Network, in full, after deductible
HIGH PPO	\$5 Copay
LOW EPO	\$5 Copay

livehealthonline.com
Sydney mobile app



Infusion Services

Infusion therapy is a medical treatment that delivers medications directly into a patient's bloodstream.

You can trust OptiMed because it provides:

- Over 30 years of experience
- Same care team throughout treatment
- Center of excellence in a range of specialty conditions
- Multi-channel communications with patient, provider, and plan sponsor
- Licensed & certified clinical staff members
- Support personnel available throughout your healthcare journey
- 24/7 access



Conditions Treated:

- | | | |
|--|---|---|
| • Asthma | • Myasthenia Gravis (MG) | • Plaque Psoriasis (PsO) |
| • Amyotrophic Lateral Sclerosis (ALS) | • Multifocal Motor Neuropathy (MMN) | • Psoriatic Arthritis (PsA) |
| • Ankylosing Spondylitis (AS) | • Multiple Sclerosis (MS) | • Rheumatoid Arthritis (RA) |
| • Crohn's Disease (CD) | • Osteoporosis (OP) | • Systemic Lupus Erythematosus (SLE) |
| • Chronic Gout (CG) | • Opioid & Alcohol Dependence | • Systemic Juvenile Idiopathic Arthritis (SJIA) |
| • Chronic Inflammatory Demyelination Polyneuropathy (CIDP) | • Primary Immune Deficiency Disorder (PIDD) | • Thyroid Eye Disease (TED) |
| • Iron Deficiency Anemia (IDA) | | • Ulcerative Colitis (UC) |

What you can expect:

- Free delivery of all medications and supplies
- Proactive refill calls and care coordination
- Administration and infusion services

Get Started

OptiMed will call you to begin the onboarding process or you can call us to get started!

We'll work with your Prescriber on your care and prescription.

OptiMed will work with you to plan the next steps.

- Call: 877.884.0998
- Visit: optimedhp.com
- Fax: 877.326.2856
- Email: info@optimedhp.com



Prescription Drug Benefits



OptumRx — Your Pharmacy Manager

Bard College's prescription benefits are managed by OptumRx. Present your Anthem member ID card every time you fill a prescription.

Retail Pharmacy (30-day supply)

Available at a large network of independent and chain pharmacies nationwide.

Home Delivery (90-day supply)

Have maintenance medications delivered to your door for the cost of your mail order copay — save up to 33%. Call 800-441-1641 or visit optumrx.com to get started.

Specialty Pharmacy

For complex, chronic condition medications. Must be filled through OptumRx Specialty. Call 844-265-1761 or visit specialty.optumrx.com

Drug Tiers	What It Is
Tier 1 – Generic	Same active ingredients as brand name, at a much lower cost
Tier 2 – Preferred Brand	Lower cost or more clinically effective brand medications
Tier 3 – Non-Preferred Brand	Higher cost medications with clinical alternatives available
Tier 4 – GLP-1 (Weight Loss)	Weight-loss injectables — 50% coinsurance, does not apply to deductible or OOP max
Specialty	High-complexity medications — must be filled through OptumRx Specialty

Your Rx Group Info:

RX BIN: 610011

RX PCN: IRX

RX Group: PURBARD

CanaRx — \$0 Mail Order Program

CanaRx is a voluntary mail order program available to all employees and dependents enrolled in a Bard College medical plan. All copays are waived — you pay \$0. Listing of eligible medications is available on the [CanaRx website](#).

Tier	CanaRx Cost	vs. Retail Copay	Annual Savings
Tier 2	\$0	\$35 x 12 fills	\$420/year
Tier 3	\$0	\$70 x 12 fills	\$840/year

***Ask your doctor for a prescription for a 3-month supply with 3 refills. Refills are not automatic, but they're easy – CanaRx will call you!**

Important notes:

- HSA plan members must meet their deductible first, then submit their EOB to CanaRx before participating
- Generic medications are not eligible — program is for brand-name drugs only
- Medications must be tried for 30 days before ordering through CanaRx
- Ask your doctor for a 3-month supply with 3 refills
- Allow 4 weeks for first delivery

How to order:

Fax prescriptions to: 1-866-715-6337 (must be sent directly from physician's office)

Mail to: BardCanaRx, P.O. Box 44650, Detroit, MI 48244

Website: www.BardCanaRx.com

Customer Service: 866-893-6337



Health Savings Account (HSA)

An HSA through First American Bank is available if you are enrolled in the HSA High PPO or HSA Low EPO plans.

Save pre-tax money for health care expenses – **or retirement!**



Contributions

You may contribute tax-free funds to save for current and future health expenses when you meet IRS eligibility requirements.

You can change your contribution amount at any time as long as you don't exceed the annual maximum.

	If you cover yourself only	If you cover dependents
IRS Maximum Contribution (2026)	\$4,400	\$8,750

55 or older? You can contribute an extra \$1,000 per year in catch-up contributions.

[HSA Myths](#)
[The Anatomy of an HSA](#)
[Why choose an HSA?](#)
[HSA Quickstart Guide](#)
[HSA FAQs](#)

HSA Funds

Using your money

- Spend your HSA balance on health care expenses (medical, prescription, dental, and vision) for you and your tax dependents, OR
- Let your balance grow for retirement.

The money in your HSA is always yours and available for qualified health care expenses – even if you change jobs or health plans. Before retirement, any funds used for non-healthcare expenses are subject to tax penalties. Keep your receipts!

Growing your money + tax savings

HSA dollars go in tax-free, grow tax-free, and come out tax-free when you use them for qualified health expenses. You may also be able to invest part of your balance once it meets a certain level.

In retirement

At age 65, you can withdraw the funds in your HSA for any use (not just health care!) without tax penalties; regular income tax will still apply.

IRS Eligibility Requirements

In order to make – or receive – contributions to a Health Savings Account (HSA), you must:

- **be enrolled** in a qualified High Deductible Health Plan (HDHP),
- **not** be covered under any other non-HDHP health coverage, including a full health care FSA through your spouse,
- **not** be anyone else's tax dependent, and
- **not** be enrolled in Medicare A or B, Tricare, or certain VA benefits.

If you're **married**: you and your spouse need to have separate HSAs. You can decide how to divide the total family contribution limit between the two accounts.



Flexible Spending Accounts (FSAs)

Pay for qualifying expenses with tax-free money using a Flexible Spending Account through Benefit Resource Inc.



Eligible FSA expenses

Enroll in one or more Flexible Spending Accounts (FSAs) depending on your needs.

Health Care FSA

[See details](#)

Pay for eligible medical, prescription, dental, and vision expenses. You'll get a Beniversal® Prepaid Mastercard® to pay for expenses.

2026 Maximum Contribution: \$3,400

Rollover up to **\$680** in unused funds to next year.

You should plan carefully as any unused funds in excess of the carry over amount are forfeited after the plan year run out or employment termination per IRS "Use it or Lose it" guidelines.

Limited Purpose FSA

[See details](#)

Pay for eligible dental and vision expenses when you're also contributing to an HSA. You'll get a Beniversal® Prepaid Mastercard® to pay for expenses.

2026 Maximum Contribution: \$3,400

Rollover up to **\$680** in unused funds to next year.

You should plan carefully as any unused funds in excess of the carry over amount are forfeited after the plan year run out or employment termination per IRS "Use it or Lose it" guidelines.

Enrolled in an HDHP plan and eligible for HSA contributions? You're not eligible for a health care FSA; you can contribute to a limited purpose FSA instead.

Dependent Care FSA

[See details](#)

Pay for eligible child or disabled adult care while you work or attend school.

2026 Maximum Contribution: \$7,500

Married filing separately: contribute up to \$3,750 per person

You should plan carefully as any unused funds in excess of the carry over amount are forfeited after the plan year run out or employment termination per IRS "Use it or Lose it" guidelines.

Transit & Parking FSA

[See details](#)

Pay for eligible mass transit, parking and van-pooling expenses.

Monthly Maximum Contribution: \$340

Enrollment and contribution elections are made on a monthly basis, not annual.

Complete Care Resources

Support for your health, finances, and life.

Mental Health Care

Mental Health Hub

[Access now](#)


Access **confidential**, on-demand mental health resources on a platform built with your mobile device in mind. The **Mental Health Hub** includes:

- Tips for managing day-to-day stressors,
- Resources for times of crisis,
- Practical information about mental health, and more!

Employee Assistance Program (EAP)

[Learn more](#)


Our Employee Assistance Program (EAP) through ComPsych provides **you and your family** with **no-cost, confidential** assistance with all things related to your life, including mental health, finances, caregiving, relationships, community resources, and more. Support is available 24 hours a day, 7 days a week, 365 days a year.

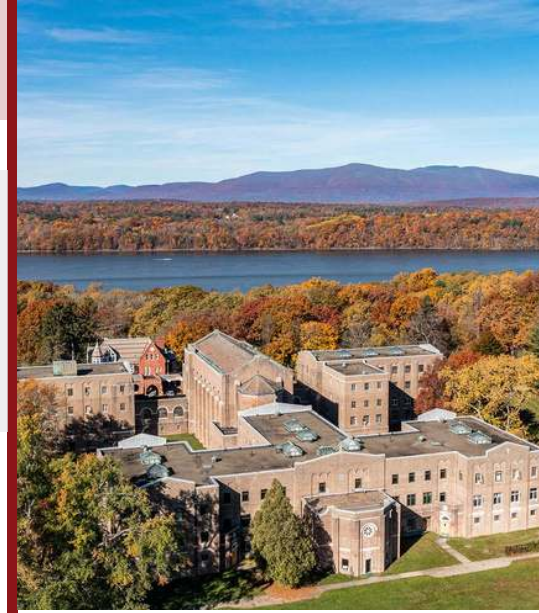
 Call: 800-272-7255 guidanceresources.com
TDD: 800-697-0353 Web ID: COM589

Rula: Virtual Mental Health Care

[Get started](#)


Schedule a virtual (online) session with a licensed mental health professional in about 5 minutes – and see your provider **as soon as tomorrow**.

- Care is available in all 50 states.
- Get a personalized cost estimate **before** your session based on your insurance coverage.
- Select from a list of providers who meet your needs: gender, language/culture, therapy type, and more.



Always-on Monthly Toolkit

Mobile-friendly, no-cost monthly resources designed to help you support your health, understand your benefits, and manage your finances.

[Go now](#)




Dental Insurance

Your dental coverage is through Anthem Dental.

You'll get in-network preventive care at 100% along with coverage for basic and major dental services.

Orthodontic care is covered.



[Find an in-network provider](#)

Dental Plan

[See plan summary](#)

Network Name:	Complete Network	
	In-network	Out-of-network
Annual Deductible (DED)	\$0 per person \$0 family maximum	\$50 per person \$150 family maximum
Deductible Waived For	N/A	Preventive/Orthodontic
Annual Benefit Maximum	\$1,500	\$1,500
Preventive Care	100% covered*	100% covered*
Basic Care	20% co-insurance	DED then you pay 20%
Major Care	50% co-insurance	DED then you pay 50%
Orthodontic Care		
Coverage	50% co-insurance (child to age 19)	DED then you pay 50% (child to age 19)
Lifetime Maximum Benefit	\$1,500 lifetime max benefit	\$1,500 lifetime max benefit

* Balance billing may apply to all out-of-network dental care, including preventive care.

Stay **in-network** to avoid **balance billing charges** (the difference between what an out-of-network provider charges and the amount your insurance pays).



Vision Insurance

Your vision coverage is through Anthem.

This plan is only available to employees who are enrolled in the medical plan.

You'll get an annual exam with coverage for lenses and frames, or contacts in lieu of glasses.



[Find an in-network provider](#)

Vision Plan

[See plan summary](#)

Network Name:	Blue View Vision	
	In-network	Out-of-network (reimbursement)
Annual Eye Exam (every 12 months)	\$20 Copay	Up to \$40
Lenses (every 24 months)	Single/Bifocal/Trifocal: \$20 copay Progressive: \$55 copay	Up to \$25/\$40/\$55 Progressive: Not Covered
Frames (every 24 months)	\$130 allowance, then 20% off balance	Up to \$45
Contact Lenses (in lieu of eyeglasses) (every 24 months)		
Elective	\$130 allowance, then 15% off balance	Up to \$105
Elective Disposable	\$130 allowance (no additional discount)	Up to \$105
Non-Elective	Covered in Full	Up to \$210
Fitting & Follow-Up	Standard: Up to \$55 copay Premium: 10% off retail price	Not Covered

Your vision plan covers **either** glasses (lenses and frames) **or** contact lenses each year. If you receive contact lenses, they will be instead of your glasses benefit.



Life and AD&D Insurance

Financial peace of mind through The Standard.

Life insurance pays your beneficiary if you pass away while you're covered. Accidental Death and Dismemberment (AD&D) insurance offers additional support if you pass away or are seriously injured due to an accident.

Basic Life and AD&D Insurance

Bard College provides life and AD&D insurance at **no cost** to all full-time employees. Please refer to the Employee Handbook.

	Basic Life	Basic AD&D
Bard College Provides	\$12,000	Up to 100% of Life Benefit if you suffer loss in covered accident, based on schedule

Designate a **beneficiary** to make sure your family is cared for as you intend.

Additional Life and AD&D Insurance

You may also purchase additional coverage for you, your spouse, and your eligible child(ren).

Note: AD&D coverage is available for employees only and is not available for spouse or child coverage.

	For you	For your spouse	For your child(ren)
Coverage Increments	\$10,000	\$5,000	N/A
Coverage Maximum	5x your annual salary up to \$500,000	Up to \$250,000 (not to exceed 50% of your benefit)	\$4,000
Medical Question Limit	\$200,000	\$50,000	\$4,000

Coverage is provided through The Standard. Basic Life & AD&D is 100% employer paid — no cost to you. Supplemental Life/AD&D is 100% employee paid. Coverage reduces 50% at age 70.



What's AD&D?

Accidental Death and Dismemberment (AD&D) insurance may pay:

- **your beneficiary** if you pass away due to an accident
- **you** a partial benefit if you lose specified bodily functions (sight, limbs, etc.)

Medical Question Limit

When you're first eligible (a new hire), you can purchase additional life insurance **up to this limit** without any medical questions required.

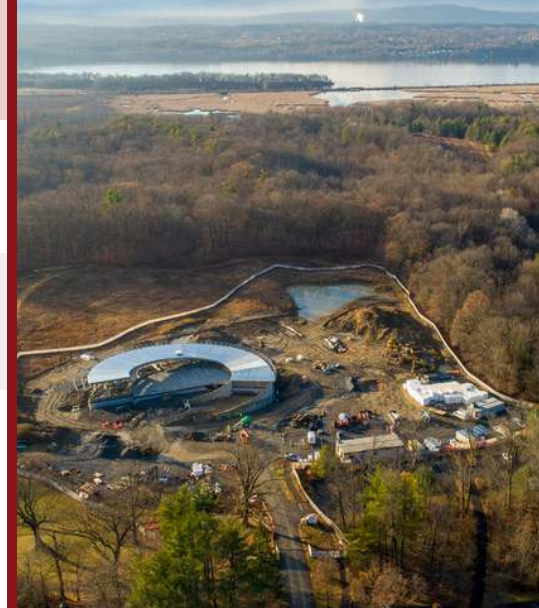
Medical questions and approval will be required for all future increase and purchase requests.



Disability Insurance

Protect your paycheck with disability insurance through The Standard.

Disability coverage insures your paycheck, replacing a portion of your income if you're unable to work due to a covered illness or injury.



Short-term Disability

Short-term disability coverage can replace part of your paycheck if you're unable to work for a shorter period of time. Bard College provides this coverage at no cost to you.

Benefits Begin	After 7 days of inability to work
Coverage Amount	50% of your income up to \$170 per week
Payments May Continue	Up to 26 weeks if you're unable to return to work

*Information is specific to employees in NYS. Other states' benefits may vary.

Pre-existing condition limitations

If you make a disability claim within the **first year** of being covered, check your plan details to see how pre-existing condition limitations might impact your coverage.

Long-term Disability

Long-term disability coverage can provide lasting income protection if you remain unable to work. Bard College provides this coverage at no cost to you.

Employees may also have the option to pay for coverage through after-tax payroll deductions, which may allow approved benefits to be received tax-free.

Long-Term Disability (LTD) coverage is available only after you have completed 365 days of employment.

Benefits Begin	After 180 days of inability to work (<i>once short-term disability ends</i>)
Coverage Amount	60% of your income up to \$10,000 per month
Payments May Continue	Until your Social Security Normal Retirement Age if you remain unable to work*.

*See your benefit summary to learn more about the definition of unable to work.

Planning for the unexpected

Learn about preparing your finances for an illness, large expenses, or a loss of income.

[See details](#)

No-cost financial education

Customize your Benefit Package

These additional benefit plans, available for purchase, are selected to help you care for the unique needs of you and your family.



Accident Coverage

[See plan summary](#)



Accident Coverage through MetLife pays you a cash benefit to help with your expenses – your deductible or copays, transportation, groceries and more – if you or a covered family member is injured due to an accident. The money is yours to use as you choose.

Hospital Indemnity

[See plan summary](#)



Hospital Indemnity coverage through MetLife pays you a cash benefit to help with your expenses – your deductible or copays, transportation, groceries and more – if you or a covered family member is admitted to the hospital. The money is yours to use as you choose.

Identity Theft & Legal Services

[See plan summary](#)



Identity Theft protection through IDShield helps monitor your credit and personal information online. You can buy coverage for yourself, your spouse and/or your child(ren).

Pre-paid Legal Care through LegalShield can provide you with legal advice and consultation about various topics at no added cost. Available topics include wills and estate planning, money and finances, driving or traffic matters and more.

Critical Illness

[See plan summary](#)



Critical Illness coverage through MetLife pays you a cash benefit to help with your expenses– your deductible or copays, transportation, groceries and more – if you or a covered family member is diagnosed with a covered critical illness. The money is yours to use as you choose.

Medicare Education

OneDigital provides Medicare Education and assistance with enrollment.

We assist employees with options relative to cost, funding, benefits and risk in the areas of Medicare Medical and Prescription Drug Plans so that the experience and process is simple and stress-free. OneDigital has a team of certified Medicare Educators that work directly with you and your family.

For more information, contact Taylor Sherman at taylor.sherman@onedigital.com or (219) 232-0718

Who can enroll?

Enrollment is automatic if you are already receiving Social Security Benefits. If not receiving Social Security, then you have to initiate enrollment.

What if I work past age 65?

If working past age 65

- May enroll or defer Medicare Parts A and B
- Keep records of your health insurance coverage
- HSA contributions are subject to 6-month look-back
- Avoid penalty by stopping HSA contributions one-month prior to your 65th birthday

Retiring after 65

- Must enroll in Part A and Part B using General Enrollment or Special Enrollment Period
- Enrollment Period
- When retiring, you're eligible for an 8-month Special Enrollment Period

Retiring before 65

You may need to purchase individual health insurance?

- NY State of Health www.nystateofhealth.ny.gov / 1 (855) 355-5777
- Excellus Blue Cross Blue Shield
- MVP Healthcare
- Fidelis Care

You have choices to make with your Medicare Enrollment.

For Example: Medicare Advantage (Part C) combines Parts A and B and often D into one plan.

The information shown in this presentation is an illustrative summary only. The underlying plan contract or document governs all aspects of the plan. Final rates are dependent on actual enrollment, insurance carrier or plan rules, plan selection, and eligibility criteria. Please refer to the plan document, contract, and other notices contained in this document, applications, and other corresponding communications for additional information.



How to enroll in Medicare

Call Social Security

1 (800) 772-1213
(TTY: 1 (800) 325-0778)
7am to 7pm
Visit www.ssa.gov

Additional Resources:

Medicare
1 (800) Medicare
(1 (800) 633-4227)
Visit www.Medicare.gov

For Assistance Contact:

Taylor Sherman:
taylor.sherman@onedigital.com or
(312)-238-0680

Initial Enrollment Period

The Initial Enrollment Period (IEP) is the first time you can sign up for Medicare.

- 3 months before your 65th birthday
- The month of your birthday
- 3 months after your 65th birthday

Medicare Advantage (Part C)

Private health insurance plans approved by Medicare.

Medicare Advantage plans combine Medicare Part A, Part B, and often Part D into one plan with network providers.

Employee Contributions

Your employee contribution depends on the type of coverage selected and the number of dependents you insure. Please note that all employees enrolled in the HSA Low EPO and HSA High PPO plans are eligible for a Health Savings Account (HSA). Your money in the HSA rolls over every year and goes with you wherever you go.



There is no monthly maintenance fee for the HSA account for active employees. Employees must open their account prior to incurring any medical, dental or vision claims that the HSA will be used for. Please see the table below for your semi-monthly contribution rates effective **July 1, 2026**.

MEDICAL	Under \$65,000	\$65,001 to \$80,000	\$80,001 to \$110,000	\$110,001 to \$140,000	\$140,001 to \$170,000	\$170,001 to \$200,000	\$200,001 and above
HSA LOW EPO							
Single	\$45.38	\$58.53	\$101.24	\$150.01	\$205.28	\$265.68	\$336.24
Employee + Child(ren)	\$94.22	\$122.13	\$213.08	\$317.38	\$427.51	\$548.81	\$694.55
Employee + Spouse OR Family	\$116.16	\$150.59	\$260.21	\$384.23	\$525.82	\$680.53	\$861.27
HSA HIGH PPO							
Single	\$72.72	\$88.17	\$136.41	\$191.00	\$252.09	\$318.66	\$396.23
Employee + Child(ren)	\$153.58	\$186.33	\$287.86	\$402.52	\$526.18	\$665.15	\$827.04
Employee + Spouse OR Family	\$186.99	\$227.13	\$351.95	\$492.78	\$650.39	\$822.17	\$1,022.29
LOW EPO							
Single	\$92.11	\$108.03	\$149.68	\$197.39	\$257.03	\$317.84	\$387.81
Employee + Child(ren)	\$190.18	\$219.27	\$306.90	\$404.96	\$527.13	\$651.70	\$795.18
Employee + Spouse OR Family	\$234.18	\$271.71	\$380.56	\$501.86	\$653.64	\$808.12	\$986.04
HIGH PPO							
Single	\$131.91	\$146.37	\$193.20	\$244.43	\$309.32	\$374.93	\$450.32
Employee + Child(ren)	\$272.36	\$301.83	\$396.55	\$502.22	\$634.31	\$768.85	\$923.46
Employee + Spouse OR Family	\$334.44	\$368.99	\$489.83	\$619.72	\$784.24	\$950.57	\$1,141.73

DENTAL	SINGLE	EMPLOYEE + 1	FAMILY
Administration and Faculty	\$27.28	\$63.54	\$87.80



2026-2027 Benefits

Bard College