

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 Tuesday, November 1st and continues through Friday, November 18th at 11:59 p.m.

Q Do I have to respond?

A. If you are not participating in the Flexible Spending Account (FSA,DCA) programs for 2017, or if you are not making any changes to your benefits, you do not have to respond. You must respond only if you want to sign-up for or continue participating in the FSA or DCA, or if you want to change any of your benefits.

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, 2017.

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

A. All current benefit elections will be carried forward into the 2017 plan year except for the Flexible Spending Account (FSA,DCA) plan. **FSA participants must elect to participate in the plan and designate a contribution amount for 2017.**

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 seven designated meeting times to assist employees with the open enrollment process and answer questions at the following times and locations:

<u>Date</u>	<u>Time</u>	<u>Location</u>
11/8/2016	9:00 – 10:30 am	Facilities & Operations: Physical Plant Building
11/9/2016	3:00 – 4:00 pm	Shelbie King Hall Room 127
11/10/2016	9:00 – 10:30 am	Facilities & Operations: Physical Plant Building
11/11/2016	9:00 – 10:00 am	Student Services Building Room 201
11/15/2016	9:00 – 10:30 am	Facilities & Operations: Physical Plant Building
11/16/2016	3:00 – 4:00 pm	Shelbie King Hall Room 127
11/17/2016	9:00 – 10:30 am	Facilities & Operations: Physical Plant Building

Q Do I need to enroll in the new Blue Cross/Blue Shield dental plan?

A. If you are currently enrolled in the MetLife dental plan you will be automatically enrolled in the Blue Cross/Blue Shield dental plan. The dental plan design is the same.

Q When will I receive my new BCBS Dental ID card?

A. You will receive a new BCBS Dental ID Card from BCBS in mid-to-late December.

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 2017 – instead of forfeiting - up to \$500 in unused funds that were tax-deferred in 2016.

- You may carry over up to \$500 in unused health FSA balance from 2016 to the 2017.
- The health FSA money carried over to 2017 may be used only for claims incurred in 2017.

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 18th, your current benefits will continue through 2017, with the exception of the FSA/DCA plan, which will end on December 31, 2016. 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 2017. How do I keep the elections from 2016?

A. The voluntary benefits such as voluntary life and short-term disability will continue in 2017 unless you elect to make changes. These programs require medical underwriting so coverage is not guaranteed as with the health, dental and vision plans for "open" enrollment where coverage will begin 1/1/2017. If you want to apply for enrollment in those programs use the "current benefits tab" and make sure to complete the Evidence of Insurability (EOI) questions. It will give you a link to the vendor's website to complete the EOI portion of the application process.