



Benefits Open Enrollment for 2022 – Questions & Answers

What is Open Enrollment (OE)?

This is a dedicated period announced by an employer offering benefit choices. Employees in an eligible position for such benefits may initiate changes or additions to offered plans. Options to make changes may include major health insurance plan switch such as from an HMO to PPO; adding such benefits like dental, vision, accident plans, disability coverage, cancer plan, or any other supplemental coverages. A covered employee may add, drop, or change dependents covered. Dependents must be eligible to be covered based on age and/or student status, and a dependent verification process will follow any new dependents not previously covered.

Is everyone required to access or complete steps during open enrollment?

No, this open enrollment is designated as “Changes Only,” for those who want a different or additional plan or want to make dependent coverage changes. However, no changes will be accepted after October 29, unless there is an identified life event change, and contact or enrollment with HR occurs within 30 days of the event.

Important: It is highly suggested that all employees review and verify their choices in Workday by going to their sign-in page and selecting “*Benefits*.” Verification of dependents shown is also a good idea as this is new in Workday.

What if I want to keep all the same coverages for next year?

Employees who do not desire any difference from their current coverages, need not take any action. **(See exception):** However, plan participants in the Flex benefits must complete an enrollment for tax year 2021 in medical reimbursement, and/or dependent care accounts based on an IRS rule due to pre-taxing.

Review for 2022 (Rates, and Plan Information)

- **Health insurance:** Under the direction of the Florida College System Risk Management Consortium (FCSRMC) and Florida Blue, the College will implement a premium cost increase of 4.4%. The College will continue providing quality benefits to its employees by working with the FCSRMC and optional benefit vendors in efforts to control costs and offer quality choices. The College will continue to pay the cost of the employee only coverage. Rates for dependent coverage are attached. Major benefit costs (health and life insurance) elections and changes for the 2022 plan year will be reflected in December paychecks.

- Health Savings Account: HSA annual contributions limits have increased for 2022. Individual has increased by \$50 to \$3650 and family has increased by \$100 to \$7300
- College-provided life insurance: The College pays the coverage amount of \$50,000 for all employees. Supplemental amounts based on salary and a dependent rider are offered as employee-paid benefits. Please note age reductions apply to levels of coverage.
- Optional dental: The employee-paid dental benefit with Ameritas has no change in plan coverage, or rates for 2022.
- Optional vision: The employee-paid vision benefit with Ameritas has no change in plan coverage, or rates for 2022.
- Account participation in the Medical and/or Dependent Care reimbursement under the Flexible Spending Accounts (FSA) does not automatically continue year to year. FSA participants must submit a new (tax) year enrollment election, and a “Flex Plan” web link will be provided for current or former participants. Participants may elect to have a debit card with their account balance on it for use.
- Vendors offering optional benefits who normally visit campuses are not scheduled this year. A complete listing with contact information is available at the HR Benefits web link.

How are my costs for employee-paid/dependent coverage calculated, and occur?

Depending on your pay group, costs are determined in a 26 or 19 deduction cycle, and benefit costs (with the exception of disability/lost wages, and life insurance) are made on a pre-tax basis. Deductions for health and life insurance are collected one-month in advance of coverage, therefore the health rates will increase in December 2021. All other benefit costs are deducted in the month of coverage.

Where do I get help?

Employees may contact the HR office at x-1724 or x-1772 for specific questions or needs for assistance. Additional details and plan schedules are located at HR Benefits web link: ***<https://www.pensacolastate.edu/employee-benefits/>***