

Open Enrollment Instructions & Tip Sheet

What action is required?

Action	Steps Required
Enrolling in Coverage for the First Time	Submit Election in BearTrax: Make Benefit Election Job Aid
Changing Plans or Covered Dependents	Submit Election in BearTrax: Make Benefit Election Job Aid
Waive Coverage – REQUIRED Annually	Submit Election in BearTrax: Make Benefit Election Job Aid & Upload Proof of Other Coverage in BearTrax: Upload A Document Job Aid
Enrolling in a Flexible Spending Account (FSA) – REQUIRED Annually	Submit Election in BearTrax: Make Benefit Election Job Aid
Enrolled and Not Making Changes	No Action Required. We do recommend you view your current enrollments (including dependents and beneficiaries) to ensure they are accurate: View Current Enrollment Job Aid
Add or Update Beneficiaries for Life Insurance Purposes	Submit Beneficiary Designations in BearTrax: Update or Add Beneficiary Job Aid

Enrollment Tips

Medical

For complete benefit details please visit the [Shawnee State University Benefit Webpage](#) to view our Open Enrollment Guide.

Employees electing to participate in Shawnee State University's health plans will automatically be enrolled in medical, dental, prescription, and vision coverage. Anthem Blue Cross Blue Shield administers our group medical, dental, and prescription drug plans, while vision is administered by VSP (Vision Service Plan).

Healthcare benefits are available to all full-time regular employees. Employees who waive coverage will not be eligible to elect vision or dental separately. Eligible dependents include spouse (who do not have access to medical coverage through their employer), children/step-children under the age of 26, and those children adopted or covered under a Qualified Domestic Relations Order (QDRO).

Please make your selection carefully as your election will stay in place until the next open enrollment period, unless a qualified event such as birth, marriage, adoption, or loss of other coverage occurs. Qualifying event changes must be made within 30 days of the event.

Employees can waive the medical plan but those who decline to participate in the Shawnee State health plan because they are covered by other insurance must provide **Proof of other coverage. This is required.**

Total Cost to You – *The system defaults to your prior elections. These elections and applicable calculations will change on future screens as you go through the open enrollment process.*

Note: The member's social security number serves as the identification number for vision coverage through VSP. A list of VSP network providers is available in Human Resources or on the HR webpage. You can also visit www.vsp.com for details.

HSA

For participants in a High Deductible Health Plan (HDHP) only. If you are enrolled in a High Deductible Health Plan (HDHP), you can elect to participate in an HSA which is a personally owned account established at a banking institution. A health savings account can be used to pay for out of pocket medical, dental, prescription, and vision expenses. Your unused pre-tax monies roll over from year to year and can be used to fund future medical expenses while on a

HDHP or Medicare plan. An HSA is IRS regulated and subject to auditing so keep records of eligible expenditures. Election changes up to the IRS maximum can occur throughout the year upon your request.

2019 HSA Limits (Support Staff):

- Single contribution limit \$3,500 (includes \$600 employer contribution; **maximum employee contribution is \$2,900**)
- Employee + 1 contribution limit \$7,000 (includes \$950 employer contribution; **maximum employee contribution is \$6,050**)
- Family contribution limit \$7,000 (includes \$1200 employer contribution; **maximum employee contribution is \$5,800**).

2019 HSA Limits (Faculty, Administrators, & DPS Officers):

- Single contribution limit \$3,500 (includes \$500 employer contribution; **maximum employee contribution is \$3,000**)
- Employee + Spouse or Child(ren) contribution limit \$7,000 (includes \$800 employer contribution; **maximum employee contribution is \$6,200**)
- Family contribution limit \$7,000 (includes \$1000 employer contribution; **maximum employee contribution is \$6,000**).

It is important to remember that back-up documentation may be required to qualify as an expense, so please be sure to save all of your receipts.

The following individuals are INELIGIBLE to participate in an HSA:

- An employee enrolled in a NON-qualified plan (e.g. PPO plan) through a spouse or other source (e.g. individual plan, Tricare, Medicare).
- Any employee ALSO enrolled in a Flexible Spending Account.
- An employee who is enrolled in Medicare.
- An employee who has received VA benefits within the past 3 months.

Contributions to an HSA cannot be made if you can be claimed as a dependent on another person's tax return.

If an employee is ineligible to participate in an HSA, the employee can participate in an FSA.

As an HDHP participant, you may want to also consider whether a pretax Limited Purpose FSA (for dental and vision expenses only) can also benefit you (see FSA section below for details).

FSA

Healthcare FSA – Available for PPO Healthcare plan participants, employees who waive healthcare coverage or those not participating in a Health Savings Account.

Healthcare FSAs are one of the most popular benefit plans offered by employers because they provide employees with a practical way to pay for out of pocket medical, dental, prescription, and vision expenses on a pre-tax basis. Another big advantage - employee contributions are available on the first day of the plan year. The minimum election is \$240 and the maximum election is \$2650.

MyAmeriFlex Card is a debit card that provides you with instant access to your FSA funds. When your card is swiped by an eligible merchant or provider, the system qualifies the expenses to ensure that the expense and provider are eligible under your plan. It is important to remember that back-up documentation may be required to qualify as an expense, so please be sure to save all of your receipts.

If an employee is ineligible to participate in an HSA, the employee can participate in an FSA.

Dependent Care FSA (DCFSA) - If you have IRS eligible dependents under the age of 13, this pretax spending account can be used for childcare expenses while both parents work. This account can be used as an alternative or supplement to a tax return deduction. Please consult your tax advisor for the guidelines surrounding your particular situation to know what the best option is for you. Your election will stay in place until the next open enrollment period unless a qualified life event occurs.

The annual contribution limit for Dependent Care FSAs:

- \$5,000 for married individuals filing a joint return or for unmarried individuals
- \$2,500 for married individuals filing separately

Limited Purpose FSA (LPFSA) - For participants in a High Deductible Health Plan (HDHP) only. A Limited Purpose Flexible Spending Account (LPFSA) allows you to budget on a pre-tax basis for dental and vision expenses only. Pursuant to IRS guidelines, any unused funds in this account are forfeited on March 15th of the subsequent year. The minimum annual contribution is \$240 and the Maximum annual contribution is \$2650.

Note: Pursuant to IRS guidelines, any unused funds in the FSA account(s) are forfeited on March 15th of the subsequent plan year. Flex Spending must be elected every year during open enrollment as this account will not default to the prior year's election.

Employer Paid

Faculty members are provided Group Term Life/AD&D coverage in the amount of \$50,000 at no cost.

Administrative, Hourly Support Staff and DPS Officers are provided Term Life/AD&D coverage equal to 2 ½ times annual earnings to a maximum of \$400,000.

Employees must pay tax on University provided coverage that exceeds \$50,000.

If you are over 70 and eligible for Basic Life for the first time, you will be defaulted to \$10,000.00 coverage. However, if you choose to elect different amount, please [click here](#) to start the Evidence of Insurability process using group #494678.

Voluntary Life & AD&D

Employee paid, voluntary life coverage is also available. Upon hire, employees may elect up to \$150,000 in Guaranteed Issue voluntary life. **In order to elect Spouse life, the employee must be enrolled in voluntary employee life in an amount equal to or greater than the spouse life election.**

Employee paid, voluntary life is available for spouses at a Guarantee Issue volume of \$30,000. Any amount elected above \$30,000 will require evidence of insurability. [Click here](#) to start the Evidence of Insurability process using group #494678.

Employee paid, voluntary life is available for children up to age 19; or to age 25 if a full time student. You pay the cost of this supplemental coverage on an after-tax basis.

Be mindful that the cost of this coverage is age-based which means that the cost increases as you/your spouse enter into the next age band.

Disability:

Disability insurance helps replace lost income if you have an accident or illness that prevents you from working. Guardian offers four plan choices that vary by the maximum length of time you can receive disability benefits and also by the length of time you must be disabled before benefits begin.

The coverage amount is 60% of salary to a maximum of \$6000/month. Coverage is guarantee issue if elected upon hire. The cost for this coverage increases with age in five year increments. [Click here](#) to start the Evidence of Insurability process using group #494678.