

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 Benefit Focus 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 Benefit Focus? The link to Benefit Focus is available on the HR page in Porches. Once on the HR page in Porches, the link is located in the blue self-service section, Click on the Benefit Focus button and you will be redirected to make your elections.
3. If I am having technical difficulties with Benefit Focus 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 Benefit Focus to avoid any issues with the IRS filings.
6. If I need assistance with Benefit Focus, where can I get help? Sessions will be held in the LTC Team space in the basement of Roesch Library by appointments only again this year. Please refer to the open enrollment email for the specific times as well as how to schedule an appointment. Be sure to bring your 2FA device and test your Porches login and password before your appointment as it's required to access Benefit Focus.
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 Benefit Focus through Nov. 11, 2024 at 4:30 p.m. the last day of open enrollment.
8. I'm a recently hired benefit eligible employee and just recently made my elections. Do I need to complete the open enrollment information again? Yes, you will be making elections for the 2024 calendar year.

HAS (Health Savings Account)

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? Voya 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. If you have questions about the HSA accounts, Voya will be holding several online sessions to discuss the plans. Please feel free to join. You can find the list of sessions and the links in the Open Enrollment information tile on Xplore at <https://acceleratebenefits.consumeroptix.com/d2f9c61c-8beb-4c8a-8cdf-39cbdf0fa543>.
7. What is the maximum I can contribute to the account in a calendar year? The maximums are listed in the Open enrollment tile on Xplore at <https://acceleratebenefits.consumeroptix.com/d2f9c61c-8beb-4c8a-8cdf-39cbdf0fa543>
8. Is there a lifetime maximum I can contribute to the account? No
9. Can I contribute directly to my HSA without payroll deduction? Yes, but you must be sure that your total contributions for the calendar year 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 Voya to do so, as there is paperwork to complete.
11. Will UD continue to contribute to the Health Savings Accounts? We are making a commitment to fund the Health Savings Accounts in 2025 for employees who choose the Consumer Driven Health Plan. We will evaluate the level of University funding each year thereafter.
12. The 2025 contributions from the University will be made on the first pay of each quarter and will remain the same as in 2024. \$500 for an individual plan and \$1,000 for any other level of coverage.
13. 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 via the Benefit Focus portal.
14. 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.
15. 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.
16. Will I have a debit card to use with my HSA account? Yes, Voya will be issuing debit cards for 2025 for new enrollees only. If you were enrolled in the 2024 HSA plan, continue to use your current debit card.

17. I'm new to the HSA plan, when do I establish my HSA account? You will be contacted by Voya after the end of open enrollment to set up your account.
18. If I want additional information about an HSA plan, where can I find it? You can find a helpful video from Voya at <http://www.kaltura.com/tiny/pcywf>.

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 \$40-\$200 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 \$50 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 2023? 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 (Flexible Spending Account)

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2. What if I have money left in the 2024 FSA and move to the CDHP plan for 2025? Up to the IRS allowable amount will roll to the Limited Medical FSA account for 2025 and may be used to cover vision and dental expenses.
3. Can I use the debit card for only prescriptions in 2025? 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 Voya website for additional information as backup documentation may be required. If you participated in the FSA plan in 2024, you may continue to use your current debit card in 2025.
4. If I am remaining in the PPO plans do I need to reenroll in the FSA accounts for 2025?
Yes, you must reenroll in this plan every year if you wish to have an FSA.
5. If I need additional information about the FSA plans where can I find it? You can find a helpful video from Voya at <http://www.kaltura.com/tiny/e1ls0>.

CVS

1. Do I have to use a CVS store to get a prescription filled? No, you may use any network pharmacy to fill your prescription.