



# 2021 Open Enrollment FAQ

## General Information

**Q: What is the timing for Open Enrollment? When do I need to submit my Open Enrollment by?**

A: Open Enrollment will take place from 10/21 – 11/6. You will need to submit your Open Enrollment through Workday by midnight (CST) on Friday, November 6.

**Q: Do I need to complete Open Enrollment on Workday if I'm not making any changes to my benefit elections?**

A: Open Enrollment is a good time to assess your benefits, review your benefit needs for the upcoming year, and review your life insurance beneficiaries. In addition, if you plan on enrolling in one of the following programs, you will need to complete Open Enrollment in Workday:

- Healthcare Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (DCFSA)
- Health Savings Account (HSA)

If you do not make an election in Open Enrollment, all coverage listed above will be waived.

If you plan to cover your spouse on your United Healthcare medical plan for 2021, you will be required to complete the Medical Plan Affidavit in Workday. If you do not complete the Medical Plan Affidavit, your spouse's medical coverage will be impacted. If you are not married or are not electing spousal coverage, you will be required to complete the affidavit during Open Enrollment and should select the "Not Married" or "Spouse is Not on Medical Coverage" option.

If your spouse is employed at an employer other than SLU, your spouse's employer will be required to complete the Medical Plan Affidavit. Once completed, this will need to be uploaded to your Workday account.

Your 2020 choices for all other elections will carryover to 2021.

Note: if you do not have beneficiaries entered Workday for your life insurance and AD&D benefits, HR recommends that you complete Open Enrollment in Workday and enter in this information.

**Q: If in 2021, I realize I meant to sign up for a benefit (i.e. dental) during Open Enrollment, but did not, can I make that change at that time?**

A: No. You can only make changes to your benefits when you have a qualifying life event. Common events are listed below:

- A change in marital status, such as marriage, divorce, or death of your spouse



- A change in the number of your dependents, such as birth or adoption of a child, or death of a dependent
- A change in employment status for you, your spouse, or dependent that affects eligibility

If you experience a qualifying life event, you have 31 days from the date of the event to make changes and provide documentation supporting the event.

**Q: Will I get new cards for any of my benefits based on my Open Enrollment elections?**

A: It will depend on the benefit program. Delta Dental, for instance, does not provide new cards if you are maintaining coverage under the same plan option. United Healthcare will send out new cards in December.

## Medical

**Q: Why are medical costs increasing this year for United Healthcare?**

A. With advances in both medical treatments and prescription drugs, health care costs in the United States and the St. Louis area continue to rise faster than general inflation. The University continues to seek opportunities to provide a competitive plan while controlling health insurance costs and minimizing the healthcare costs paid by our faculty and staff. As part of our process we regularly compare our employee contribution rates and plan design to ensure that our plan is competitive with other higher education institutions, healthcare organizations and local employers. This year, as in past years, plan changes were focused on ensuring employee contribution rates do not exceed 25% of the plan's total cost.

**Q: How do I know what medical plan is best for my situation?**

A. To help you find the plan that best fits your needs, we're bring back ALEX, the virtual benefits counselor. If you used ALEX last year, you should know that it's been updated with our new plan information.

If you are new to ALEX, you should know:

- It's personalized, so you can see which plan makes the most sense for YOU.
- It's confidential, so you can get the guidance you need
- It's available from any computer, tablet, or smartphone at <https://www.myalex.com/slu/2021>

## Medical Plan Affidavit/Dependent Coverage

**Q: Who is considered an eligible dependent for Open Enrollment?**

A: Eligible dependents are:

- Your legally married spouse, unless legally separated or divorced
- Natural, step or adopted children up to their 26<sup>th</sup> birthday regardless of student or marital status



**Q: How do I enroll a new dependent?**

A: You will add new dependents on Workday through the Add Dependent process. Dependent verification documents will be required and HR will review these as part of the approval process. Once the Dependent event is approved by HR, you can go into Open Enrollment and apply elections to your dependent. If you are adding a new dependent to your Workday profile, you will need to complete this Dependent Verification process in time to complete your Open Enrollment by November 6.

In the Dependent event, you would attach documents as noted below:

- For spouses, please submit a marriage certificate and either (A) copy of a most recently filed joint tax return (may strike any financial information), or (B) copy of a household bill from the last 60 days that has both of your names (you may strike account numbers and bill amounts)
- For newborns, please submit a Certification of Live Birth (with newborn's name and parent's names). After birth certificate is available, please notify HR and upload to Workday.
- For other children, please provide either a certificate of adoption or a birth certificate for each child.

**Q: What is the "Working Spouse Rule"?**

A: Working spouses who have access to group medical coverage through their employer are not eligible for coverage in the United Healthcare plan under SLU. Below is a list of situations where the Working Spouse Rule will not apply.

- Spouses who are not employed
- Spouses who are not eligible for group medical coverage through their employer
- Spouses who are retired and no longer have employer group medical coverage
- Spouses who are self-employed

If one of these situations applies to your spouse and you wish to cover them under the United Healthcare plan under SLU, you will need to complete the Medical Plan Affidavit and upload it to your Workday profile.

**Q: Who needs to submit a Medical Plan Affidavit?**

A: All employees enrolled in a United Healthcare medical plan must complete the affidavit in Workday. If you plan to cover your spouse on your United Healthcare medical plan, you will be required to complete the affidavit during Open Enrollment. If you do not complete the Affidavit, your spouse's medical coverage will be impacted. If you are not married or are not electing spousal coverage, you will be required to complete the affidavit during Open Enrollment and should select the "Not Married" or "Spouse is Not on Medical Coverage" option.

If your spouse is employed at an employer other than SLU, your spouse's employer will be required to complete the Medical Plan Affidavit. You can find the form [here](#). Once completed, this will need to be uploaded to your Workday account during your Open Enrollment submission.



**Q: What happens if I fail to submit the Medical Plan Affidavit?**

A: Your spouse will not be eligible for healthcare coverage in 2021.

**Q: Does the Working Spouse Rule apply to any benefits besides United Healthcare?**

A: No. You can have your spouse covered under other benefit programs (i.e. dental) without needing to fill out the Medical Plan Affidavit.

**Q: Can I cover my domestic partner on my benefits?**

A: No. Domestic partners are not eligible for coverage in SLU's benefit plans.

### Flexible Spending Accounts (FSAs)

**Q: I'm not 100% sure of what my dependent care costs will look like in 2021. Can I make changes during the year?**

A: There are various situations where the IRS permits changes to be made to Dependent Care FSA elections. You can make an election change for significant increases or decreases in the cost of coverage. For example, a change in residence or work location causes you to change daycare providers and the new daycare center is more expensive. Another situation may be if you or your spouse changes work schedules (including to or from part-time status), and you require more childcare, you may increase or decrease the amount consistent with the change in cost. You may make changes to your Dependent Care FSA election within 30 days of a change in qualified dependent daycare expenses.

**Q: This year, due to COVID-19, employees could make mid-year election changes to health insurance for United Healthcare and to healthcare FSA elections without having a qualifying life event. Will that be continued in 2021?**

A: Due to the COVID-19 pandemic, the IRS published guidance that allowed SLU to relax the rules surrounding election changes during the year for health insurance and healthcare FSA elections. Based on the current guidance, this is only allowed for 2020.

**Q: What are the 2021 FSA Limits?**

A: For 2020, contributions to a Healthcare Flexible Spending Account is limited to \$2,750. This limit is determined by the IRS and has not been published yet for 2021. If you elect the maximum of \$2,750 in Open Enrollment, HR will reach out to you when the limits are released and confirm whether you want to increase your election if limits are increased.

**Q: What are the 2021 DCFSA Limits?**

A: If you are married and filing a joint return, or if you are a single parent, you may contribute up to \$5,000 per year to your Dependent Care Flexible Spending Account (DCFSA). If you are married and filing separately, you may contribute up to \$2,500 per year per parent.

**Q: How long do I have to use the healthcare FSA funds?**



A: Employees may take advantage of SLU's 75-day plan year extension. Should employees have a remaining balance of FSA funds at end of the traditional plan year (December 31), the remaining funds are available for use until March 15 of the following year.

Employees will also have up to ninety days after the end of the plan year (December 31st) to submit reimbursement claims of eligible expenses incurred until the plan year extension before remaining balances are forfeited. All claims must be submitted no later than April 30 to ConnectYourCare.

*Please note:* If you are moving from an FSA to an HSA under the QHDHP, the grace period does not apply. No funds can be remaining in the healthcare FSA as of December 31. If there are funds remaining as of December 31, your HSA employee and employer contribution will be delayed until April.

**Q: How long do I have to use the dependent FSA funds?**

A: Employees will also have up to ninety days after the end of the plan year (December 31st) to submit reimbursement claims of eligible expenses incurred up until December 31, 2020 before remaining balances are forfeited. All claims must be submitted no later than April 30 to ConnectYourCare.

## Health Savings Account (HSA)

**Q: Do I need to be aware of anything if I am moving from a healthcare FSA in 2020 to an HSA in 2021?**

A: Under IRS rules, you cannot be covered by a healthcare FSA and an HSA at the same time, so you would not be able to use the grace period under the healthcare FSA. You must use all of your healthcare FSA funds by 12/31/2020 or your employer seed money and employee contributions will be delayed until April 2021.

**Q: When will I get the employer contribution for the Health Savings Account (HSA)?**

A: The employer contribution from SLU will be deposited into your HSA with Optum Bank in early January unless you are moving from a healthcare FSA in 2020 to an HSA in 2021. If you are in this situation, and you have healthcare FSA funds remaining by 12/31/2020, your employer contribution and employee contributions will occur on the first available payroll in April 2021.

**Q: What is the employer contribution?**

A: If you enroll in HSA as part of Open Enrollment, the employer contribution will be based on your QHDHP plan coverage level as of 1/1/2021. If you are enrolled in the HSA as of 1/1/2021 and have employee only coverage, SLU will contribute \$400 to your HSA. If you are enrolled in the HSA as of 1/1/2021 and have any other coverage level for QHDHP, SLU will contribute \$800 to your HSA.

**Q: What are the 2021 HSA Limits?**

A: The annual limit on HSA contributions for 2021 will be \$3,600 for self-only and \$7,200 for family coverage. If you are 55 or older by December 31, 2021, you can contribute an additional \$1,000 per



year. Please note, however, these are maximum annual limits and the limit that applies to you may vary based on your specific situation. There are IRS rules that you need to follow in order to ensure that you are not over contributing to your HSA to avoid any tax surprises next year. For more information, please see page 8 and 9 of the [Optum HSA Guide](#).

## Life Insurance

### **Q: Will I need to complete an Evidence of Insurability (EOI) to increase my life insurance elections?**

A: No. Cigna is allowing a one-time special enrollment for 2021 and is not requiring an Evidence of Insurability to be completed. You can enroll in or increase your voluntary life insurance and spouse & child life insurance this year without needing to fulfill this requirement. Your increased benefit elections will not go into effect until January 1, 2021. Life insurance increases for Open Enrollment next year will require it.

### **Q: Workday won't let me complete Open Enrollment without electing beneficiaries for life insurance and AD&D. Why?**

A: Prior life insurance and AD&D elections for beneficiaries was stored in paper documents and was not converted to Workday. To ensure that your beneficiary elections are recorded in Workday, SLU is requiring you enter this information into Open Enrollment.

## Biometric Screening/Premium Incentive

### **Q: What do I need to do to get the premium incentive for 2021?**

A. Biometric screening and the Health Risk Assessment (HRA) are pillars of the University's wellness program and are typically required to receive the wellness premium discount each year. This year, in response to COVID-19, the University will waive these requirements for those who had the discount in 2020. We believe that both items are an important part of the annual screening process because they help to identify major health risks before they cause issues. Because of this, we are offering options for on-site biometric screenings, as well as offering vouchers to go to a Quest Diagnostics lab anywhere in the region. Biometric screening and HRAs are required to receive Vitality points.

For those who did not have the discount in 2020 and would like to opt in this year, SLU is requiring the completion of the biometric screening.

### **Q: How do I schedule a biometric screening?**

A. Register and schedule a screening at [My.QuestForHealth.com](https://myquestforhealth.com). To register, use the Registration Key and your Employee ID and Spouse may require a separate Unique ID, if applicable.

- For scheduling questions, contact the Service Center at 1.855.623.9355 (1.855.6.BE.WELL).

#### First time participants:

- Use Registration Key: SLU2020



- Your Employee ID
- Your Spouse ID: Your employee ID + S (example: 000000002S)

**Q: What on-site options will there be for biometric screening?**

A: There will be four on-site biometric screenings offered in addition to the ability to schedule screenings at Quest locations. These will be November 10, 11, 17 and 18.

**Q: How long do I have to complete the biometric screening requirement?**

A: You have until December 31, 2020 to complete your biometric screening. If you complete it prior to December, your premium discount will be reflected on your first paycheck of 2021. If you complete it in December, your premium discount may not be reflected on your first paycheck of 2021 as HR will need time to process and update records.

**Q: If I want to go to my doctor's office to complete my biometric screening, what do I need to do in order to get the premium discount?**

A: You will need to submit the form to Quest to get the premium discount for 2021. If you complete it prior to December 1, 2020, HR will be able to update this in time for it to be reflected in the first payroll of the year. If you submit it after December 1, 2020, it may not be reflected in the first payroll of 2021 but will be reflected as soon as administratively possible after.

**Q: If I completed a biometric screening before October 1, 2020, will this count?**

A: Biometric screenings before October 1, 2020, will not count towards completion of the biometric screening requirement for 2021.

**Q: Will I still get Vitality points for completing of the biometric screening?**

A: HR will be submitting reports to Vitality of those who completed biometric screening. If you want the points for being "in range" for the various measurements (i.e. BMI), you can submit the form to Vitality by going to Forms & Waivers under your Vitality account.

**Q: Will I still get Vitality points for completing of the Vitality Health Review?**

A: The Vitality Health Review will not be required this year. You can complete the Vitality Health Review for Vitality points.



## Additional Assistance

**Q: Who do I contact with questions if my question is not addressed here or I need assistance completing Open Enrollment?**

A: Open Enrollment guides are posted on the SLU HR website when available. Please contact the HR Benefits Office at 314-977-2595 or [benefits@slu.edu](mailto:benefits@slu.edu).