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 two of your medical plans: Aetna-Meritain Health will replace Empire Blue Cross. If you are currently enrolled in one of the Empire plans, 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 plan designs and details for both the PPO and the EPO, so there will be no changes to benefits under either 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 for the PPO and EPO will still be through Optum RX, as last year, so you don’t need to redo 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 the PPO and EPO plans will be 7% lower in 2020.

The MVP HMO (and, for those hired before 2004, the Choices plan) are NOT changing. The HMO costs are increasing about 5%, and Choices about 3%.

Health Insurance Waiver Cash-Out: If you do not take Vassar health insurance, you are eligible for the $400 annual cash out payment. You must actively elect this option at Open Enrollment. The cash-out appears as a choice under “Medical Plans” in WorkDay. See over for instructions.

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.

SRA 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.

Flex Spending Accounts: The annual limit on medical and limited flex spending accounts is now $2,750. The limit remains $5,000 for child-care.
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 2018 paycheck cost.

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.

Note that Dental is listed under ‘Medical Plans.’

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.