



2015 Open Enrollment Q & A*

General Enrollment Questions

Question: How do I enroll?

Answer: You may enroll on-line at [myBenefits \(https://usable.benselect.com/Enroll/login\)](https://usable.benselect.com/Enroll/login), between November 3, 2014 and November 21, 2014. If you need assistance please call or visit your Human Resources office.

Question: Do I have to enroll for 2015 even if I want to keep everything the same?

Answer: All of your benefits will carry forward, except your flexible spending accounts. If you wish to enroll or re-enroll in flexible spending accounts you must enroll on-line at [myBenefits](#).

Question: Will my benefit elections stay the same or do I have to re-enroll in everything?

*Answer: Your benefits will remain the same, with the exception of your flexible spending account elections. You must make a new flexible spending election each year if you wish to participate in the health care reimbursement account or the dependent care account, and AFLAC will not be available through payroll deduction next **year**.*

Question: What benefits can I change during open enrollment?

Answer: You can drop any optional benefit plan, and you can enroll or apply for coverage in any of the optional benefit plans.

Question: If I make changes to my address, phone number and beneficiaries through [myBenefits](#) will all my benefit providers be notified?

Answer: All of your benefit vendors will be notified EXCEPT your retirement plan vendor(s). You must change your beneficiary, address and phone number directly with your retirement plan vendor. You can do this on-line with your retirement plan(s) at www.tiaa-cref.org, www.valic.com, www.apers.org, or www.artrs.gov.

Employer Paid Benefits

Question: Does ASU pay for any of my benefits?

Answer: ASU provides some base benefits for all benefits eligible employees. ASU pays 100% of your long term disability insurance premium, basic life and basic dependent life insurance. In addition, ASU contributes a minimum of 10% of your salary to a retirement plan (up to IRS limits.) ASU also pays between 70% and 85% of your medical premium depending on your level of coverage. ASU also pays social security taxes, worker's compensation taxes and unemployment insurance for benefit's eligible employees.

Medical/Dental Changes and Options for 2015

Question: Are there any changes to our benefit plans?

Answer: Yes. Our medical and dental rates had a modest increase. We also made several changes to our medical plan in an effort to keep our medical rates more affordable for ASU employees and their families. The changes include: a \$5 increase in office visit co-pay; a \$5 increase in Tier-3 pharmacy co-pay; a \$10 increase in the ER co-pay; a change to our pharmacy formulary; and a change in our Blue Card program for out-of-state care. In addition, we will be participating in the Blue Touchpoint program which includes enhanced disease management, case management and dedicated customer service representatives for the ASU health plan.

Question: Is the ASU Health plan the best plan for me and my family?

Answer: Normally, employer provided health care is the most affordable health care for most of us, because our employer is paying the majority of our premium. However, if your spouse has coverage at his job, you could save \$2,280 a year by switching to employee only coverage, or save almost \$800 a year by switching to employee and child(ren) coverage. If you are married you may also be eligible to be covered on your spouse's plan.

Question: I have been told that I qualify for the Private Option. Is it better than the ASU plan?

Answer: The Health Care Independence Program, also known as the Private Option, provides health care coverage to individuals age 19-64 whose household income is at or below 138% of the Federal Poverty Level based on household size. If determined eligible for this program, individuals may enroll in a Qualified Health Plan. Medicaid will pay the premiums for the plan while the individual may be responsible for co-pays. To see if you qualify visit <https://access.arkansas.gov/>. If you qualify, you would save money by not paying premiums from your paycheck. If you lose eligibility in the Private Option plan during the year, you may re-enroll in the ASU health plan within 31 days.

Optional Benefits

Question: What benefits are available to me?

Answer: You can enroll or apply for coverage for the following benefits: medical, dental, vision, flexible spending accounts, optional life, optional spousal life, optional dependent life, accidental death and dismemberment, long term care, cancer, short term disability, critical illness, hospitalization and accident insurance. You can also make voluntary contributions to a supplemental retirement plan.

Question: How much do optional benefits cost?

Answer: The rates for most benefits are available on the [ASU Benefit Rate Sheet](#). As you enroll in [myBenefits](#) it will show the rate for each benefit based on your age and coverage level.

Question: Do I have to answer health questions or be approved for optional benefits?

Answer: Yes, you have to apply and answer health questions for several of the optional benefits. For other benefits you may be subject to pre-existing conditions, meaning you will not be covered for conditions or illnesses you had prior to enrollment. (There are no pre-existing condition exclusions on the medical plan.)

Question: Who can I cover on my benefit plans?

Answer: You can cover yourself, your spouse, and your children. All plans, except life insurance plans, will cover your children until they turn age 26. Your unmarried children are eligible for basic and optional life insurance until age 19, or up to age 25 if they are a full-time student. Your unmarried children are eligible for accidental death and dismemberment coverage until age 19 or up to age 23 if they are a full-time student.

Question: What documentation do I have to provide if I want to add someone to my benefits?

Answer: You will need to provide a legal document such as a marriage certificate, birth certificate or adoption decree. Please submit documents to your Human Resources office.

Question: How much can I contribute to my Flexible Spending Account (FSA)?

Answer: You can contribute up to \$2,500 to the health care flexible spending account (FSA) and up to \$2,500 to the dependent care (day care) flexible spending account if you are single, or \$5,000 if you are married and file jointly. The dependent care flexible spending account does NOT pay for medical care for your dependents.

Question: I've never contributed to a Flexible Spending Account (FSA). Is it a good deal?

Answer: You may want to consider enrolling in a flexible spending account (FSA) during open enrollment. The FSAs can offset medical costs by allowing employees to pay for eligible medical expenses and dependent care expenses with pre-tax income. The money employees set aside for their FSA is deducted from their pay throughout the year before federal, state, and Social Security taxes are calculated. If you contribute \$1,000 a year to the health care FSA and use it to pay for qualified medical expenses, it would save you approximately \$350 in taxes if you are in the 25% federal tax bracket. The down side is that if you don't use your contributions, you lose them.

Retirement Benefits

Question: Can I change my retirement plan?

Answer: If you are in APERS or ARTRS you cannot change your retirement plan. You can, however, make voluntary contributions to a supplemental retirement plan through TIAA-CREF or VALIC. If you are enrolled in the Optional Retirement Plan (ORP) you can change between the two vendors TIAA-CREF and VALIC. Employees enrolled in the ORP can also make voluntary contributions to a supplemental plan through TIAA-CREF or VALIC.

Question: Who can contribute to a supplemental retirement plan in 2015?

Answer: All employees, even those that are not benefit's eligible, can contribute to a supplemental retirement plan. You can also increase or decrease your contribution throughout the year. Money contributed to a supplemental retirement plan reduces your taxable income in the year it is contributed. If you are under the age 50 on December 31, 2015, you may contribute a maximum of \$18,000 to a supplemental 403(b) plan and an additional \$18,000 to a 457(b) plan. Employees who are 50 or over on December 31, 2015, may contribute an additional \$6,000 to each plan.

* The information in Q&A format is not intended to replace actual plan documents. Plan documents are available at www.asusystem.edu/mybenefits.

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