Open Enrollment 2024
November 1-15, 2023
Agenda

Open Enrollment Overview
Enrollment Opportunities
Review Changes for 2024
How to Enroll
Open Enrollment Overview
2024 Open Enrollment Timeline

November 1 – 15, 2023

Open Enrollment

November 1 – 15, 2023

Submit Elections or Changes in Workday

November 16 – December 31, 2023

Submit Elections or Changes on Paper

January 1, 2024

Open Enrollment Election Start Date
Review Personal Information

Update Demographic Information in Workday

- Dependent Name Change and Date of Birth
- Beneficiaries
- Social Security Number
- Contact Information
- Mailing Address
Important Communications

Coordination of Benefits

Requests information about other medical coverage in which your dependents may be enrolled

Trustmark will email and mail a request to your home address
Important Communications

Dependent Eligibility Verification

Proof of eligibility is required for all newly enrolled dependents

Document Examples

**Biological Child**
- Birth Certificate

**Step-Child**
- Birth Certificate & Verification Docs for Spouse

**Spouse**
- 1040 Federal Tax Return
  - OR
- Marriage Certificate & Proof of Joint Ownership
Enrollment Opportunities
Enrollment Opportunities

1. Add, drop, or change elections for Medical, Dental or Vision
2. Add, drop or change coverage for your Eligible Dependents
3. Enroll in Health Care FSA and/or Dependent Care FSA
4. Elect, waive, or change Child Voluntary Group Term Life Insurance (VGTLI)
5. Waive or decrease Voluntary Group Term Life Insurance, Employee and Spouse (VGTLI)
6. Waive Short Term Disability (STD)
Enrollment Opportunities with Approved Evidence of Insurability (EOI)

- Elect or increase Voluntary Group Term Life Spouse (VGTLI)
- Elect or increase Voluntary Group Term Life Employee (VGTLI)
- Elect Short Term Disability (STD)
What is new for 2024?
Benefit Changes

• Dental Plan Enhancements
• Increase to Health Care FSA Contribution
• Employee Medical Plan Contribution Changes
• Medical Vendor Name Change – ID Card Re-Issue
• Prime Care Connect Eligibility
Dental Plan Enhancements

- Occlusal guards will be covered once every five years instead of once in a lifetime. The cost will be applied to the annual out-of-pocket maximum.

- Porcelain and ceramic material for crowns, onlays and fixed prosthetics will be allowed on posterior teeth.
Flexible Spending Accounts (FSA)

Health Care FSA

Pre-tax money to pay for eligible health care expenses incurred by:
- Employee
- Spouse
- Eligible Dependents

Contributions: $100 – $3,200

Dependent Care FSA

Pre-tax money to pay for eligible dependent care expenses for:
- Children under 13
- Adults incapable of self-care

Contributions: $250 - $5,000

** FSAs must be elected each year to participate**

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\(^1\)The final amount for the maximum 2024 contribution is pending release by the Internal Revenue Service (IRS) and our plan will allow you to elect up to the finalized IRS maximum amount.
Increases to Employee Contributions

Employee medical plan contributions will increase in 2024. Your exact increase depends on your compensation tier, your plan option and the coverage level you elect.

Check the 2024 rates page to see your employee contribution.

Dental plan employee contributions will increase slightly, and vision plan employee contributions will remain the same.
Medical Claims Administrator
Name Change and Resources

Trustmark, our medical plan claims administrator, will change its name to Luminare Health Benefits (Luminare Health) effective January 1, 2024.

• New medical ID card with name change
• Updated cards will arrive mid-January
Prime Care Connect Eligibility

Criteria for Prime Care Connect:
• Full-time Ohio State faculty or staff employee (75%-100%)
• Adjusted gross household income not to exceed 225% of federal poverty level

Cost
• Premium the same as Prime Care Advantage
• Lower Out of Pocket costs at point of service

Contact OSU Health Plan to Apply 614-292-4700

<table>
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<th>Persons in Family</th>
<th>Maximum Household Income</th>
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<td>8</td>
<td>$113,760</td>
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<tr>
<td>9 and up</td>
<td>Add $11,565 per person</td>
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Things to Think About when choosing your Medical Plan
Medical Plan Comparison Chart

Consider reviewing the Medical Plan Comparison Chart to evaluate your current plan and determine if a plan change could be advantageous.

When selecting a medical plan option, ask yourself:

1) How frequently do I need medical care?
   
   o If you see your provider for preventive care and just a visit or two a year when you’re ill, consider a plan option with lower payroll contributions and a higher deductible and annual out-of-pocket maximum.
   
   o If you need frequent non-preventive care throughout the year and often meet your deductible and possibly your annual out-of-pocket maximum, consider a plan option with higher payroll contributions and a lower deductible and annual out-of-pocket maximum.
When selecting a medical plan option, ask yourself:

2) Do I or any of my covered dependents need out-of-network coverage?

- If you see medical providers who are not in Ohio State’s network, consider a plan option that provides coverage when you use out-of-network providers.

- Weigh the option of changing to in-network providers and paying less when you need care.
When selecting a medical plan option, ask yourself:

3) How do I want to balance my payroll contributions with what I pay out-of-pocket for medical care?

- Generally, if you select a plan option with higher payroll contributions, your deductible and annual out-of-pocket maximum will be lower.

- A plan option with lower payroll contributions may mean you have a higher deductible and annual out-of-pocket maximum.
How to reduce your costs?
Reduce Your Employee Contributions

Your Plan For Health (YP4H)

Medical Plan Premium Credit

Biometric Screening & Personal Health Assessment

- Employee - $300 annual
- Spouse - $180 annual

Health Reimbursement Account (HRA) Credits

Earn with participation in programing

- Employee – up to $500 a year
- Spouse – up to $500 a year
Other Ways to Save

**Keep up with preventive care:**
You pay nothing for annual physicals, immunizations, routine cancer screenings, and more when you see in-network providers.

**Choose the right place to get care:**
The OSU Health Plan offers several options for the right place to get care when you need it.

**Use in-network providers:**
These providers charge negotiated rates and bill your insurance company directly, which saves you money and time.

**Track your health care expense:**
You can easily check your status at Trustmark, where a tracker will show the total amount of filed claims against your deductible and out-of-pocket maximum.
How to Enroll

Option #1: Workday
From November 1-15th make elections via the Open Enrollment event in your workday inbox

Option #2: Printed Election Forms
To make a change to your 2024 elections after November 15th you will need to submit a printed election form to HR Connection no later than 11:59 p.m. December 31, 2023
Questions

HR Connection Portal: HRConnection.osu.edu
Phone: 614-247-6947
Email: HRConnection@osu.edu