



Q: Why will SJU be having two open-enrollment periods with two election periods and two effective dates? What are they? And what are the differences?

A: Our first open enrollment will be a Mini-Open Enrollment. It will be held from September 6 through September 23, 2016, and changes will be effective November 1, 2016. The Mini-Open Enrollment will provide a mandatory window for employees to make election changes that cannot wait until the regular open enrollment in October/November. Premiums and plan design will not change as a result of the Mini-Open Enrollment.

Our second open enrollment will be a regular Open Enrollment. It will be held from October 24 to November 18, 2016, with all changes effective January 1, 2017. Per-pay cost increases will be communicated in the Benefit & Wellness Guide that will be mailed to your homes. Our annual Benefit & Wellness Expo will be held at the start of the regular Open Enrollment (November 1).

Q: I've never heard of a Mini-Open Enrollment, what changes am I able to make? And how do I make those changes?

A: You may make any changes that are normally made during open enrollment: change plans (including electing plans from waive or waiving medical benefits), add/remove family members, change dental plans, elect vision, etc. All benefit-election changes can be made using the online enrollment system, which can be found under the Employee tab in The Nest.

Q: If I sign up for benefits during the Mini-Open Enrollment, are the rates guaranteed for the next 14 months? If I sign up during the regular Open Enrollment, will the rates increase?

A: The rates are not guaranteed for the 14-month period from November 1, 2016 to December 31, 2017. The current rates will remain in place until the end of November 2016 (as a reminder we charge one month ahead for our medical, dental and vision plans) and new rates will begin with the first pay of December 2016. All plans will (likely) increase with the first pay of December 2016, regardless of whether you made a regular Open Enrollment change to your benefits or not.

Q: Is it necessary that I make any changes during September's Mini-Open Enrollment?

A: There is no need for you to access the online system between 9/6 and 9/23 to make any changes to your benefits during the Mini-Open Enrollment unless you desire to make a change that cannot wait until the regular Open Enrollment period from 10/24 – 11/18.

Q: Can I sign up for benefits during both open enrollment periods (the Mini-Open Enrollment and regular Open Enrollment)? For example, can I sign up for the HMO during the Mini-Open Enrollment, then switch to the CDHP starting January 1st? Or vice versa?

A: Yes, you can make benefit changes at both the Mini- and regular Open Enrollment periods. You can sign up for the HMO effective November 1st and switch to the CDHP effective January 1st (or vice versa).

Q: If I don't access the online system in during the Mini-Open Enrollment in September, what happens to my each of my benefits?

A: CDHP – you will remain enrolled in the same CDHP (Personal Choice HDHP) at the same per-pay cost, with your current deductible resetting on November 1. The individual deductible will be prorated to \$1,750 and the family deductible will be prorated to \$3,500 for the 14-month period from 11/1/2016 – 12/31/2017. (See the next FAQ for an explanation.)

HMO – you will remain enrolled in the same HMO plan at the same per-pay cost and with the same benefits.

HSA – SJU will continue making monthly HSA contributions for all participants in the CDHP in the same amount (\$62.50 for individual and \$83.33 for family). Your HSA election will continue unchanged until 12/31/2016.

FSA – the annual election you made during the 11/1/2015 open-enrollment period will continue until 12/31/2016 as usual, since it is a calendar-year annual election.

Dental (either plan) – you will remain enrolled in the same dental plan at the same per-pay cost.

Vision – you will remain enrolled in the vision plan with the same per-pay cost.

Waive – you will continue to receive the \$65 per month waive credit without interruption.

Q: How did Human Resources calculate the \$1,750 individual and \$3,500 family deductibles for the 14-month CDHP (Personal Choice HDHP) plan year? Will there be a change to the out-of-pocket maximum amounts as well?

A: To calculate the 14-month deductibles, we prorated the 12-month deductibles. \$1,500 divided by 12 times 14 = \$1,750. The same formula was used to determine the \$3,500 family deductible. This prorated deductible will be in place just for the transition year (November 1, 2016-December 31, 2017). In subsequent plan years, we expect the CDHP (Personal Choice HDHP) deductible will return to regular amounts.

The CDHP (Personal Choice HDHP) will have the out-of pocket maximum prorated to \$6,533.33 for individual coverage and \$13,066.67 of your covered dependents. The HMO already has the out-of-pocket maximum calculated on a calendar year basis so no adjustment is necessary.

Q: What will my deductible be if I join the CDHP (Personal Choice HDHP) effective January 1, 2017, for the first time (from either waive or the HMO)?

A: Your deductible will be the regular 12-month deductible of \$1,500 for individual coverage and \$3,000 if you cover any dependents.

Q: Will I receive new ID cards as a result of the plan year change?

A: Mini-Open Enrollment, for all changes effective 11/1/16:

- **HMO-** existing members will *not* receive a new ID card. ID cards will be issued to new enrollees, newly added dependents, and members who have changed their PCP etc.
- **CDHP- ALL** existing members *will receive* a new ID card, as your deductible will be prorated to the new amounts outlined above (\$1,750/\$3,500). In addition, ID cards will be issued to new enrollees, newly added dependents, etc.

Regular Open Enrollment, for all changes effective 1/1/17:

- **HMO-** existing members will *not* receive a new ID card. ID cards will be issued to new enrollees, newly added dependents, members who have changed their PCP etc.
- **CDHP- ALL** existing members *will NOT receive* a new ID card. ID cards will only be issued to new enrollees (\$1,500/\$3,000 deductible), newly added dependents, etc.

Q: If I remain in the CDHP for 14 months, will I receive the SJU HSA contribution during all 14 months?

A: Yes, the HSA contribution will be made by SJU in the first pay of each month in which you are a member of the CDHP. For the 11/1/2016 – 12/31/2017 plan year, the total HSA contribution will be \$875 for individual (\$62.50 * 14 months) and \$1,166.62 for family (\$83.33 * 14 months).

Q: I've already spent the \$1,500 maximum allowable dental benefit for the year. Since we are extending the plan year by two months, will the maximum amount increase for this year?

A: No, while our plan year runs from 11/1 to 10/31, our maximum allowable dental benefit for the dental program runs during the calendar year (1/1 – 12/31). SJU's change to calendar year for all benefits will align our dental benefits with our plan year starting 1/1/2017.

Q: Can I change from the DPPO to the DHMO or visa-versa during the Mini-Open Enrollment?

A: Absolutely! You can switch dental plans during the Mini-Open Enrollment with an effective date of 11/1/2016. If you wish to make a change, please access the online enrollment system to do so. If you are electing the DHMO, be sure to have the primary-care dentist name and ID number available.