

OPEN ENROLLMENT – FREQUENTLY ASKED QUESTIONS

Do I have to complete any forms during the Open Enrollment period?

You need to complete a new enrollment form if:

- You are NOT currently enrolled and want to enroll in the BCBS medical plan, Principal dental plan or BCBS/EyeMed vision plan for 2024.
- You want to change your BCBS medical plan option.
- You want to terminate coverage in the BCBS medical plan, Principal dental plan or BCBS/EyeMed vision plan.
- You want to add or terminate dependent(s) to your coverage.
- You want to contribute to a Flex account or Health Savings account in the new year. Your previous Flex/HSA will not carry forward into the new year.

Where can I find the enrollment forms?

- There are links to the forms in the Open Enrollment Guide
- There are links to the forms on the Human Resources webpage under Current Employees and [Employee Benefits](#)
- Contact Marie at mgiusti@iwu.edu

When are enrollment forms due?

Enrollment and change forms should be returned to the Human Resource Office by Friday, December 1, 2023.

- You can bring your form to HR (Holmes Hall 209)
- Email to Marie at mgiusti@iwu.edu
- Mail to IWU – HR, 1312 Park St – Room 209, Bloomington IL 61701

Can I enroll at any other time outside of Open Enrollment (OE)?

If you have a qualifying event during the calendar year, you can enroll outside of the OE period. Qualifying events include:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan

Are there any changes to benefits effective January 1, 2024?

- PREMIUMS effective 1/1/2024:
 - All BCBS Medical plan premiums are increasing.
 - Platinum premiums are increasing by 6%.
 - Gold and Silver premiums are increasing by 5.7%.
 - Dental and Vision premiums remain the same as during 2023.

- COVERAGE effective 1/1/2024:
 - All medical plans will have a change from the Open Prescription Drug Formulary to the slightly more restrictive Balanced Drug Formulary.
 - The exclusion of gender reassignment surgery, including related services and supplies, will be removed.
 - Platinum plan:
 - The individual deductible will increase from \$500 to \$750 (family from \$1000 to \$1500).
 - The individual out-of-pocket maximum will increase from \$2000 to \$3000 (family from \$4000 to \$6000).
 - Gold Plan
 - Per IRS guidelines, the minimum individual deductible for high-deductible health plans (HDHP) will increase from \$1500 to \$1600 (family from \$3000 to \$3200).
 - The individual out-of-pocket maximum will increase from \$3000 to \$3200 (family from \$6000 to \$6400).
 - Silver Plan coverage will remain the same.
 - Dental and Vision coverage will remain the same.

- PRESCRIPTION ENHANCEMENTS to the Medical Plans effective 1/1/2024:
 - **Split/Fill.** This program applies to expensive medications that members are sometimes unable to tolerate (such as oral oncology drugs). It is not uncommon for a member to try several different medications before finding one that is appropriate, potentially wasting money of the employee and the University.
 - Through this program, the member is given a partial amount of the medication at a prorated copay. If they are able to tolerate the drug, they pick up the remainder of the prescription and pay the remainder of the copay. If they do not tolerate it well, they try another alternative prescription.
 - Less money is spent on medications that do not work; this is a savings to both the member and the University.
 - **FlexAccess.** This is a program that allows access to copay assistance programs (discounts or coupons on select prescription drugs offered by drug companies). This program saves money for the employee and the University.
 - Over 80% of specialty drugs participate in this copay assistance program.
 - The member's copay is reduced at the time the prescription is filled.

What does it mean that the IWU medical plan is a SELF-FUNDED plan?

Premiums paid by covered IWU employees and the University go directly toward the payment of IWU members' claims. **Our premiums pay our claims.** And in turn, our premiums are determined based on our plan/claim usage.

- Members should take advantage of preventative coverage (i.e., annual physicals, well-child visits, mammograms, colonoscopies) to minimize larger claims when medical issues are not caught soon enough.

What is a COPAY?

A fixed amount you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service or insurance plan option.

- \$30 for a primary care doctor visit, \$20 for a generic prescription

What is a DEDUCTIBLE?

An amount you could owe during a coverage period (usually one year) for covered health care services before the health insurance plan begins to pay. The deductible does not apply to services when a copay is required or for preventative services.

- If you have an out-patient surgery costing \$1000 after network discounts, you will be responsible for the amount of your deductible before insurance begins to pay towards the claim.

What is COINSURANCE?

Your share of the costs of a covered health care service after the deductible has been satisfied. Coinsurance is calculated as a percentage of the allowed amount for the service (for example 20%).

- If you have an out-patient surgery costing \$1000 after network discounts, you will be responsible for the amount of your deductible. Then once you have met your annual deductible, insurance will pay 80% of the remainder of the claim and you will pay 20% of the claim (and any other claims until you reach your out-of-pocket maximum).

What's the difference between the IWU medical plan options: Platinum, Gold, Silver?

The plans differ in premium and coverage:

- The Platinum and Silver plans work similarly. There are copay amounts for physician visits and prescriptions. Of these two, the Platinum plan has a higher premium because its copays, deductibles and out-of-pocket maximums (OOP) are lower than the Silver plan. The Platinum plan is a richer plan.
- The Gold plan is a high-deductible health plan (HDHP). There is no "first dollar" coverage. That means, after plan discounts are applied, the member is responsible for the full claim cost until the deductible is met.

Which medical plan option should I choose?

This is a personal decision that each employee should make on their own.

- The Platinum plan has higher premiums compared to the Gold and Silver plans, but it has richer coverage (lower copays, deductible and OOP) compared to the Gold and Silver plans.
- The Gold and Silver plans have similar Employee Only premiums which are lower than the Platinum plan.
 - Employees who are risk-averse often choose the Silver plan which has defined copay amounts.
 - Employees who are NOT risk-averse often choose the Gold plan which additionally comes with the benefit of IWU contribution to a Health Savings Account.

Can I have Employee Only coverage on the medical plan and Family on the dental and/or vision plan?

Yes. You can choose which benefit plans you need and which coverage your dependents need. Even if you have opted out of the medical plan because you are covered by a spouse's or parent's plan, you can elect dental and/or vision coverage through IWU.

Can I have double coverage - coverage through IWU and coverage through a spouse (or parent)?

Yes. The coverage you have as an IWU employee will be your primary insurance and coverage through your spouse (or parent) will be secondary coverage.

- However, it may not make sense financially to have double medical coverage.
- Since dental and vision premiums are lower, some employees choose to have double dental or double vision coverage.

What's the difference between a Flexible Savings Account (FSA) and a Health Savings Account (HSA)?

- A **Flexible Spending Account (FSA)** allows you to pay for predictable, eligible health care expenses or expenses related to the care of a dependent child or adult with pre-tax dollars. This lowers your taxable income and saves you money. You can establish a Health Care FSA or a Dependent Care FSA.
 - Based on IRS guidelines, money set aside in an FSA is subject to a **use it or lose it** provision. However, the IWU FSA Plan allows a **grace period** so that expenses incurred on or before March 15 of one year may be submitted for reimbursement from account dollars set aside in the previous year.
 - You cannot make a change to your FSA election during the year unless you incur a **qualifying event**.
 - **BPC** manages the FSAs and reimburses employees for their claims. Your **FSA VISA debit card** can be used to pay for copays, prescriptions and other qualified health care expenses.
 - Most pharmacies send prescription files to the BPC VISA debit card system. **However, BPC VISA debit card users must submit documentation for other medical, dental and vision services to BPC to verify expense eligibility.** BPC may reach out to you to obtain any missing documentation. Failure to submit proper documentation may cause the debit card to be deactivated until expenses can be adjudicated.
 - FSA VISA debit cards from BPC are good for three years. If your card is set to expire, you will receive a new card around the first of the year.
- A **Health Savings Account (HSA)** is a tax-advantaged savings account that accompanies the **IWU Gold medical plan option** (a high-deductible health plan - HDHP).
 - IWU will contribute \$500 into an HSA for employees choosing Employee Only coverage with the Gold BCBS plan (\$1000 for Employee plus dependent(s) coverage).
 - Employees can also make pre-tax contributions to the HSA through payroll deduction. The money in your HSA is carried over from year to year and is yours to keep, even if you leave IWU.
 - **HSA Bank** manages the HSAs. You can use your HSA Bank VISA card to pay for qualified medical expenses.

What are the 2024 maximums for contributing to an FSA? An HSA?

- FSA for health care expenses – \$3,200 (Proposed for 2024, but not yet officially released by the IRS.)
- FSA for dependent care expenses – \$5,000
- HSA for Single GOLD plan coverage - \$4,150 (includes the \$500 contribution by IWU)
- HSA for Family GOLD plan coverage - \$8,300 (includes the \$1,000 contribution by IWU)
- HSA for anyone 55 years or older – can contribute an additional \$1,000

Can I have an FSA and an HSA?

- You and/or your spouse cannot contribute to a Health Care FSA while also contributing to an HSA.
- You can have a Childcare FSA and be enrolled in the Gold medical plan with an HSA.

Why do I have to enroll every year in the FSA and HSA?

Because your medical and dependent care expenses may change from one year to the next, you are required to re-enroll in an FSA and HSA each year.

How does the BCBS Member Rewards program work? Can I really get paid for using certain providers?

The BCBS [Member Rewards Program](#) can help you find a lower-cost, quality provider for a recommended medical procedure. You select the provider and have the procedure or service done. After the claim is paid, you receive a “reward” for using a participating provider. You can receive a check from \$25 up to \$500 depending on the procedure and provider used. Search for providers offering Member Rewards online, through the BCBS phone app or by calling BCBS Member Services at (800) 548-1686.

I lost my BCBS ID card, how do I get a new one?

- Log on to your BCBSIL Blue Access for Members portal – www.bcbsil.com – and request a new card.
- Log on to your BCBSIL phone app and view an electronic version of your card on your phone.

How much Life Insurance do I have as an IWU employee?

The life insurance benefit for full-time employees is 1.5 times your annual salary. IWU pays the full premium for [group life and accidental death and dismemberment \(AD&D\) insurance](#).

Can I pay for additional life insurance for myself and my family?

No, you cannot pay for additional life insurance. However, you can choose to elect coverage under the [Voluntary Death and Dismemberment policy](#). You can choose coverage for yourself, you and your child(ren), or the whole family. You pay the premium that corresponds to your chosen amount of coverage.

Do I have disability benefits?

Yes, IWU provides full-time employees with [short-term and long-term disability income benefits](#). IWU pays the full premium for this coverage. In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income.

Do employees have counseling benefits?

The [EAP benefit](#) provides counseling and consultation services. Services are available to help employees resolve personal difficulties that may be affecting their quality of life or job performance. Eligible employees and their immediate family members receive unlimited telephonic counseling and four face-to-face counseling sessions per issue per academic year. For confidential assistance, please call (800) 252-4555 or (800) 225-2527.