



Open Enrollment allows you to review your current benefits and make any changes for the year ahead.

It is **mandatory** that all benefit eligible employees login to the Employee Access Benefits portal and complete the annual Open Enrollment in order to obtain, change, or waive benefits for the 2024 calendar year prior to the **NOVEMBER 15th** deadline.

November 1 – November 15 (Effective January 1, 2024)

STEPS TO COMPLETE 2024 OPEN ENROLLMENT

1. Click on the Employee Access button from the LIU Lobby:



2. Under menu options, click on My benefits.
3. Click on Enrollment.
4. Select each benefit option, then click Save selection. Once all options have been saved, a green checkmark will appear next to each option. Click Review and submit.
5. Click Confirm and submit to complete the enrollment.

Click HERE to login to the Employee Access Portal.

Portal opens November 1 and closes November 15, 2023.

Benefit elections take effect Jan. 1, 2024.

HIGHLIGHTS OF YOUR 2024 HEALTH PLAN

Medical Benefits: Medical coverage will continue to be provided through Highmark Blue Shield PPO Blue.

Lincoln Health and Wellness Center: Operated by Proactive MD, and provides convenient access to quality healthcare for employees and dependents who are enrolled in LIU12 medical coverage.

Prescription Drug Coverage: Prescription and drug coverage is through Highmark Blue Shield and Express Scripts.

Dental: Delta Dental will continue to provide dental benefits.

Vision: Davis Vision will continue to provide vision benefits.

Health Care Flexible Spending Account (FSA): Pay for eligible medical expenses throughout the year with your FSA funds. The maximum amount to elect is \$3,050. The maximum amount of unused funds to carryover at the end of the calendar year is \$610.

Dependent Care Flexible Spending Account: Use tax-free dollars to pay for eligible child care and elder care expenses. The maximum amount to elect is \$5,000 with no allowable carryover funds at the end of the year. Spending accounts are managed by you through Highmark.

Opt-Out: The opt-out payment for waiving medical coverage is paid out at the end of the calendar year. Payment is pro-rated based on the number of months the opt-out was in effect. You **MUST** provide current proof of medical coverage with the effective date of coverage to receive the payment at the end of the calendar year.

Voluntary Life Insurance: Additional life insurance may be purchased for self only in \$10,000 increments starting at \$50,000 up to \$200,000. You must complete and submit an Evidence of Insurability application to Sun Life and you are subject to approval by Sun Life.

QUESTIONS? Email: openenrollment@iu12.org Click HERE for the Open Enrollment Guide or scan the QR code above.

LIU12 2024 OPEN ENROLLMENT

FREQUENTLY ASKED QUESTIONS

WHAT IS OPEN ENROLLMENT?

If you are benefit eligible, Open Enrollment provides a once a year opportunity to review, change or waive your current health coverage.

ARE THERE ANY CHANGES TO THE PLAN DESIGN IN 2024?

Under the ESPA and Confidential Employees Agreement, beginning Jan. 1, 2023, there is a \$45 office visit Co-pay for primary doctors, and a \$55 Co-pay for specialist or Urgent Care. Please refer to the Health Benefits section in your bargaining agreement, and the 2024 Summary of Benefits and Coverage.

HOW DO I COMPLETE THE OPEN ENROLLMENT?

Open Enrollment is completed electronically in the Employee Access self-service Portal. Be sure to login to Employee Access where you also have access to view pay information, tax documents, personal information, and time-off history. **The [Employee Access Portal](#) will be open Wednesday, Nov. 1 and will close Wednesday, Nov. 15. Your benefit elections will take effect Jan. 1, 2024.**

WHAT IF I DO NOT WANT TO MAKE ANY CHANGES TO MY BENEFITS; DO I STILL HAVE TO COMPLETE THE OPEN ENROLLMENT?

Yes. You will be required to review your current benefits and make any applicable changes. In addition, you must elect or waive the Flexible Spending Accounts (FSA). You will also review your beneficiary information for your Group Life insurance.

CAN I ENROLL MY SPOUSE OR CHILDREN AT OPEN ENROLLMENT?

Yes. Be prepared to enter your dependent's full name, date of birth, and social security number upon enrollment. If your spouse works for a government related agency such as a school district, state or federal agency, or an intermediate unit, they are NOT eligible for LIU12 health coverage. You will need to provide dependent verification documentation: birth certificates for your children and a marriage certificate for your spouse.

DOES MY SPOUSE QUALIFY FOR THE SPOUSAL SURCHARGE WAIVER?

If your spouse is not working, retired, or disabled they may qualify for the spousal surcharge waiver. Verification documentation will be requested in April. The spousal surcharge will be reinstated back to Jan. 1, 2024 if verification documentation is not received.

CAN I RECEIVE IN-PERSON HELP WITH MY OPEN ENROLLMENT?

Yes, you may attend one of the Benefits Open Enrollment drop-by sessions where a member of the HR Team will assist you with your enrollment, or answer any benefits related questions. In order to meet the needs of all staff, please come prepared with your questions, and any required information needed for enrollment (SSN, DOB, etc.).

Monday, November 6 th	York Learning Center	Staff Lounge	11 a.m. – 4 p.m.
Tuesday, November 7 th	Franklin Learning Center	Media Center	11 a.m. – 4 p.m.
Monday, November 13 th	New Oxford Central Office	Jenny Wade Conference Room	12 p.m. – 5 p.m.

WHAT IF I MISS THE OPEN ENROLLMENT NOVEMBER 15TH DEADLINE?

You will not be allowed to make changes past the November 15th deadline. If you are currently enrolled in benefits, your current elections will carryover to 2024. Enrollment in the Flexible Spending Accounts will be automatically waived.

CLICK [HERE](#) FOR THE OPEN ENROLLMENT GUIDE