Frequently Asked Questions
Open Enrollment

Q What is open enrollment?

A Open enrollment is your opportunity to make benefit choices for the upcoming plan year. During Open Enrollment, you may change your plan options and/or add or remove eligible dependents from your coverage. These are the benefits you may select, change or waive:
- Medical, dental, and vision insurance
- Healthcare Flexible Spending Accounts
- Dependent Day Care Flexible Spending Accounts

Q When is Open Enrollment?

A Open Enrollment begins on Wednesday, October 21st and continues through Friday, November 13th at 11:59 p.m.

Q Is it necessary to respond?

A Yes, if you want to make changes to your benefits. However, if you want to continue the same benefits and do not want to participate in the Flexible Spending Account program in 2016, you do not have to respond.

Q How do I make changes?

A Open Enrollment changes may be made online through the HR Connection web portal. Click here for instructions.

Q When do the benefits I choose or the changes I make become effective?

A Changes made during open enrollment are effective on January 1, 2016.

Q What happens to my benefits if I do not respond?

A All current benefit elections will be carried forward into the 2016 plan year except for the Flexible Spending Account (FSA) plan. FSA participants must elect to participate in the plan and designate a contribution amount for 2016.

Q What are the advantages of entering HR Connection if I do not want to make changes for next year?

A By reviewing your information in HR Connection, you can confirm the plans that you are enrolled in, your dependents covered under the plan, and your premium rates.
Q What if I do not have a computer or need assistance enrolling?

A Human Resources has scheduled six designated meeting times to assist employees with the open enrollment process. OptumRx representatives will be on campus to answer questions on November 11th and 12th at the following times and locations:

<table>
<thead>
<tr>
<th>Time:</th>
<th>Wednesday, November 11th</th>
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</thead>
<tbody>
<tr>
<td>8:00 - 10:00 am</td>
<td>Facilities &amp; Operations - Physical Plant Building</td>
</tr>
<tr>
<td>10:30 -11:30 am</td>
<td>Olin King Tech Hall, Room N202</td>
</tr>
<tr>
<td>1:00 - 1:45 pm</td>
<td>Business Administration Building, Room 223</td>
</tr>
<tr>
<td>2:00 - 2:45 pm</td>
<td>Materials Science Building, Room 112</td>
</tr>
<tr>
<td>3:00 - 4:00 pm</td>
<td>Human Resources: Shelbie King Hall, Room 127</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Time:</th>
<th>Thursday, November 12th</th>
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</thead>
<tbody>
<tr>
<td>8:00 - 9:45 am</td>
<td>Facilities &amp; Operations - Physical Plant Building</td>
</tr>
<tr>
<td>10:00 - 12:00 pm</td>
<td>Faculty &amp; Staff Clinic - Wilson Hall, Room 327</td>
</tr>
<tr>
<td>1:00 - 2:00 pm</td>
<td>Human Resources: Shelbie King Hall, Room 127</td>
</tr>
<tr>
<td>2:30 - 3:30 pm</td>
<td>Charger Union, Room 227</td>
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</tbody>
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Q When will I receive my new OptumRx ID pharmacy card and more information about the plan?

A You will receive a welcome packet from OptumRx in mid-to-late December. The welcome packet will contain an OptumRx ID card, additional information about the plan, and the new services available to you beginning in 2016. Please take the time to thoroughly review the information.

Q Will I receive a new BCBS ID card since prescription drugs and medical benefits are separate?

A Yes. BCBS will issue new ID cards, and you should receive the new cards with the new logo before the end of December. Your new BCBS ID card will have the same contract and group number. It will not, however, have the Rx BIN Number on the card since prescription drugs will be provided through OptumRx in 2016.

Q Is the “use-it-or lose-it” rule still in place for the healthcare Flexible Spending Account plan?

A Participants may carry over to 2016 – instead of forfeiting - up to $500 in unused funds that were tax-deferred in 2015.

- You may carry over up to $500 in unused health FSA balance from 2015 to the 2016.
- The health FSA money carried over to 2016 may be used only for claims incurred in 2016.
Q How long can dependents stay on my UAH health insurance plan?

A Dependent children may remain in the health plans until age 26, whether they are single or married, or have access to other insurance coverage. Click here for the complete list of eligibility requirements.

Q What if I miss the open enrollment deadline?

A If you do not respond by November 13th, your current benefits will continue through 2016, with the exception of the FSA plan, which will end on December 31, 2015. Federal laws regulate benefit plan participation, and to retain those pre-tax features which are beneficial to our employees’, changes cannot be accepted after the open enrollment deadline. Under the terms of our plan, the deadline is set and administered consistently. If you have a qualifying life event, you may change your benefit elections outside of the open enrollment period. Click here for a list of qualifying life events.

Q Do I have to provide documentation to add an eligible dependent to my insurance elections?

A Yes, documentation is required to add dependents to an insurance plan. The most common forms of documentation are marriage certificate for spouse and birth certificate/adoption decree for dependent child(ren). HR Connection will prompt you to upload a document for verification purposes.

Q If we select not to enroll in the medical plan, can we enroll in dental coverage, etc. for individual or family coverage?

A The health, dental and vision plans are all separate programs. You can enroll in one and waive/decline coverage for the others. You can select single for one and family for another depending on the individual needs of your family.

Q. When I went into the Open Enrollment, voluntary benefits such as voluntary life insurance and short-term disability are not showing up for 2016. How do I keep the elections from 2015?

A. The voluntary benefits such as voluntary life and short-term disability require medical underwriting so coverage is not guaranteed as with the health, dental and vision plans for "open" enrollment where coverage will begin 1/1/2016. If you want to apply for enrollment in those programs use the “current benefits tab” and make sure to complete the Evidence of Insurability questions. It will give you a link to the vendor’s website to complete this portion of the application process.