Vassar College Benefits Open Enrollment

October 30th through November 29th, 2019

Benefits Fair: Wednesday, October 30th, 9:00 – 4:00, Villard Room

Open Enrollment Basics

Benefits Information: Find descriptions, costs and vendor links 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 2020

Health Insurance: We are changing the insurer for your medical plans: Aetna-Meritain Health will replace Empire Blue Cross. You will get a new insurance card in time for January 1st. Meritain is a division of Aetna that custom-builds health plans for groups like Vassar that pay their own medical claims. Meritain is reproducing all three plan designs: the PPO, the EPO and the High Deductible Health Plan. This means that there will be no changes to benefits under any plan. Coverage, co-pays and deductibles remain as last year.

Aetna’s doctor and hospital network is very similar to Empire’s, and all hospitals, labs and large local medical groups (like CareMount, Premier, and Children’s) are in Aetna’s network. Aetna is a national network, so out-of-area coverage is comparable. To check your providers, use the link provided in Leslie Power’s recent emails.

Prescription coverage will still be through Optum RX, as last year, so you don’t need to re-do any prescriptions.

We expect claims costs to be similar to last year, and Aetna Meritain’s fees are lower than Empire’s, so the cost of health coverage under all plans will be 7% lower in 2020.

If you opt out of coverage and want the cash-out payment, you must elect it during Open Enrollment (see over.)

Tele-Medicine additions: Mental Health and more! HealthiestYou, our telemedicine provider, gives you free access to health providers via phone, app or website. You and your family can talk with a prescribing, board-certified doctor for flu, allergies, sore throats, and more. You can also get an expert specialist second opinion on a diagnosis or treatment plan for more serious conditions. Starting January 1, we have added confidential mental health counseling by phone or video call, short-term or longer term. Also for 1/1, you can get help with back pain through guided videos with a certified health coach, or consult a dermatologist for a skin conditions.

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 2020. The HSA will have a new administrator, PayFlex, and will ‘claims connect’ with Aetna Meritain.

SRA and HSA Limits: Next year’s SRA limits will be $19,500 if you will be under 50 in 2019, and $26,000 if you will be 50 or over. Heath Savings Account (HSA) limits will increase to $3,550 for single and $7,100 family if you’re under 55; $4,550 / $8,100 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 $2,750. 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 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.’

- Note that the Medical Plan Cash Out is also listed as a ‘Medical Plan.’ You MUST actively re-elect the cash out every year at Open Enrollment.

- 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.

- You will not get a robo-email confirmation; you can print-screen your confirmation page if you like.

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