

FAQ for Open Enrollment

General/Benefit Focus

1. If I currently waive UD's healthcare and/or dental coverage, am I still required to login to the enrollment platform to make a selection? Yes. We want everyone to evaluate their options and make an affirmative election this year, even if you are choosing to continue to waive one or both of the coverages.
2. How do I access the Benefit Focus platform? The link to the platform is available on the HR Connections tab in Porches.
3. If I am having technical difficulties with the Benefit Focus platform who do I contact? Please contact Benefit Focus directly at 1-877-336-8082. They are available Monday through Friday from 8 am to 9 pm.
4. If I have not set up or am having problems with the 2FA process and cannot access the link who do I contact? Please contact the Udit Service Desk at 937-229-3888 for assistance with 2FA enrollment or problems.
5. Why am I being required to enter my dependents' social security numbers in order to enroll them as a dependent? The IRS requires that social security numbers for all covered dependents be reported on form 1095. Please be sure that your dependents' SSN as well as legal name are entered in the enrollment platform to avoid any issues with the IRS filings.
6. If I need assistance with the Benefit Focus platform, where can I get help? Sessions will be held in the LTC in the basement of Roesch Library. Please refer to the postcard you received for the specific times and locations.
7. If I have saved my elections and decide that I want to make changes am I able to do so? Yes, you may make changes within the Benefit Focus platform through Nov. 17, the last day of open enrollment.

HSA

1. Can I enroll in the HSA plan if I am enrolled in one of the PPO plans? No, HSA's are only available with a high deductible or consumer driven health plan per the IRS.
2. Will I forfeit funds left in the HSA plan at the end of the calendar year? No, the funds are always yours and may roll forward as well as go with you if you leave UD or retire.
3. Can I use the HSA funds in retirement? Yes, you may use any funds remaining in your account to pay for medical, dental or vision expenses in retirement.
4. Can the funds in the account be used for expenses incurred by my dependents who are not covered on my healthcare plan? Yes

5. Who will be the provider for the HSA account at UD? Fifth Third Bank will hold and manage the accounts for UD employees.
6. What investment choices will I have for my HSA funds? Once you reach a certain balance in the plan, you will have choices with regard to investing the funds. Please attend one of the two sessions scheduled with Fifth Third to discuss those options. The sessions are Nov. 9 from Noon-1 pm in the Torch Lounge and Nov. 14 from Noon to 1 pm in KU 310.
7. What is the maximum I can contribute to the account in a calendar year? The maximums are listed in the Enrollment brochure which can be on the HR website in the 2018 Open Enrollment Healthcare section under Benefits
8. Is there a lifetime maximum I can contribute to the account? No
9. Can I contribute directly to my HSA at Fifth Third without payroll deduction? Yes, but you must be sure to remain within the maximum contribution limits for the calendar year
10. Can I rollover a previous HSA from another employer to my UD account? Yes, please work directly with Fifth Third to do so, as there is paperwork to complete.
11. How many years will UD seed fund the Health Savings Accounts? Will this be the only year? We are making a commitment to seed fund the Health Savings Accounts in 2018 for employees who choose the Consumer Driven Health Plan. We will evaluate the level of University funding each year thereafter. It's our intent to help employees build a cushion to avoid financial hardship during the transition to the Consumer Driven Health Plan. The 2018 contributions from the University will be made on the first pay of each quarter and will remain the same as in 2017. \$500 for an individual plan and \$1,000 for any other level of coverage.
12. Can I change my contribution amount to the Health Savings Account at any time during the year? Yes, employees may change the amount of their contributions to the HSA plan at any time during the year.
13. Can Health Savings Account dollars be used for dental and vision expenses as well as medical? Yes, many dental and vision expenses are considered qualified HSA expenses. IRS Publication 502 helps walk through what is and isn't qualified. Ultimately this is a tax question so consulting with a tax advisor is another good resource.
14. Can I transfer any unused Health Savings Account funds to a Flexible Spending Account? No. Funds may not be transferred from an HSA to an FSA account.
15. Will I have a debit card to use with my HSA account? Yes, Fifth Third will be issuing debit cards once your account is established. If you already have a card you will not receive a new one for 2018. Continue to use your previous card.
16. When do I establish my HSA account? You will be contacted by Fifth Third after the end of open enrollment to set up your account if you are new to the HSA plan.

CDHP

1. Do I pay 100% of billed charges up to the deductible? No, you will pay 100% of Anthem's negotiated rates up to the deductible. Then you will pay a portion of the charges until you reach the out of pocket maximum at which time, the plan will pay the remainder of your expenses for the calendar year.
2. What if I have a catastrophic event before I have funds built up in my HSA to cover the expenses? We are establishing a medical emergency loan fund to help employees with pay below \$35,000 meet the CDHP deductible in times of financial hardship.
3. How do I find out if my medical providers are in the CDHP plan? Anthem's website www.anthem.com has a feature to find a provider. The network is Blue Access when looking for providers covered by the plan. It is the same network as the current PPO plans.

Spousal Surcharge

1. What is the spousal surcharge? Employees with spouses on the UD plan who are eligible for other health care coverage will pay a monthly surcharge ranging from \$25-\$100 based upon the employee's annual salary. Employees will be asked to disclose the status of any spousal insurance coverage during open enrollment.
2. If my spouse works for a local school system or other government entity, is the State Teachers healthcare or Tricare considered coverage for purposes of the spousal surcharge? Yes. Any coverage sponsored by your spouse's current or if retired, former employer is considered coverage and would require the spousal surcharge if your spouse is enrolled in the UD plan.
3. If my spouse is also a benefit eligible employee at UD will we be assessed the surcharge? No.
4. What if my spouse loses eligibility for coverage during the calendar year? You will be able to provide documentation of your spouse's ineligibility for coverage within 30 days of the loss and the surcharge will be removed effective with the date of loss of eligibility.

Smoking Surcharge

1. What is the tobacco-cessation incentive? This incentive is to encourage employees to live tobacco-free. A \$25 monthly surcharge for employees who use tobacco will be waived if a free cessation program is completed. Employees will be asked to disclose their tobacco use during open enrollment.
2. If I currently use tobacco related products what resources are available to help me quit? The HR website has information on resources available to assist you with quitting.

3. If I quit after open enrollment ends, will the surcharge continue for 2018? No, you will sign an affidavit stating that you no longer use tobacco related products and will receive the discounted premiums from the date of the affidavit.

FSA

1. What if I have money left in the 2017 FSA and move to the CDHP plan for 2018? Up to \$500 will roll to the Limited Medical FSA account for 2018 and may be used to cover vision and dental expenses.
2. Can I use the debit card for only prescriptions in 2018? The debit card attached to the FSA account will be able to be used for copays and other medical expenses in addition to prescriptions. Please refer to the MyCafeteriaPlan website for additional information as backup documentation may be required.
3. If I am remaining in the PPO plans do I need to reenroll in the FSA accounts for 2018? Yes, you must reenroll in this plan every year.