Wendy Harris:
Welcome to The Choice is Yours Open Enrollment Podcast. I'm Wendy Harris, senior HR communications specialist. There are a lot of questions that we may have during open enrollment season, and understandably because there are plan changes that we need to become familiar with, updates to flexible spending accounts, virtual benefits presentations that we want to attend and so much more. On this episode of The Choice is Yours, we're going to answer some of those important questions that faculty and staff ask during open enrollment.

Wendy Harris:
To help address these questions, I'd like to welcome to the program Sue Sproat, executive director, benefits and Mindy Aaronson, senior benefits analyst. Welcome to the show, ladies.

Sue Sproat:
Thanks for having us.

Mindy Aaronson:
Hello.

Wendy Harris:
Open enrollment this year is three weeks, April 19th through May 7th. You can only make changes to your benefits elections during this time period, unless you have a qualifying event. So my first question, and I'm going to pose this to Sue, what constitutes a qualifying event? And if you have one, how do you go about changing your elections?

Sue Sproat:
Okay. So, the rules around when and how you can make changes to your benefit solutions are actually governed by the IRS. In exchange for allowing us to make our contributions on a pre-tax basis, the IRS puts restrictions on when you can make mid-year changes. Those events are known as qualifying life events, and those events include things like getting married, having a baby, getting divorced, gaining coverage or losing coverage, a spouse's employment change that gives you access to new coverage, things like that. It's very specific about when and how, and you have 30 days after the qualifying event to make that change. If you wait til after 30 days, you can't add or delete dependents, or make those changes. In addition, there is specifically to dependent care FSA, there are qualifying events associated with changing your childcare arrangement.

Wendy Harris:
Okay, that's great. Great. I'd like to point out that Penn does have a very comprehensive interactive guide that helps you navigate life events. So if you're experiencing the birth of a child, or the adoption of a child, maybe you're getting married, you can refer to this guide, so I want to make sure faculty and staff know about this. It's called The Guide to Managing Life Events, it's a 44-page guide that features everything from emotional support services, to
financial education, to healthcare benefits. This is a resource that you will want to check out, if you haven't done so already. You can access it from the Wellness and Worklife page on the HR website. I just want to make sure we mention that.

Wendy Harris:
I want to move on to the next question, which might seem like a no-brainer but it is important. Is enrollment passive or active? And Mindy, can you explain what we mean by passive versus active enrollment?

Mindy Aaronson:
A passive enrollment means your elections from last year will roll over to the new benefits year, starting July 1. A passive enrollment happens when you do nothing, you don't log into Workday during the open enrollment window. An active enrollment means that you log into Workday, you're clicking on the benefits icon, clicking on open enrollment. And then, you're reviewing your current elections and making changes from last year.

Wendy Harris:
Okay, great. Now, faculty and staff often ask about the health plans. They want to know what's the best plan, what's the cheapest plan. How much does each plan cost? What's the most popular plan? Now, some of this, mind you, is subjective because the best plan for me will be based on what's right for me and my family. And of course, that will look different for another family. But Sue, can you give some insight about the health plans in terms of costs and what may be the most popular plan?

Sue Sproat:
Sure. The plans we have in place, we essentially have four different types of plans, and they're different by the type of plan that they are. So for example, the Penn Care PPO plan allows you to take advantage of going to Penn providers for lower copays and lower deductibles, but that plan happens to be the most expensive when it comes to payroll deduction. On the other hand, the Keystone HMO is one of the lowest cost plans, but you are restricted to using the HMO network. The Aetna Plan, Aetna High Deductible plan, again, is one that has a much lower payroll deduction, but again, it has a high deductible and it comes with an HSA, so it's another unique type of plan that you have to really understand how to use. The other Aetna plan is a national plan, it's a POS plan, it has an in and out of network, and it's priced in between all of the other plans in terms of payroll deduction.

Sue Sproat:
So as you can see, if you just looked at payroll deduction, you might come to a slightly different conclusion then if you looked at the combination of payroll deduction and the features of the plan.

Wendy Harris:
Okay. My next question involves spouses. So some faculty and staff are married, of course, and they want to get health insurance through their spouse's place of employment. Can I drop the Penn plan when my spouse has their open enrollment, if I want to go with their company's plan? Mindy?

Mindy Aaronson:
Yes, an employee can drop their benefits and enroll in their spouse's plan. That would be an example of a qualified event that we talked about earlier. Within 30 days of their being covered under their spouse's coverage, the employee logs into Workday, clicks on the benefits icon and under change, clicks on benefits. Then, they'll follow the prompts to end coverage for themselves, so they're picking up coverage on their spouse's plan.

Wendy Harris:
So let's stay on spouses, just for a minute, to address this next question. Can I add my spouse to my health plan, if my spouse has insurance at their job? What about that, Sue?

Sue Sproat:
The answer is yes you can, but generally it is not to your advantage to do so. If you cover them under your plan, and they're covered under their own plan, their employer plan pays first anyway, will pay those claims first. And, it's never going to pay a claim twice so you can't submit a claim under their plan and our plan and get reimbursed, for example, for your copayment twice. That does not happen, the way the plans are coordinated.

Wendy Harris:
Gotcha, that's good to know. Okay. Here's another significant other question, and I'm going to pose this question to you, Mindy. Can I add a domestic partner to my health plan? And if so, what should I provide as a proof of domestic partner status?

Mindy Aaronson:
Since marriage is a legal option for all employees, Penn permits you to cover your legal spouse on our plans but you can no longer add a domestic partner.

Wendy Harris:
I see, okay. Good to know that. Now, here are a couple of questions regarding children. Can I cover my child if they are married? And, can I cover my child if they don't live with my family? In other words, if I have an adult child living on their own, can I cover them under my insurance plan, Sue?

Sue Sproat:
Yes you can cover your child who is an adult child, they do not have to live with you, up until the age of 26. If they are married, we will cover your child but we'll not cover your child's spouse.
Wendy Harris:
Now, how about adding an extended family member? Can I add a grandchild or some other extended family member to my plan?

Mindy Aaronson:
Yes, if you want to add, for example, a grandchild or a nephew, you have to have legal guardianship of that child, not just custody. And then, you'd be able to add them as a dependent on your Penn benefits.

Wendy Harris:
So what if my child is going to turn 26 in the upcoming plan year? Should I add my child to my health plan, Mindy?

Mindy Aaronson:
Yes, you'll still want to add that child to your health plan. They'll be eligible for health coverage until the end of the month in which they turn 26. For example, if their birthday's September 15th, they'll be eligible until September 30th. Then, they'll automatically drop from your Penn coverage starting October 1. Now, disabled children who are aged 26 or older may remain on your Penn coverage under certain circumstances.

Wendy Harris:
Let's say my child is going to college out of state, this is a popular question. My child gets accepted to their top choices, they're going to college out of state. Can my child use my health plan in another state? How does that work, Sue?

Sue Sproat:
Yes, generally you can use all our coverages in other states. The restriction to that, I would say, is Keystone HMO because it's a very specific network and it's generally in the Southeaster, South Jersey area. If you go out of state, let's say you go to Pittsburgh, you would have to enroll your child in the guest membership of the equivalent HMO in Pittsburgh. You can't use Independence Blue Cross because there is no network in Pittsburgh for Independence Blue Cross Keystone HMO.

Wendy Harris:
Okay. So Sue, just to follow up here, the guest membership that you mentioned, is there an additional fee for that? Can you explain a little bit on this guest membership?

Sue Sproat:
Sure. Any Blue Cross that has an HMO would be able to provide you with a guest membership to that local HMO, because HMOs are very regional. If you were going to Boston, or to New York, or like I said before Pittsburgh, you would call Keystone and you would talk to member's services and you would tell them that your child is going to go to school in Chicago, or wherever
they're going to go to school, and you would need a guest membership. Then, they would literally enroll your child in that other Blue Cross plan, and let's say again, an example would be New York Empire Blue Cross. They'd enroll in Empire Blue Cross and while they're in New York they could go to any HMO provider in that plan. Now, when they come home for holidays, they're still enrolled then in the New York plan. If they're home for a long period of time in the summer, you have to go back and forth between having them in the guest network and out of it.

Wendy Harris:
I see, okay. Very good. What about adding a child or other dependent? When I do add a child or other dependent, do I need to submit dependent verification documents? What about that, Sue?

Sue Sproat:
Yes, you do. When you are newly enrolling a dependent child or a spouse on your plan, and typically this would be when a baby is born, or even when you're a new hire and you come and it's the first time you're enrolling in our Penn plans, you will be asked for proof of relationship. So a marriage certificate if it's for your spouse, a birth certificate is for your child, so you will be asked for that relationship.

Wendy Harris:
Okay. So faculty and staff have a couple of questions about ID cards. So first, when will I get my ID card? And second, will I receive a dental and vision ID card, Mindy?

Mindy Aaronson:
If you're newly enrolling in a medical plan, you'll receive your medical and prescription cards within two to three weeks after July 1, the effective date of our new benefits plan year. There are no cards for dental and vision. When you go to your dental or vision provider, tell them either your social security number or PennKey number and they'll be able to confirm your eligibility.

Wendy Harris:
Okay, great. So no cards for dental and vision, that's good to know. Okay.

Wendy Harris:
So let's close with a few process questions. As we know, in order to enroll or make changes to your elections, faculty and staff must do that in Workday. I know that we're all very used to making changes in Workday, and accessing Workday. What are the steps, Sue, to actually enroll in Workday? For those of us who need a little reminder or refresher, what are the steps to actually enroll in Workday?

Sue Sproat:
So during open enrollment, you can access Workday, first you have to log in and enter your PennKey password so it knows that it's going to bring you your record, and you look at your own individual information. And, there's an icon for benefits. Now, during open enrollment there will also usually be a fairly large box that will say "enroll now," so it will be a popup box that will show up there. You can just follow those links for open enrollment, and continue to follow the prompts and you can work your way through medical, dental, vision, all of the different plans.

Sue Sproat:
And then, I always recommend at the end, if you are making any changes or even if you're not, that you print out your confirmation statement. It's very simple to do, at the very end of the process.

Wendy Harris:
Ah, that's very important. Let's say that you forget to print out your confirmation statement. Is that a big deal, or you can go back in and just print it out later?

Sue Sproat:
You can. You can go back in at any time and print out a confirmation statement. I just like to be able to get that, if you will, affirmative that I have done it, and completed it, and now I know exactly what I should be expecting.

Wendy Harris:
Right, very good. Okay. What do I do if I can't log into Workday? Or, if I happen to get locked out, Mindy?

Mindy Aaronson:
The employee can call the benefits solutions center and they'll take your open enrollment elections over the phone.

Wendy Harris:
That's right. We should make clear, and remind folks about the benefits solutions center. The solutions center, the number I believe is 1-866-799-2329. So please, if you have additional questions, use that number to the benefits solutions center.

Wendy Harris:
The last question we have today from faculty and staff, last but certainly not least, and this is important because I know that a lot of people want to know this. What time does open enrollment close on May 7th? What time, Sue?

Sue Sproat:
It will close at close of business on May 7th.
Wendy Harris:
Close of business, okay.

Sue Sproat:
Five PM.

Wendy Harris:
Five PM, okay. Open enrollment closes close of business, five PM, on May 7th so please mark that down so that you will know.

Wendy Harris:
Okay, I think we've tackled a lot here, ladies. I'd like to thank Sue Sproat and Mindy Aaronson for joining the program today, to answer these very important questions. Any last thoughts about open enrollment, ladies? Or, anything you'd like to share in addition to what we've already discussed?

Sue Sproat:
Nothing more than what we discussed. I just will take the opportunity to put one plug in for people to go in and look at their own enrollment, and review it. It's the time, do it every year at this time, even if you don't think you need to make a change.

Wendy Harris:
Mindy, anything you'd like to add?

Mindy Aaronson:
No. Thank you, Wendy, for having us today.

Wendy Harris:
Well, thank you so much for being here. And of course, if you have more questions about open enrollment or your health benefits, as we said, you can reach out and call the benefits solutions center at 1-866-799-2329, Monday through Friday, eight AM to 10 PM. You can also visit healthadvocate.com/upenn or email answers@healthadvocate.com. I know that's a lot, but all this information is on the open enrollment website as well as the benefits and pay website, so it's easy access to get the information about who to contact. For more information about open enrollment, we ask that you please visit the open enrollment website at www.hr.upenn.edu/openenrollment. And, make sure you listen to episode three, which will be our final episode of the program, for more great information. Until then, thank you for listening to The Choice is Yours. I'm Wendy Harris, have a great day.