

Open Enrollment 2022

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 2022 year.
- **Q: Why does the Open Enrollment Session look different?** **A:** This year we are happy to introduce to you Benefits Prime – the enhanced program within UKG for an easier way to compare or “shop” for your benefit elections.
- **Q: When is the last day to make benefit elections.** **A:** The Open Enrollment session will be available until 11/2 at midnight. The session will not be accessible after that.
- **Q: What if I have a life event after OE has ended?** **A:** Please make sure to complete your life event for the 2021 year and the Benefits Team will make sure that your life event carries over into the 2022 year.
- **Q: I do not see all my benefits in the Open Enrollment session, will they continue automatically?** **A:** With the new Benefit Prime – You will not be able to see your

current benefits (2021). You will still have access to your current benefits in UKG under the “Benefits Summary” section. Benefits like Liberty Mutual (home & auto), Nationwide Pet Insurance will continue coverage and does not require re-enrollment.

- **Q: Is the PHP still required for 2021?** **A:** The PHP is not required for 2021. Please contact the clinic a x2400 if you have questions on completing the PHP.
- **Q: How can I update my beneficiaries?** **A:** Please see the beneficiary step by step guide.

Medical

- **Q: What is Bind?** **A:** Bind is the newest medical option to ARUP. We are excited to be able to provide an option to our employees that gives us the ability to see what medical care will cost upfront. In addition to providing a much broader option to providers. Please check out our Bind page on the benefit website for all the info.
- **Q: What is a “Third Party Administrator”?** **A:** A third party administrator processes medical claims for ARUP. (Allegiance, Bind, Dental Select etc.)
- **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: Will I still have access to MyChart?** **A:** Yes, please keep in mind that MyChart is not associated directly with our medical plans. My Chart is essentially a tool that we can utilize to see medical records, lab results and communicate with other providers who use the MyChart System.
- **Q: Does the Infertility treatment 20k limit mean I will have 20k to spend on treatment?** **A:** No – 20k is the limit the plan

will pay. However, you are still subject to plan costs.

- **Q: How long can I keep my children on my benefits and life insurance?** A: Unmarried children are eligible to be covered by all benefits until the age of 26. Married adult children can **only** be on medical.

Dental

- **Q: Is the lifetime max on orthodontics per person or per family?** 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 ortho on services that are already in progress?** A: The dental office can bill for services in 2022 and it will be processed through the benefits. Dental Select will not backdate the benefit for services rendered prior to 2021.

Life Insurance

- **Q: How can I update my beneficiaries?** A: Please see the beneficiary step by step guide.

Flexible Spending

- **Q: What if I have too much money in my Healthcare FSA and I risk losing the amount above the roll over?** A: You can submit receipts for any eligible expenses you may have paid cash for. You can also use Health care FSA dollars at www.fsastore.com
- **Q: What is the roll over amount for 2022?** A: Because of the CARES ACT for the 2022 year there is no roll over max for the healthcare FSA. This means that all unused funds will roll over into 2022 – the roll over amount will add an additional amount to your new Open Enrollment election.

Unused funds for dependent care FSA will be forfeited.

- **Q: When is the last day to submit expenses to NBS for my FSA account?** A: March 31, 2022
- **Q: Why is the \$10,500 amount not available for dependent care?** A: The IRS allowed this extra amount as part of the CARES ACT. It will not continue into 2022.

Help Sessions

- **Q: I need help with my UKG (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. The Benefits Team will also be available for walk throughs at the Benefits Fair. Please visit the website for more info.

