Vassar College Benefits Open Enrollment
November 1st through November 30th, 2018

Benefits Fair: Thursday, November 1st, 9:00 – 4:00, Villard Room

Open Enrollment Basics

NEW BENEFIT FOR 2019: We are adding a new option to the HealthiestYou telemedicine benefit: Best Doctors, which provides access to a panel of specialists. Best Doctors specialists offer second opinions and treatment recommendations for complicated / serious medical conditions. Available through the same phone number and website/app as HealthiestYou, Best Doctors is free of charge.

All Information is on the HR website. Find full information on all benefits on the Human Resources website: http://humanresources.vassar.edu/benefits. (Quick link: type HR in the Vassar home page search box.)

Open Enrollment via WorkDay: Full instructions are on the reverse of this sheet and online. For in-person help, come to the Benefits Fair.

Benefits News for 2019

Health Insurance: There will be no cost increase for any of the three Empire Blue Cross plans. We are changing the way we fund claims, and have also joined a higher-ed purchasing group to contract directly for pharmacy services, and we expect these savings to balance out any increases in medical costs. There will be no changes to benefits under any plan. Coverage and co-pays remain as last year. Plan coverage and cost information is online. If you opt out of coverage and want the cash-out payment, you must elect it during Open Enrollment (see over.)

Optum RX for pharmacy: We are moving from ExpressScripts (via Empire Blue Cross) to Optum RX. You will get a new Empire card for January 1, with Optum’s direct phone line on it. Use the card as you did before, for both medical and pharmacy. For mail-order or any assistance with prescriptions, you can contact Optum directly. Optum will also be sending ‘Welcome Kit’ material to you soon. About 97% of existing Vassar members’ prescriptions are in the same cost tier with Optum as they were with ExpressScripts. If your RX isn’t one of them, Optum will contact you.

Retirement Plan Fund Changes: These investment option changes may affect you if you are not using the default “target-date” funds with TIAA or Fidelity. For more information, attend an upcoming seminar (watch for emails from Leslie Power), contact your plan reps at the Benefits Fair or afterwards, and/or read the details on the HR website.

High Deductible Health Plan (HDHP) and HSA: Check your emails from Leslie Power for seminar times: “refresher” sessions for those already enrolled and introductions for those considering the plans for 2019. NOTE: There will not be a Vassar contribution to HSA accounts this year.

SRA and HSA Limits: Next year’s SRA limits will be $19,000 if you will be under 50 in 2019, and $25,000 if you will be 50 or over. If you want to maximize your SRA, use the percentage calculator on the HR/Benefits website. Health Savings Account (HSA) limits will increase to $3,500 for single and $7,000 family if you’re under 55; $4,500 / $8,000 if over 55.

Flex Spending Accounts: If you have an HSA next year, you can NOT have a regular medical flex account. Use a Limited Scope flex account only if you think your dental and vision costs will exceed your HSA maximum. The annual limit on medical and limited flex spending accounts is now $2,700. The limit remains $5,000 for child-care.
WorkDay Open Enrollment: Step by Step

- When Open Enrollment begins, you’ll find a “to do” in your WorkDay In-Box (you will see a red dot in the upper right corner of your WorkDay home screen.)

- Click your picture /name, then click your In-Box.

- The Open Enrollment task comes up on your left, and you can run through your benefits on the right. If you need more screen room, you can click the arrows, top right corner.

- Medical plans come up first: click the link to the HR website for current rates and more info. Elect a new plan, add dependents, leave your current election in place, or elect the cash-out if you are waiving Vassar coverage.

- If you are newly adding family members to your plan, click in the box under Enroll Dependents and choose Existing Dependents if they are already in WorkDay. If they aren’t, choose “Add dependent from my enrollment” and fill in their information. If you are dropping family members, click the X next to their name. You will see your enrollment change to the right option and see your next year’s paycheck cost.

- Note that Dental is listed under ‘Medical Plans.’

- HSA: Elect or change your HSA amount. IGNORE the huge “$50,000” limit display: you can select whatever paycheck amount you want, up to the actual annual limit (see the text.) The actual limit is controlled in payroll.

- FLEX: If you have an HSA, you can NOT have a regular medical flex account. WorkDay will let you elect it and then error you out at the end of the enrollment. You can choose a Limited Scope Dental/Vision flex account, but don’t do this unless you think your vision and dental expenses, plus your medical expenses, will be more than your HSA annual limit. If you don’t have an HSA, you can select either an annual or per-paycheck flex amount.

- Life insurance comes up next. The options are grayed out; you will get an orange error message if you leave the beneficiaries blank. To add beneficiaries, click the plus sign. Then click in the box below and choose ‘beneficiary persons.’ If nothing comes up, use “create” and “add beneficiary using existing contacts.” If nothing comes up under ‘existing contacts,’ use “add new beneficiary.” You must put in their name, address and relationship to you – other fields are optional. Assign them a Primary Percentage, and keep adding beneficiaries until you have at least one primary and one contingent.

- Click the Agree box on your confirmation page, and click ‘Submit’ at the bottom.

- If you want to make changes any time during Open Enrollment, go to your WorkDay main page, click the Benefits icon, and click “Change Open Enrollment” from the box on the right.