

Open Enrollment 2021

Frequently Asked Questions



General Open Enrollment

Q: Do I have to complete my Open Enrollment session?

A: Yes, this year is an **active** year. This means that if you do not complete and submit the Open Enrollment session you will not have benefits for the 2021 year.

Q: I do not see all my benefits in the Open Enrollment session, will they continue automatically?

A: Yes, there will be a handful of benefits that will continue over to the next year. Since they were not included in the session, they will not change from what you currently have elected. (Metlife, Kashable, Life insurance, Pet insurance)

Q: Will there be a Benefits Fair this year?

A: As much as we love having the fair for our employees, we do need to protect our community. In place of the fair, we will have some of our “key” vendors (medical, pharmacy, FSA) present and answer questions. For details on the meetings you can visit [here](#)

Q: I work in the evenings. Do I still have access to the Benefits team?

A: Of course! We have plenty of [15-minute](#), one-on-one sessions available so that employees can schedule time with a member of the Benefits team.

Q: How can I update my beneficiaries?

A: Please see the beneficiary step by step guide.

Q: How do I enroll in or update my Voluntary life insurance, it is not in the Open Enrollment Session?

A: To update or enroll in your voluntary life

insurance you will need to fill out this [SharePoint form](#).

Medical

Q: What is a “Third Party Administrator”?

A: A third party administrator processes medical claims for ARUP.

Q: Will there be a disruption of providers with the change of the third-party administrator?

A: “In Network” providers are changing constantly. This is an agreement the provider has specifically with the administrator, not ARUP directly. Its best practice to always check if your provider is in network.

Q: Since the Medical 1500 plan is switching to Allegiance as a third-party administrator, can I still use the University of Utah Hospital?

A: Yes, hospital networks will not change. (U of U, Mountain Star and Steward) As always you will want to check the provider search to make sure your [provider is in network](#).

Q: Will I still have access to MyChart?

A: Yes, if you are seeing a provider who uses MyChart you will still have access. If you elect the 1500 Allegiance plan, you will no longer receive EOB’s in MyChart. Instead you can find them on the [Allegiance portal](#)

Help Sessions

Q: Since there are no on site meetings scheduled this year, how can I have my

questions answered?

A: You can join our [daily WebEx](#) weekdays at noon, beginning October 19.

Q: I need help with my Ultipro enrollment, what do I do this year?

A: We have a few options this year to help you get enrolled! You can review our step-by-step guide for a self-walk through. Or you can [book a 15 min appointment](#) and someone from the Benefits Team will guide you through the Open Enrollment session in Ultipro.

Dental

Q: Is the lifetime max on orthodontics per person or per family?

A: The \$2000 lifetime max is per person.

Q: Which dental plan are we on?

A: ARUP is on the platinum co-insurance plan with Dental Select.

Q: Can I use adult orthodontic benefit on services that are already in progress?

A: The dental office can bill for services in 2021 and it will be processed through the benefits. Dental Select will not backdate the benefit for services rendered prior to 2021.

Q: Can I use the \$2000 orthodontic benefit all at once?

A: No, the benefit is used at \$1000 a year for two years.

Life Insurance

Q: How can I update my beneficiaries?

A: Please see the beneficiary step by step guide.

Q: How long can I keep my children on life insurance?

A: Unmarried children are eligible to be covered by life insurance until the age of 26.

Flexible Spending

Q: What if I have too much money in my FSA and I risk losing the amount above the roll over?

A: You are able to submit receipts for any eligible expenses you may have paid cash for. You can also use FSA dollars at www.fsastore.com

All information on Open Enrollment and benefits can be found on our website www.aruplab.com/benefits if your question was not answered you can email benefitshelp@aruplab.com or call x2282