2025 Open Enrollment FAQ

General

Q: What is the timing for Open Enrollment? When do I need to submit my Open Enrollment?

A: Open Enrollment will take place from 10/30– 11/15. You must submit your Open Enrollment through Workday by midnight (CST) on Friday, November 15.

Q: Do I need to complete Open Enrollment on Workday if I'm not making any changes to my benefit elections?

A: Open Enrollment is a good time to assess your needs for the upcoming year and review your life insurance beneficiaries. In addition, if you plan on enrolling in one of the following programs, you will need to complete Open Enrollment in Workday:

- Healthcare Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (DCFSA)
- Health Savings Account (HSA)

If you do not make an election during Open Enrollment, all coverage listed above will be waived.

All employees electing medical coverage are required to complete the Medical Plan Affidavit in Workday. If you plan to cover your spouse on your United Healthcare medical plan for 2025 and do not complete the Medical Plan Affidavit, your spouse's medical coverage will be terminated. If you are not married or are not electing spousal coverage, you will be required to complete the affidavit during Open Enrollment and should select the "Not Married" or "Spouse is Not on Medical Coverage" option.

If your spouse is employed by an employer other than SLU, the employer must complete the Medical Plan Affidavit, which must then be uploaded to your Workday account.

Your 2024 choices for all other elections will carry over to 2025.

Note: if you still need to enter beneficiaries in Workday for your life insurance and AD&D benefits, HR recommends completing Open Enrollment in Workday and entering this information.

Q: Can I change my benefits after Open Enrollment closes?

A: No. You can only change your benefits when you have a qualifying life event. Common events are listed below:

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- A change in marital status, such as marriage, divorce, or death of your spouse
- A change in the number of your dependents, such as the birth or adoption of a child or death of a dependent
- A change in employment status for you, your spouse, or your dependent that affects eligibility

If you experience a qualifying life event, you have 31 days (about 1 month) from the date of the event to make changes and provide documentation supporting the event.

Q: Will I get new cards for any of my benefits based on my Open Enrollment elections?

A: You will only get a new card if you change plans or change plan levels, such as employee only to family.

Medical

Q: How do I know the best medical plan for my situation?

1. We are bringing back ALEX, the virtual benefits counselor, to help you find the plan that best fits your needs.

If you are new to ALEX, you should know:

- It is personalized, so you can see which plan makes the most sense for YOU.
- It is confidential, so you can get the guidance you need
- It is available from any computer, tablet, or smartphone at https://start.myalex.com/slu

Q: Who is considered an eligible dependent for Open Enrollment?

A: Eligible dependents are:

- Your legally married spouse, unless legally separated or divorced
- Natural, step, or adopted children up to their 26th birthday, regardless of student or marital status

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Q: How do I enroll a new dependent?

A: You will add new dependents on Workday through the Add Dependent process. Dependent verification documents will be required, and HR will review them as part of the approval process. Once the dependent event is approved, you can go into open enrollment and apply elections to your dependent. If you are adding a new dependent to your Workday profile, you will need to complete this Dependent Verification process in time to complete your Open Enrollment by November 15.

In the Dependent event, you would attach documents as noted below:

- For spouses, please submit a marriage certificate and either (A) a copy of a most recently filed joint tax return (may strike any financial information) or (B) a copy of a household bill from the last 60 days that has both of your names (you may strike account numbers and bill amounts)
- For newborns, please submit a Certification of Live Birth (with the newborn's and parent's names). Once the birth certificate is available, please notify HR and upload it to Workday.
- For other children, please provide either a certificate of adoption or a birth certificate for each child.

Q: What is the "Working Spouse Rule"?

A: Working spouses with access to group medical coverage through their employer are not eligible for coverage under an SLU-sponsored medical plan. Below is a list of situations where the Working Spouse Rule will not apply.

- Spouses who are not employed
- Spouses who are not eligible for group medical coverage through their employer
- Spouses who are retired and no longer have employer-group medical coverage
- Spouses who are self-employed

If one of these situations applies to your spouse and you wish to cover them under an SLU-sponsored medical plan, you will need to complete the medical plan affidavit in Workday.

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Q: Does the Working Spouse Rule apply to benefits besides United Healthcare?

A: No. You can have your spouse covered under other benefit programs (i.e., dental) without needing to fill out the Medical Plan Affidavit.

Q: Can I cover my domestic partner on my benefits?

A: No. Domestic partners are not eligible for coverage in SLU's benefit plans.

Flexible Spending Accounts (FSAs)

Q: I'm not 100% sure what my dependent care costs will be next year. Can I make changes during the year?

A: There are various situations where the IRS permits changes to be made to Dependent Care FSA elections. You can make an election change for significant increases or decreases in the cost of coverage. For example, a change in residence or work location causes you to change daycare providers, and the new daycare center is more expensive. Another situation may be if you or your spouse changes work schedules (including to or from part-time status) and you require more childcare; you may increase or decrease the amount consistent with the change in cost. You may change your Dependent Care FSA election within 30 days of changing qualified dependent daycare expenses.

Q: What are the FSA contribution limits?

A: Contributions to a Healthcare Flexible Spending Account are currently limited to $3,200. *

Q: What are the DCFSA Contribution Limits?

A: If you are married and filing a joint return or a single parent, you may contribute up to $5,000 per year to your Dependent Care Flexible Spending Account (DCFSA). If you are married and filing separately, you may contribute up to $2,500 per year per parent. *

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Q: How long do I have to use the healthcare FSA funds?

A: Employees may take advantage of SLU's 75-day plan year extension. Should employees have a remaining balance of FSA funds at the end of the traditional plan year (December 31), the remaining funds are available until March 15 of the following year.

Employees will also have up to ninety days after the end of the plan year (December 31) to submit reimbursement claims for eligible expenses incurred until the plan year extension before the remaining balances are forfeited. All claims must be submitted to Optum Financial no later than April 30.

Please note: If you are moving from an FSA to an HSA under the QHDHP, the grace period does not apply. As of December 31, no funds can remain in the healthcare FSA. If funds remain as of December 31, your HSA employee and employer contribution will be delayed until April.

Q: How long do I have to use the dependent FSA funds?

A: Employees will also have up to ninety days after the plan year's end (December 31) to submit reimbursement claims for eligible expenses incurred until December 31, 2025, before the remaining balances are forfeited. All claims must be submitted to Optum Financial by April 30.

Health Savings Account (HSA)

Q: Should I be aware of anything if I move from a healthcare FSA in 2024 to an HSA in 2025?

A: Under IRS rules, you cannot be covered by a healthcare FSA and an HSA simultaneously, so you cannot use the grace period under the healthcare FSA. You must use all your healthcare FSA funds by 12/31/2024, or your employer seed money and employee contributions will be delayed until April 2025.

Q: When will I get the employer contribution for the Health Savings Account (HSA)?

A: The employer contribution from SLU will be deposited into your HSA with Optum Bank on the same date as your first paycheck in January unless you are moving from a healthcare FSA in 2024 to an HSA in 2025. If you are in this situation and have healthcare FSA funds remaining by 12/31/2024, your employer contribution and employee contributions will occur on the first available payroll in April 2025.

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Q: What is the employer contribution?

A: If you enroll in HSA as part of Open Enrollment, the employer contribution will be based on your QHDHP plan coverage level as of 1/1/2025. If you are enrolled in the HSA as of 1/1/2025 and have employee-only coverage, SLU will contribute $400 to your HSA. If you are enrolled in the HSA as of 1/1/2025 and have any other coverage level for QHDHP, SLU will contribute $800 to your HSA.

Q: What are the 2025 HSA Limits?

A: The annual limit on HSA contributions for 2025 will be $3,900 for self-only and $7,750 for family coverage. If you are 55 or older by December 31, 2025, you can contribute an additional $1,000 per year. Please note, however, that these are maximum annual limits, and the limit that applies to you may vary based on your specific situation. You need to follow IRS rules to ensure that you are not over-contributing to your HSA and avoid any tax surprises next year. For more information, please see the Optum HSA Guide.

Life Insurance

Q: Will I need to complete Evidence of Insurability (EOI) to increase my life insurance elections during open enrollment?

A: No. This is your open enrollment opportunity. You may elect amounts up to the maximum benefit. Your guarantee issue amount is equal to your benefit amount.

Wellness Premium Discount

Q: What do I need to do to qualify for the wellness discount?

A: To qualify for the wellness discount, you will need to complete an annual wellness exam with your primary care provider in 2024 **OR** visit a Quest Location for a Biometric Screening. Wellness Exams can be completed anytime between January 1st, 2024- December 31st, 2024. A primary care provider (PCPs) can be defined as a Family Medicine Doctor, Internist, Obstetrician/Gynecologist, or a Nurse Practitioner or Physician Assistant within your primary care provider's office.

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Q: What if I do not have a primary care provider?

A: If you have not yet established care with a primary care provider and are seeking one, SSM/SLUCare offers several Tier One Providers that can meet your needs. You can find a list of these providers and their information through the following resources:

- SSM Health Website: Visit the SSM Health website to search for Tier One Providers by location, specialty, and availability.
- SLUCare Website: Check the SLUCare website for a directory of providers affiliated with Saint Louis University, including their contact information and areas of expertise.
- Employee Well-Being: Contact the university's wellness coordinator for recommendations and assistance in scheduling an appointment with a Tier One Provider.

Q: Why is it important to have a primary care physician (PCP)?

A: It is crucial to have a primary care physician for several reasons:

1. Continuity of Care: A PCP provides ongoing care and builds a comprehensive understanding of your health history. This continuity helps in managing chronic conditions and coordinating care with specialists.
2. **Preventive Care:** PCPs focus on preventive measures, including routine check-ups, vaccinations, and screenings. This proactive approach can help catch potential health issues early and prevent serious illnesses.
3. Health Management: They help in managing chronic diseases like diabetes, hypertension, or asthma, providing tailored treatment plans, and monitoring your progress over time.
4. Coordination of Care: PCPs serve as a central point for coordinating referrals to specialists, ordering necessary tests, and ensuring that all aspects of your health care are integrated.
5. Personalized Care: Building a relationship with your PCP allows for personalized care based on your medical history, lifestyle, and specific needs.
6. Access to Resources: PCPs often have a network of resources and referrals, making it easier to get access to specialized care, support services, or mental health resources if needed.

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7. Cost Efficiency: Having a PCP can lead to more cost-effective care by avoiding unnecessary emergency room visits and hospitalizations through better management of health issues and preventive care.

Q: What are the requirements for the Medical Wellness Discount?

A: To receive the wellness discount, you must:

1. Visit Primary Care Provider (PCP) for annual preventative physical. If you are currently on SLU's Health Plan, United Healthcare will send us documentation of your annual wellness exam.

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2. Complete a biometric screening through Quest at any Quest location.
3. If enrolling your spouse in medical coverage, your spouse will also need to complete requirements 1 or 2.

All requirements for the calendar year 2025 must be completed by December 31st, 2024.

Directions for Wellness Discount

1. If you have participated in a wellness exam with your primary care provider anytime in 2024, and are currently on SLU's Medical Plan, United Healthcare will send us a report of completion. You will receive verification from Employeewellbeing@slu.edu after open enrollment.
2. If you are newly electing SLU's Medical Plan for 2025, and you have had a wellness exam with a primary care provider in 2024, you can submit the wellness verification form to employeewellbeing@slu.edu
3. If you would like to do a biometric screening with Quest at a Quest Lab, schedule a screening at www.My.QuestForHealth.com. To register, use the Registration Key (SLU2025) and Unique ID (your employee ID). Your Spouse/Domestic Partner will need to set up their own account using your Employee ID + S. For scheduling questions, contact the Service Center at 1.855.623.9355

Additional Assistance

Q: Who do I contact with questions if my question is not addressed here or if I need assistance completing Open Enrollment?

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A: Open Enrollment guides are posted on the SLU HR website when available. If you need more information, please contact the HR Benefits Office at 314-977-2595 or benefits@slu.edu.

*The IRS has not determined the 2025 contribution maximum.

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