



# 2024 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 10/18– 11/3. You will need to submit your Open Enrollment through Workday by midnight (CST) on Friday, November 3.

**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.

All employees electing medical coverage are required to complete the Medical Plan Affidavit in Workday. If you plan to cover your spouse on your United Healthcare medical plan for 2024 and do not complete the Medical Plan Affidavit, your spouse's medical coverage will be terminated. 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 2023 choices for all other elections will carryover to 2024.

Note: if you do not have beneficiaries entered in 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 2024, 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: You will not get a new card unless you change plans or change plan levels such as employee only to family.

## 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 bringing 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://start.myalex.com/slu>

## 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 4.

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 in Workday.

**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 2024. 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: What are the 2024 FSA Limits?**

A: For 2024, contributions to a Healthcare Flexible Spending Account is limited to \$3,050.\*

**Q: What are the 2024 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 Optum Financial.

*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, 2023 before remaining balances are forfeited. All claims must be submitted no later than April 30 to Optum Financial.

## Health Savings Account (HSA)

**Q: Do I need to be aware of anything if I am moving from a healthcare FSA in 2023 to an HSA in 2024?**

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 12/31/2023 or your employer seed money and employee contributions will be delayed until April 2024.



**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 at the same date as your first paycheck in January unless you are moving from a healthcare FSA in 2023 to an HSA in 2024. If you are in this situation, and you have healthcare FSA funds remaining by 12/31/2023, your employer contribution and employee contributions will occur on the first available payroll in April 2024.

**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 1/1/2024. If you are enrolled in the HSA as of 1/1/2024 and have employee only coverage, SLU will contribute \$400 to your HSA. If you are enrolled in the HSA as of 1/1/2024 and have any other coverage level for QHDHP, SLU will contribute \$800 to your HSA.

**Q: What are the 2024 HSA Limits?**

A: The annual limit on HSA contributions for 2024 will be \$4,150 for self-only and \$8,300 for family coverage. If you are 55 or older by December 31, 2024, 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: Yes, If you previously waived Employee Supplemental Life (or supplemental life on your spouse) or would like to increase Supplemental life coverage you must complete the Evidence of Insurability Form for New York Life. You will need to complete all required fields and electronically sign the form. After submission of your Open Enrollment elections, you will also receive a “To Do” task in your Workday inbox to confirm you have completed the form.

## Biometric Screening/Premium Incentive

**Q: What do I need to do to get the premium incentive for 2024?**

A. To obtain the wellness premium discount for 2024, you will be required to do 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: SLU2023
- Your Employee ID
- Your Spouse ID: Your employee ID + S (example: 000000002S)

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

A: You have until December 31, 2024 to complete your biometric screening. If you complete it prior to December, your premium discount will be reflected on your first paycheck of 2024. If you complete it in December, your premium discount may not be reflected on your first paycheck of 2024 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 2024. If you complete it prior to December 1, 2023, 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, 2023, it may not be reflected in the first payroll of 2024 but will be reflected as soon as administratively possible after.

**Q: If I completed a biometric screening before September 1, 2023, will this count?**

A: Yes, biometric screenings before September 1, 2023, will count towards completion of the biometric screening requirement for 2024.

All 2023 new hires that completed a Biometric screening upon hire will not be required to complete another screening during the fall 2023 screening period. The benefit credit will automatically be applied for the 2024 plan year.

## 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).

\*2023 Maximum. 2024 Maximum is yet to be determined by the IRS.