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Jen: Welcome to the Brown U. Benefits Buzz, the podcast designed to help you maximize your benefits and your wellness program here at Brown, helping you to live your best life at home and in your career.

April: We're your co-hosts, Benefits Manager April O'Malley and Assistant Director, Wellness and Benefits Programs Jen McKay. Welcome to the program.

Jen: Well, April, it is great to be back in the booth.

April: It is great to be back in the booth, Jen.

Jen: I feel like we had such a great episode in the fall, and it's going to be hard to top that one.

April: It was a great episode. Yeah, we had Sarah Latham on, and we just wanted to take a moment to thank her again for joining us for that episode.

Jen: We all learned a lot about AI, and I hope a lot of our listeners have felt empowered to try it out since we last spoke.

April: Well, it is that most wonderful time of year again.

Jen: It is that most wonderful time of year.
(Instrumental holiday music plays in the background)

Jen: We don't mean the holiday season.

April: No, we mean open enrollment. And today's episode is all about open enrollment.

Jen: So, April, what types of information should our listeners really be paying attention to in today's episode?

April: There's so much information to pay attention to. And for this reason, we are doing this episode just to get our listeners ready for open enrollment, excited about open enrollment, and informed about open enrollment. So I would say the first important piece of information is the dates.

Jen: And what are those dates?

April: Well, open enrollment begins on October 27th, and it goes through November 24th.

Jen: And I happen to know that this is a different special open enrollment this year, a type of open enrollment that doesn't happen every year. Uh, what makes open enrollment 2026 a little bit different? A little bit special?

April: Well, this year we're calling it an active open enrollment. And we want all employees who are currently enrolled in medical insurance to make sure that they go in, complete their open enrollment, and select a new medical plan for 2026.

Jen: So, to be clear, in past years, if you didn't go in and take any action, you would just end up back in the medical plan that you were in the year prior. Correct?

April: That's correct. In previous years, whatever benefits you had, except for flexible spending, just rolled over to the next calendar year. But this year, your medical plan will not roll over. So you will need to take action and select a medical plan.

Jen: And that's because the medical plans will be new in 2026. Correct?

April: That's right. We're going to a single carrier. So starting January 1st, 2026, um, we will just have Blue Cross. We will no longer offer UnitedHealthcare, and we will have three new health plans. We're going to have the, um, Blue Cross Blue Shield core plan, the Blue Cross Blue Shield Premier Plan, and the Blue Cross Blue Shield CDP, which is the high deductible health plan.

Jen: And don't worry, listeners, we know that seems like a lot. So we have special interviews lined up today to help prepare you to learn more about those plans and make the choice that's going to be right for you and your family.

April: Yeah. That's correct. And I did want to say one other thing, Jen, is that because we do not want anybody to not have health insurance, effective January 1st. So we want to make sure that everybody who's currently enrolled in medical insurance at Brown has medical insurance, effective January 1st. So that means if you didn't go in to select a medical plan, we're going to default you into the new Blue Cross Blue Shield PPO core plan.

Jen: That's great. So kind of a safety net. Nobody's going to end up without any coverage at all. But that may not be the plan they would have chosen if they went in themselves.

April: That is exactly right, Jen.

Jen: Well, we will have plenty of great information on all three plans coming up in our first interview.

April: We sure will. We've got an exciting interview planned for today. Um, we're doing something we've never done before. We have. We're interviewing two people at once.

Jen: And who do we have joining us?

April: So we're very excited. We have two guests to welcome. And the first one, um, you probably have never heard of. So Brown works with an outside benefits consulting company called Brown and Brown. That's right. Brown works with Brown & Brown. Um, we always get a laugh out of it. Jason Benoit is the principal at Brown & Brown. And Jason, it's kind of like going to give you a behind-the-scenes view of what our benefits consultants look for during open enrollment, and how they help Brown with the plan design for the following year. So you'll get the information presented in a way that's not usually presented. And then, of course, um, along with Jason, we have Kimberly Almeida. Kimberly is the Director of Benefits and Wellness, and I'm sure you're all familiar with her. So we're very excited to welcome both of them. Let's get started. Welcome, Kim and Jason. We're so excited to have you. Thanks, April.

Kim: We're so happy to be here.

Jason: Thanks for having me.

April: So, Kim, what are the key dates for our listeners to be aware of this year?

Kim: The very important thing this year for you is the 2026 benefit enrollment. You will need to take an active part in your elections for your health insurance. If you wish to have coverage for January 2026 and beyond, you will need to enroll during open enrollment, which this year will be from October 27th to November 24th. We will also be hosting the Benefit Fair on Wednesday, November 5th, at Sales Hall from 8 a.m. to 1 p.m. That'll be a great opportunity for you to meet all of our benefit vendors. Get some one-on-one time with them. Ask all your questions that you and your family may have if your family is also enrolled in our benefit.

Jen: And thank you for that great information. Uh, Jason, I want to turn to you for a moment. You've been partnered with Brown University for a very long time. I think our listeners would be interested to hear a little bit more about the relationship between Brown & Brown and Brown University.

Jason: Yeah, absolutely. So Brown & Brown is a health and welfare benefits consulting firm. We are located just outside of Boston, Massachusetts. The majority of our clients that we work with are generally in the New England area. Um, we've been partnering with Brown University for over 20 years now in the employee benefits space. We work very closely with the Brown benefits team on all things health and welfare benefits. What does that mean? We help Brown with their benefits strategy, with procurement of their vendor relationships, and annual negotiations on renewals. Um, we help benchmark their plans against their peer competitors, and we go as far as to help with the well-being and population health programming that your benefits team puts in place. Uh, or the employee population.

April: Excellent. Jason. Well, you're doing so much for, um, for Brown University now. Can you discuss the health care trends and the cost drivers you're currently seeing, and how these factors influence plan design for the following year?

Jason: It's a great question, April, and it's a very interesting time in the, uh, in the benefits space, specifically in the health insurance space. Um, we're still really feeling the impacts, uh, of coming out of Covid. Um, even though it's five years later, after their pandemic, we're still seeing some of that pent-up care that we see coming through the system. We're also seeing some of the, um, some of the behavioral health effects post-pandemic. And we're seeing that utilization within the insurance benefit, other things that we're seeing nationally. Um, medical inflation is up significantly, as well as labor costs, which is impacting overall health plan costs. In addition to that, new therapies on the prescription drug side, specialty drugs, gene therapies, um, GLP ones are having a significant impact on, on um, health and cost. And I talked about behavioral health. Um, we've seen a resurgence or a resurgence of behavioral health care spend within benefits, ramping up from the pandemic and really keeping those levels high even to this day.

Jen: Thanks, Jason. That's all really good information, and it's a nice bridge to our next question. Kim, what's the single most important change that you think all of our benefits-eligible employees here at Brown should be aware of this year?

Kim: Thanks, Jen. Again, really great questions and bringing all of these changes to our employees so that they're aware. The biggest change for 2026 is our health care. We are eliminating our coverage with UnitedHealthcare. We are transitioning all of our plans to Blue Cross Blue Shield of Rhode Island. That will enable us to have more favorable outcomes. We can work with Blue Cross Blue Shield very closely on programs embedded within our plan to assist employees at a much higher level in the future. Also, before our plans with UnitedHealth and Blue Cross were really like Coke and Pepsi. They were truly identical. So we paid a lot of administrative costs to two different vendors to operate two identical plans. So it really made sense to have this transition and try to do so at a time when health care costs are rising at an extreme pace, to try to have some control over that by working with just one consolidated benefit health vendor.

April: Thank you, Kim. That was such a great response to the question. But I've got another one for you. Um, so unlike previous years, all employees must actively enroll or make a change this year. If an employee is currently enrolled in a medical plan and takes no action during open enrollment, what will happen to their coverage for 2026?

Kim: Another great and very, very important piece of information for our employees who are currently enrolled in our health care plans. If an employee fails or misses the opportunity to select their health care plan for 2026, and they are currently enrolled in a Brown health care plan, they will be defaulted into the new Blue Cross Blue Shield of Rhode Island Core plan. The reason we're doing that is we want to ensure that no employee is without coverage at the first of the year. Now, if an employee selects to drop Brown's coverage, they need to make that an active selection during the open enrollment process. They cannot assume that if they were with

UnitedHealth, we would automatically drop their coverage. They have to actively waive Brown coverage, or if they are enrolled in a plan in 2025 and do not take action, they will be defaulted into the Blue Cross Blue Shield of Rhode Island Core Plan. So thank you, April. That's a very, very important point that we want to ensure our employees are aware of.

Jen: Thanks, Kim. Again, really, really important to share with our listeners. And considering that we do have the new health plan options this year, Jason, many of our employees may, for the first time, be considering a high-deductible health plan. What do you think is the biggest myth or misconception about high deductible health plans that employees should correct before they enroll or think about enrolling?

Jason: Yeah, that's a great question. Um, and I think Brown's done a great job, you know, offering their employees choice in plans, um, and continuing to offer the hands-on health plan. One of the single largest misconceptions with a high-deductible health plan is that they're for young, healthy, and wealthy individuals. Um, and that if you're expecting, you know, to have medical claims, um, next year, that this isn't the plan for you, that's really not the case. These plans can be cost-effective for everyone who really understands how to use them strategically. They often come with lower premiums, as does Brown's. Um, and they're paired with a health savings account. Health savings accounts can offer a significant tax advantage. Um, we call it a triple tax advantage, where the contributions that you pay out of your paycheck are tax-deductible. Any investments in your HSA, uh, grow tax-free in the withdrawal for qualified expenses, um, are also tax-free. So we find that some individuals will pick this plan as an additional savings vehicle. But it's also available to you, should you have high healthcare expenses to use to offset those costs of having the higher deductible, um, towards that funding. So that helps you out with any first-dollar coverage should you incur claims early on in the year, and you haven't contributed your own value to that fund. And lastly, um, this plan, like Brown's other plans, um, will continue to cover preventive care at 100%.

April: That was a great point you made about the health savings account and the Brown contributions, um, Jason. Kim, can you speak to the transition we'll have next year with the new HSA vendor?

Kim: Yes. Thank you, April. So also for 2026, we will be partnering with our current Flexible Spending Account and COBRA administrator. Sentinel Group, which will be taking over the administration for employees from 1/26, of any new health savings account. So all employees who are enrolled in the high deductible plan who are getting a contribution to Brown, those accounts will now be moved to Sentinel Group, which will be much more convenient for employees because now they won't have all their savings account, the dependent care, their health, flexible spending if they have one, and then their health savings account, they'll all be with the same vendor. We will be communicating in early 2026 to employees who do have an existing health savings account with Optum Bank, and what they will have is a choice to either move it in a bulk transfer of funds, or they can also opt to stay with Optum Bank for their existing health savings account. But all new monies from 1/1/26 from Brown and the employee will be with the Sentinel Group.

April: So, Kim, what resources and tools are available to assist employees during open enrollment?

Kim: Thanks for the question, April. Again, another very, very important point. We will, during the course of open enrollment, will be offering one on one virtual appointments, which if employees want to go out to the open enrollment website, which is live, you can sign up for an appointment with any of our benefit specialists and other members of our team who could meet with you Monday through Friday, anytime from 9 a.m. to 4 p.m. and you'll log in. You'll be able to schedule your appointment. We also will have two dates of in-person walk in assistance. Those dates will be Tuesday, November 4th from 9 a.m. to 4 p.m. Tuesday, November 18th, again 9 a.m. to 4 p.m. these will be held on both days at the same time at Page Robinson Hall, room 212, and also in South Street, landing in the fourth floor HR Service Center. And in addition to that, we have Open Enrollment Bootcamp. There will be one on Tuesday, November 11th. Again, I encourage everyone to please go out to the open enrollment website to enroll in any of the appointments that could offer you assistance.

Jen: All right. So, Kim, we've spent a lot of time talking about health care and the health care changes, but there are some other great things to talk about in terms of what's happening for our benefits for 2026, there's an exciting new benefit being introduced. There are enhancements to a couple of our current benefits. What should our listeners know about that?

Kim: We're introducing a voluntary legal plan for 2026. That's, um, through MetLife. That'll be, um, all employee paid, but it will help with an array of legal services. All the details can be found on an open enrollment website. In addition, for our dental plan, we will be adding two adult fluoride treatments for the year that is of no additional cost. So employees, if they're enrolled in dental, will just be able to schedule two fluoride treatments with their dentist. We will also be enhancing our spousal life benefit up to 250,000, in increments of 10,000. In addition, we'll also be raising the dependent voluntary life insurance for children. That will expand up to the age of 26 at a cost of \$1 a month. And that benefit will be increasing from \$4,000 up to \$10,000. Again, slight cost change from \$0.36 up to a dollar. But we're expanding the value of the benefit and also opening up the eligibility to additional dependents up to age 26 for the plan.

April: Thanks, Kim. Kim and Jason, you have given us so much great information today, but is there anything we didn't cover today that you'd like to let our listeners know about?

Jason: Kim, you forgot to mention the increase on the DCAP allowance.

Kim: Great point, Jason. So in 2026, Brown is going to allow their employees for the Dependent care Flexible spending account to increase that from 5000 up to \$7,500. So another great enhancement. Thank you, Jason.

Jen: Well, Kim, Jason, thank you both so much for sharing this really important information with our listeners today.

Jason: You're welcome. Thanks for having me on.

Kim: Yeah. Thanks, Jen and April. It's been a pleasure.

Jen: That really was a lot of great information from both Jason and Kim in that last segment.

April: It sure was. Um, I'm really excited for the next segment and the Beehive Buzz.

Jen: And who do we have joining us today for the Buzz?

April: Today, we have Kathleen Rose. Kathleen is the manager marketing project management team in the Office of University Communications. And we work closely with Kathleen, before open enrollment on our open enrollment marketing materials.

Jen: Let's get to know Kathleen a little bit better.

April: Well, Kathleen, thanks so much for joining us.

Kathleen: Of course. Thanks for having me.

Jen: So to get us started, Kathleen, how long have you been working at Brown?

Kathleen: I've been around for five and a half years.

April: Well, that's a pretty good amount of time.

Kathleen: Yeah, I feel I mean, it feels like yesterday, but it also it feels like I'm used, like I've settled in. I love it. I, you know, it's a great place to work.

April: Well, that's a great segue into my next question. What's your favorite thing about working at Brown?

Kathleen: I think it's the opportunity to always be learning. I have always been an avid reader and a lifelong learner, but being at Brown allows me to learn something new every day, which I really love. I love reading Today at Brown every day to see what's happening on campus, and there are always so many amazing events that anyone can attend. As a staff member, I've gone to, um, any number of lectures on any number of topics, and I really love reading Brown's news articles. There's so much amazing work happening on campus, and it's really cool to just be a small piece and everything that Brown does for the broader community in the world.

Jen: Well, it sounds like you're taking full advantage of being part of this much bigger, really interesting, community that we all get to call our work home. Uh, which is great to hear. And you

have an interesting job in Office of University Communications' project management team. We're curious, what is a typical day like for you, or, in that role, is there not really a typical day?

Kathleen: There's definitely not a typical day. Um, I spend a lot of time on email, or slack answering questions for our campus partners like you both or my colleagues. And you see, there's a lot of zooms where we discuss new projects or check in on the status of other projects. My favorite part is really making sure all the pieces of the puzzle fit into either the project schedule that we're working on and trying to follow, or how we get all of the deliverables done in the way we want them, and really getting to work with so many different people across campus.

April: Well, I mean, we're kind of the beneficiaries of your, um, projects and timetables and all those pieces that you just mentioned. Um, because you help our team every year. You help our team when we start our open enrollment communications. And we know that can be stressful. Are there certain recurring projects that you really enjoy working on?

Kathleen: Yeah. And your team is always such a pleasure to work with. I do love working on open enrollment. I also really love working on the Bear Day video with your colleagues and learning, development and engagement. There's really nothing better than getting to tell people that they are appreciated. I also get to work on the Ogden Lecture series, and I'm always really excited to see who the next world leader is going to be that's coming to campus. And of course, commencement. That's always a favorite of mine. It's a lot of work. We we are already started on next year's commencement, but getting to see the joy on students and parents faces at the event is really worth it.

Jen: Well, it's really clear that you enjoy your job, and it sounds awesome. I kind of wish I had your job listening to you talk about it. Uh, but I think, you know, we all have those moments in life where we think, what if I had taken a totally different path? So, Kathleen, what is your unrelated secret career that you've always wondered about?

Kathleen: That's such a hard question. And I was thinking about this. Um, my answer to what would you do if you won the lottery has always been something related to books or knitting or coffee. Um, so maybe something related to those. But I also really love volunteering with the United Way. So I think if I had to do a different career path, it would probably be related to that.

April: Oh, that's excellent. Kathleen, is there anything else today that you wanted to share with our listeners that we didn't ask you?

Kathleen: I also just wanted to mention that I'm a co-chair of the President's Staff Advisory Council. So if there are any staff members who would like to share ideas or suggestions or questions with SAC, please don't hesitate to reach out. We're always happy to hear from staff members.

Jen: And people can stop by and meet you at the Benefits Fair on November 5th at Sayles Hall.

Kathleen: Yes! Exactly.

Jen: Thank you so much for your time.

Kathleen: Of course. No problem.

April: Yeah. Thanks so much for joining us again.

Kathleen: Of course.

(Instrumental game music)

April: Jen, I hear the music.

Jen: That means it's game time.

April: Yay! Game time! And we are going to reinforce some of the concepts of open enrollment during the game today.

Jen: That's right. And joining us to do that, we have members of the benefits team, Brian Dawson and Pam Donnelly.

April: Well, welcome Pam and Brian.

Brian: Hi April and Jen. Happy to be here.

Pam: Hi, ladies. I am happy to be here too, up against Brian.

(Brian's buzzer sounds)

Brian: This is a sound you'll be hearing a lot, Pam.

Pam: Yeah, I think everybody will be hearing this.

(Pam's buzzer sounds)

April: So if you haven't already guessed, we are playing a buzzer beater game today and it's going to be an open enrollment buzzer beater. Each contestant has their own buzzer sound, and when you hear that sound, that contestant will answer the question, are you ready?

Pam: Yes.

Brian: I'm ready.

April: First question. What is a deductible?

(Pam's buzzer sounds)

Pam: A deductible is the amount of money you have to pay out of pocket before the plan kicks in.

Jen: That is correct.

Pam: Yay!

April: What is co-insurance?

(Pam's buzzer sounds)

Jen: Pam again!

Pam: Co-insurance is after you've met your deductible, and it's usually a percentage of whatever the the service is. And then the co-insurance, um, ends when you've met your out-of-pocket maximum.

Jen: That is correct again.

April: Next question. What is a co-pay?

(Brian's buzzer sounds)

Brian: Co-pay is the amount that you pay at a specific doctor visit.

Jen: That is correct.

April: Excellent.

Jen: Brian is on the board.

April: All right. Next question. What is an out-of-pocket maximum?

(Pam's buzzer sounds)

Jen: Pam again.

Pam: The out-of-pocket maximum is the most you'll pay in a calendar year. If you reach that, then everything, all your services after that are paid at 100%.

Jen: That is correct.

April: Oh, here's an exciting question. What is the 2026 Dependent care flexible spending limit?

(Brian's buzzer sounds)

Brian: \$7500.

Jen: Correct.

Pam: Good job, Brian!

Brian: Thank you, thank you.

April: What is the 2026 Health care flexible spending limit?

(Brian's buzzer sounds)

Brian: \$3,400

Jen: Correct, again. This is really heating up.

April: Here's a good one. Name the three new health plans.

(Pam's buzzer sounds)

Pam: We have Blue Cross Core, Blue Cross Premier, and Blue Cross high deductible plan.

Jen: That is correct. Pam really wants that hat.

Pam: Yes, yes, I do.

April: What are the dates for open enrollment?

(Brian's buzzer sounds)

Brian: Open enrollment officially launches on October 27th and wraps up on November 24th.

Jen: That is correct.

April: Name at least three ways that employees can get assistance during open enrollment.

(Brian's buzzer sounds)

Brian: Contact the benefits email box at benefits_office@brown.edu. They can attend one of our virtual open enrollment assistance meetings, as well as attending in-person meetings at South Street Landing and Page Robinson Hall.

Jen: That is correct.

April: What happens if an employee who is currently enrolled in medical insurance does not complete their open enrollment this year?

(Pam's buzzer sounds)

April: Pam.

Pam: Well, if they already have health insurance in 2025, they're going to be automatically enrolled in the BlueCross Core Plan.

Jen: That is correct.

April: What new benefit is Brown offering this year during open enrollment?

(Brian's buzzer sounds)

Brian: This year we'll be introducing our MetLife volunteer legal plan.

Jen: That is correct.

April: Who is Brown's new HSA vendor starting on January 1st?

(Pam's buzzer sounds)

Pam: That would be Sentinel Group.

Jen: That is correct, Pam. And that was our last question.

April: Well, let's see how they did.

Jen: April. Can you believe it?

April: Jen, we have a tie.

Jen: You know what that means?

April: I do. It means we're going into the sudden death bonus round. There is one question. Whoever gets the question right wins the brand new Brown U. Benefit Buzz baseball cap. Are you guys ready?

Pam: We're ready.

April: Okay. Name the 2026 HSA limits.

(Pam's buzzer sounds)

Jen: Pam.

Pam: I've got this one...for an individual, it's \$4,400; for a family, it's \$8750.

Jen: Look at her. Pulling the numbers off the top of her head.

April: Excellent. Pam, you are the winner of a Brown U. Benefits Buzz baseball cap, which you will wear with pride.

Jen: Yay, Pam.

(clapping and cheering)

Pam: Yay, I wanted one of these for a long time. So excited.

Brian: If I was going to lose to anyone, at least it was Pam.

Pam: Awe. Thanks, Brian.

Jen: Guys, thanks so much for being here. This was a lot of fun.

Brian: Thanks.

Pam: It was great. Thank you.

(music)

Jen: April, it is time for the mailbag segment.

April: It is time for the mailbag. Are you ready for your question?

Jen: I'm ready. What have you got?

April: This listener asks. I submitted my 2025 Wellness Rewards and elected the Nelson Fitness Center membership. What happens now? Do I just start going to the Nelson when I'm ready?

Jen: Great question and congratulations on completing and submitting your 2025 Wellness Rewards. The Wellness Rewards program runs all the way through 11:59 p.m. on December 31st, so we don't actually get the final report of Wellness Rewards elections until early January. At that point, we share the list of folks who elected Nelson with the team at Nelson Fitness Center, and they will reach out to you, I believe, via email in mid to late January, letting you know what your membership details entail, and also letting you know that you can typically start your membership in early February. So we ask that you hang tight for a little bit longer. As soon as we get that final report. We'll get the wheels in motion to get your membership going for you. If you're hoping to join the Nelson earlier, and you listen to the podcast regularly, you may recall our friend Amy Dean over at Nelson Fitness Center explaining that there's a lot of short term membership options available for folks. You could get a day pass or even a month pass to help fill the gap until you're able to use your new Wellness Rewards membership. Thanks for the question.

April: That was a great question.

Jen: So, April, are you ready for your question? I am, this is a very timely one considering it is open enrollment. Uh, so this person says I'm confused. Can you please explain the difference between an FSA and an HSA?

April: Oh. Thanks, Jen. That is a great question and very, very timely for this time of year. So FSA is a flexible spending account and an HSA is a health savings account. And they are similar but different. So the similarities are that they each allow for you to have money deducted out of your paycheck before you pay taxes. And then you can use that to pay for eligible medical expenses, dental expenses, vision prescriptions, lots of over-the-counter um, items too. But that's where the similarities end. And FSA, the flexible spending account, with this account, you determine an annual amount that you want to select. You get the money front loaded on a beanie card from Centennial Benefits. Let's say you elected \$1,000. You have \$1,000 loaded on your account on January 1st, and you can just go swiping it at the pharmacy, at the doctor's office, um, and use it. And then you pay the money back over the year in the, in the equal installments for the remaining paychecks that you have during the year. Now, flexible spending has a catch. And the catch is that it is use it or lose it. So our plan allows all of 2026 plus a two and a half month grace period. So that's until March 15th, 2027 to spend the flexible spending dollars that you elect in 2026. HSA works differently. HSA is a health savings account. This is an actual bank account, and it only goes with the high deductible health plan. So you must be enrolled in our high deductible health plan to have a health savings account. Health savings account is also pretax dollars. But the difference is that it goes into a bank account that you own. So when you leave Brown and there's money in that health savings account, the money goes with you and you can use it indefinitely.

Jen: Great, April, that was really helpful, and I hope that cleared things up for this listener as well.

April: Thanks, Jen.

Jen: Well, we hope you'll all keep these great questions coming. As a reminder, you can access a form on the podcast web page to submit your own question to the mailbag segment.

April: Well, that was an action-packed episode.

Jen: It was, it was full of a lot of really important information for open enrollment.

April: Yes. And because we can't say this too much. Um, I just want to go over the dates of open enrollment one more time. Open enrollment begins on October 27th, and it goes through November 24th.

Jen: And during that time, one thing our guests stressed was the importance of really reviewing the new medical plan options and finding the plan that's the right fit for you.

April: Yes, that's so important, and we will make sure to post helpful links on our podcast web page about open enrollment.

Jen: Well, let's take a moment to thank those great guests that we had today, guiding us through the open enrollment process.

April: Yeah, thanks to Jason Benoit, principal of Brown and Brown, and Kim Almeida, Director, Benefits and Wellness. And from the Office of University Communications, Kathleen Rose.

Jen: And of course, we have to thank our fantastic game contestants today from the Benefits team, Pam Donnelly and Brian Dawson. They were both great.

April: And a little reminder, um, we'll be on a holiday hiatus, so we'll be taking off December and January, and we'll be back with an exciting new episode in February. But in the meantime, you can always catch up on all of our past episodes on SoundCloud.

Jen: And once again, thank you to our listeners. We wish you a happy open enrollment and a happy holiday season.

April: Bye, everyone.

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