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KYSU.EDU

WELCOME TO ONLINE ANNUAL BENEFITS OPEN ENROLLMENT 2022-2023

Each year, Kentucky State University faculty and staff have the opportunity to choose and make changes to their benefits during the Annual Benefits Open Enrollment period. This year's enrollment period is Monday, April 18- Friday, May 06, 2022. From medical and dental plans to life insurance, flexible spending accounts and more, now is the time to review your benefits and select the options that fit you and your family best. Here are some essential things you need to know:

This will be a passive enrollment which means that no action is required if you do not want to make changes to your current medical, dental, and vision coverage. If you choose not to take action, your existing coverage options will roll over into the next year with the **exception** of the Flexible Spending Account (FSA) and Dependent Day Care Flexible Spending Account (DCFSA) options, and Health Savings Account (HSA) which require you to actively reenroll each year.(except KSU's contributions). If you chose to continue employee-paid short-term disability and critical illness with Hartford Life Insurance, **you must** log in to www.workforcenow.com to make that selection.

Highlights for 2022-2023

- ✓ Rates have increased by 3.5% for dental
- ✓ No increase in health plan design features, such as deductibles, out-of-pocket costs and co-pays!
- ✓ Same plans no design changes for medical, dental and vision plan options.
- ✓ Preventive screenings will continue to be covered at 100 percent!
- ✓ KSU's contribution to a Health Savings Account will continue at the current level!
- ✓ No increase in employee rates in any of KSU's voluntary plans!
- ✓ Health savings account contribution limits for 2022 are increasing \$50 for self-only coverage—from \$3,600 to \$3,650. Those with family plans will be able to stash up to \$7,300 in their health savings account in 2022—up from \$7,200 in 2021.

Things to think about

- ✓ How much did you spend in medical claims in the last 12 months? Take the time to estimate your healthcare expenses, visit anthem.com
- ✓ Did you take advantage of Know Your Rx (Express Scripts) cost-effective prescription-saving strategies?
- ✓ Have you established your HSA account? KSU contributes \$720 annually into a Health Savings Account (HSA) for those participating in a HDHP.
- ✓ Sick Leave Share Pool enrollment/participation is open if you would like to please contact the Office of Human Resources at human.resources@kysu.edu or 502-597-6667 to request an enrollment form.
- ✓ I understand if I waived medical coverage for 2021-2022, I will not receive medical coverage for 2022-2023 unless I enroll.
- ✓ Outside of the Open Enrollment period, you can only make changes within 31 days of experiencing a qualifying life event, such as birth, marriage, divorce, loss in other healthcare coverage, etc.

Ensure you are **THORO** when making your benefit elections:

Time –Sensitive -mark your calendar

- Open Enrollment dates April 11-May 06, 2022
- Deadline date Friday May 06, 2022 at 5:00 pm, EST.
- Effective date: July 1, 2022.

Helpful for you and your family

- Before making your benefit elections, be sure to review the benefit guide. It outlines each plan and the cost per pay period.
- Decide if you will re-enroll in your flexible spending account (FSA) or your Dependent Care FSA (DCFSA).
- If you are adding a new dependent, gather their personal information to provide to the OHR.

Oppportunity to ensure you are enrolled

- Enroll in university benefits or review your current plan to make any changes.
- Your current elections will continue with the exception of your flexible spending account (FSA) and Dependent Day Care Flexible Spending Account (DCFSA) options, which require you to actively reenroll each year. If you wish to have an FSA in the coming year, you must re-enroll during the open enrollment period.
- If you chose to continue employee-paid short-term disability and critical illness with Hartford Life Insurance, you must log in to www.workforcenow.com to make that selection.
- If you make an optional life insurance election that requires proof of good health often referred to as evidence of insurability (EOI) you must complete your EOI by Friday, May 20, 2022.

Resources are available to make enrollment a breeze

- Link to ADP to self-enroll: <http://www.workforcenow.adp.com>
- If you need to schedule meetings to discuss your benefits, please use the following link: <https://calendly.com/nanditkysu/open-enrollment-questions>

Organized, think about your health care needs

- Know your WorkforceNow. ADP User ID and Password and Sign up. You are required to make changes through www.workforcenow.adp.com, so you will need to make sure you remember your login information and sign up for your benefits.
- Due to our online enrolment, you will need to access your benefit summary online this year. www.workforcenow.adp.com navigate to myself benefits to view your current benefit coverage or download the ADP mobile app to view your information
- Confirm your elections are correct on your confirmation statement. Approximately two weeks after Open Enrollment closes, you will receive a confirmation statement to your KSU email address. Make sure everything looks correct and notify the OHR human.resources@kysu.edu of any errors by May 20, 2022 .
- Double-check your July 22/July 30 paycheck. Make sure your benefit deductions look correct.