Q: Are there changes for this coming plan year?
A: Yes, for a summary of changes please go to page 2 of the Open Enrollment booklet. For the access to the digital booklet, please click here
https://hr.usu.edu/open_enrollment_booklet.pdf

Q: When can I make changes to my benefits?
A: The open enrollment period will begin on Friday, May 1 at 8:00 a.m. and continue through Sunday, May 31 until 11:59 p.m.

Q: Will there be an Open Enrollment Benefit Fair?
A: Yes, there will be an Open Enrollment Benefits Fair on Tuesday, May 7th from 9:00 am to 4:00 pm. Due to the current COVID-19 pandemic, the Fair will be held virtually this year. Throughout the day on May 7, each of the benefit providers will present a 30-minute overview of their benefits via WebEx. Also, and on May 7, employees may schedule one-on-one virtual meetings with vendor representatives to discuss specific questions. Please visit hr.usu.edu/open-enrollment to schedule one-on-one meetings.

**Benefit Fair Presentation Schedule**
9:00 am — Regence Medicare 101
9:30 am – Fidelity “The importance of savings for retirement”
10:00 am – TIAA “What to worry about or not worry about (current state of the market)
10:30 am – URS “Tier 1 & 2 Basics”
11:00 am – Hartford “Why Life & Disability Insurance?” (And don’t forget a beneficiary)
11:30 am – ASI Flex “FSA Basics (how the debit cards can work & substantiation rules)
12:30 pm – Regence “Plan overview w/ focus on Rx”
1:30 pm – Aetna “Overview of the benefits & review of the Resources for Living website”
2:30 pm – Health Equity “HSA Basics and how they can work for you”
3:00 pm – MetLaw “Benefit Overview”
3:30 pm – My529 “What it is and what it can provide”

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Q: Where can I go for open enrollment information?
A: You can visit hr.usu.edu/open-enrollment, attend the open enrollment benefits fair, or review the open enrollment booklet that was mailed to your home.

Q: How do I add a dependent to my health insurance?
A: You can visit this website hr.usu.edu/open-enrollment and then follow these instructions.
   1. After reading the “Welcome page,” click Continue.
   2. You are now on the USU Enrollment Tab. Review the current list of dependents on this page.
   3. Click Next. You are now on the “USU Enrollment Add Dependent” page.
   4. Answer “yes” to the question “Do you want to enroll a dependent that is not listed below?”
   5. To add a dependent, please select “Click to add a dependent for enrollment.” A form to add your dependent will open in a new browser.
   6. Add your dependent’s information (First and Last Name, SSN, Marital Status, Gender, Dependent Relationship, and DOB).
   7. Upload supporting documents to verify proof of relationship. (example: Marriage License, Birth Certificate, Adoption, and/or Guardianship Documentation)
   8. Click on the blue “Submit” button.
   9. Exit out of the Browser Tab.
   10. Return to the USU Enrollment browser tab and click Next to enroll your dependent in health insurance and/or other benefits.
   11. Make sure you review the USU Enrollment Review tab at the end of the ticket and check your confirmation email to confirm you added your dependent, pending HR’s review of your relationship documents. HR will contact you if any additional information is needed to add the dependent or if there are any concerns.

Q: How do I drop a dependent from my insurance?
A: Go to hr.usu.edu/open-enrollment and follow these instructions.
   1. After reading the “Welcome page,” click Continue.
   2. You are now on the USU Enrollment Tab. Review the current list of dependents on this page.
   3. Click on the “next” tab. You are now on the “USU Enrollment Add Dependent” page.
   4. Answer “no” the question “Do you want to enroll a dependent that is not listed below?”
   5. Click on the “next” tab. You are now on the “USU Enrollment Medical and Dental” page.
   6. Respond to the question “Do you want to enroll or change medical and/or dental benefits?” by clicking “yes.”
   7. Respond to the Spouse Question. Then select your Medical Plan, Medical Network.
8. Respond to the question “Do you want to enroll your entire family in medical?” by clicking “no.”
9. Scroll down to the next section where your family members are listed. Select each of the family members you want enrolled in medical and dental. Non-selected individuals will not be enrolled.

Q: Will I receive a new insurance card?
A: Yes, all employees enrolled in medical and dental health insurance will receive a new ID card. Regence BCBS will be the new Pharmacy Manager for all of the USU plans, and your new cards will show the Rx change. Your member ID will not change.

Q: Did premiums increase this year?
A: Yes, with the rising health care costs, premiums had a minimal increase. For 2020-2021 premiums, please click here https://hr.usu.edu/open_enrollment_booklet.pdf.

Q: I have a complicated question about my health insurance situation. Whom can I talk to?
A: Answers can be found by using the below options.
   • Review the USU Summary Plan Description found on the HR website hr.usu.edu/benefits/healthcare/medical.
   • Review the Summary of Benefits and Coverage which gives good comparison examples and can be found on the HR website usu.edu/benefits/healthcare/medical_plans.
   • Call Regence Customer Service at (866)240-9580.
   • Visit with Carol LaDamus Regence BCBS representative. She will be available to talk with employees virtually during the Open Enrollment Benefits Fair and she also visits the HR Office two to three times a month. To view her schedule, visit the HR website https://hr.usu.edu/benefits/healthcare/medical.
   • Contact a Benefits Team member at the Office of Human Resource office, 1195 E 700 N, Logan, or call the HR Solutions Center at (435)797-0122.

Q: How do I find out which network my doctor is in?
A: Go to Regence.com and use the “Find a Doctor” tool or call Regence at 866-240-9580.

Q: Which plan is best for me?
A: There is not a “one size fits all” option for medical plans. When considering which plan to enroll in, ask yourself:
   • What are my and my family’s medical needs?
   • What is our worst-case scenario?
   • What can my family afford in premiums? And
   • What level of risk should we assume?
Note: You can also, use this website tool https://comparemyhsa.com/usu/start
Q: Do I have to make changes to my benefits?
A: No. If you do not want a Flex Spending account and want to keep your other benefits the same as last year, no action is necessary. You will remain in your current benefit plans.

Q: When are my Open Enrollment Changes effective?
A: The new plan year starts July 1st, 2020, and your August 1st paycheck will show your first deductions for the new plan year benefits. Please review your benefit deductions in Banner Access to make sure everything is correct.

Q: What happens if I’m hired during Open Enrollment? Do I enroll using the Open Enrollment website?
A: No, you do not need to use the Open Enrollment site. Please complete your new hire open enrollment forms and turn them in to the Human Resources office at 1195 E 700 N, Logan or fax paperwork to 435-797-1816. All new employees are encouraged to attend new employee orientation and information can be found here hr.usu.edu/benefits/newemployee.

Q: I’m an Early Retiree. How do I make changes during Open Enrollment?
A: Visit the Early Retirement open enrollment website, please click here for the link hr.usu.edu/open-enrollment. Scroll down to the Early Retirement section. Next, print out an enrollment form. Due to current the COVID-19 pandemic please mail or fax your open enrollment changes to the Human Resources office. Your enrollment needs to be post marked and/or received by May 31st.

Mail Forms To: Human Resources, 8800 Old Main Hill, Logan, UT 84322
or
Fax Forms To: 435-797-1816

Q: What if I experience a life event during Open Enrollment?
A: Visit the HR website https://hr.usu.edu/benefits/healthcare/index and print out the BCBS Enrollment Change Form. Include your life event date on this form and provide the supportive documentation (e.g. marriage license, divorce, birth, adoption). This will allow the effective date to be the date of the life event, rather than when open enrollment changes take effect on July 1st. Due to the current COVID-19 pandemic please mail or fax your LIFE EVENT changes to the Human Resources office. Your enrollment needs to be post marked and/or received WITHIN 30 DAYS OF THE LIFE EVENT.

Mail Forms To: Human Resources, 8800 Old Mail Hill, Logan, UT 84322
or
Fax Forms To: 435-797-1816

Q: How do I change my beneficiaries?
A: Go to the vendor’s website directly to change your beneficiaries.