

Open Enrollment Voluntary Benefits

WHAT IS OPEN ENROLLMENT?

Open enrollment is the time of year when you can make changes to your benefits, such as changing plans, dropping coverage, enrolling in coverage, or adding and deleting dependents. All changes made during the Fall open enrollment election period become effective on January 1st of the following year. **This open enrollment is for Voluntary Benefits only (Flexible Spending Accounts, Life, AD & D and Long-Term Disability).** Open enrollment for medical, prescription, dental, and vision will be held in the Spring for the following fiscal plan year, July 1 - June 30.

All benefit-eligible employees must complete the Benefit Election Form by the due date. Benefits from the previous year will not automatically renew. Watch for the Benefit Election form announcements from Human Resources this fall.

VOLUNTARY BENEFITS OPEN ENROLLMENT OPTIONS

Flexible Spending Accounts (Ameriflex)- Employees may set aside money on a tax-free basis to be used for out-of-pocket medical, dental, vision, and/or dependent care expenses. Currently, employees may set aside up to a maximum amount determined by the IRS for health-related spending accounts and dependent care spending accounts.

Employee Voluntary Life & AD&D (Lincoln Financial)

1. Employees may elect coverage for the first time. **Evidence of Insurability (EOI) required for certain amounts**
2. Employees currently enrolled may increase up to a certain amount as a guaranteed issue (**no EOI required**)

Spousal Voluntary Life & AD&D (Lincoln Financial)

1. Employees may elect coverage for the first time or currently enrolled may increase. **Evidence of Insurability (EOI) may be required for certain amounts.**
2. Employees may not elect for spouse if the spouse is an employee of Shawnee State University
3. You do not need to be enrolled in voluntary employee life to elect spousal life coverage

Voluntary Child Life (Lincoln Financial)

1. Employees electing coverage for the first time or currently enrolled may elect up to \$20,000 as a guaranteed issue with **No Evidence of Insurability (EOI) required**
2. You do not need to be enrolled in voluntary employee life to elect child life coverage
3. Eligible up to the age of 26

Voluntary Long-Term Disability (LTD) (Lincoln Financial)- Employees may elect for the first time or change to a richer plan with **NO Evidence of Insurability (EOI) required**

Voluntary Accident and Critical Illness Coverage (Manhattan Life)- Employees electing coverage for the first time or who wish to change current elections must submit their election through **Enrollment Benefit Concepts (EBC) anytime between Dec 2nd and Dec 13th.** Employees will receive an email directly from EBC with enrollment instructions.

Benefit Election Forms MUST be submitted annually

Ancillary & Voluntary Plans

Life and AD&D: Shawnee State provides a basic life and accidental death & dismemberment (AD&D) benefit at no cost to you. For full-time Administrative, Support Staff and DPS Officers, this benefit pays an amount equal to 2.5x your annual salary up to a maximum of \$400,000 if you should pass away. The benefit for Faculty pays a flat benefit of \$50,000.

Voluntary Term Life: You can purchase additional life insurance for yourself, your spouse and/or your child(ren) through the Voluntary Life benefit. The cost of the coverage is based on your age and the amount of coverage selected. Evidence of Insurability (EOI) may be required. Coverage that requires EOI will not take effect, and contributions will not be withheld, until the EOI is approved by Lincoln Financial. Child Life can be elected and does not require Evidence of Insurability (EOI).

Already enrolled? Increase your coverage amount by up to \$50,000 (max election \$150,000 for those under age 65) with no underwriting and be automatically approved! Coverage that requires EOI will not take effect, and contributions will not be withheld, until the EOI is approved. Spousal increases will require EOI. Child increases do not require EOI.

Voluntary Long-Term Disability: This benefit protects a portion of your income if you should be unable to work due to an illness or injury. You can choose from four different plan options that protects up to 60% of your monthly earnings to a maximum benefit of \$6,000 per month. Cost for the benefit is based on your age, your income and the plan that you select.

Voluntary Accident and Critical Illness: the Voluntary Accident benefit pays you a lump sum payment for off-the-job accidents you, your spouse, and/or your child(ren) may experience. Examples of common benefits are bone fracture and dislocation, hospital confinement, and ambulance charges.

You can also elect the Voluntary Critical Illness benefit, which pays you a lump sum if you receive certain diagnoses such as stroke, heart attack, transplant, coma, and cancer.

Both the Accident and the Critical Illness plans pay the benefit directly to you and you can use the money as you wish. Please see the Manhattan Life benefit outline for more information.



**DID YOU
KNOW?**

**You can update
your beneficiary
information
anytime in
BearTrax!**

Tax-Advantaged Plan Information

Flexible Spending Accounts (FSA)

- **Health Care FSA:** Available to those who waive coverage or those not participating in a Health Savings Account, the Health Care FSA allows you to put aside pre-tax funds from your paycheck to pay for qualified health and Rx, dental, and vision care expenses. You may elect up to an amount determined by the IRS each plan year. Funds do not rollover from year to year. Any unused funds are forfeited on March 15th of the subsequent plan year.
- **Limited FSA:** Compatible with the HDHP medical plan, the Limited FSA allows you to put aside pre-tax funds from your paycheck to pay for dental and vision expenses. You may elect up to \$an amount determined by the IRS each plan year. Just like the Health Care FSA, funds do not rollover from year to year. Any unused funds are forfeited on March 15th of the subsequent plan year.
- **Dependent Care FSA:** Compatible with either medical plan and also available to those who waive coverage, the Dependent Care FSA allows you to be reimbursed for eligible dependent-care expenses on a pre-tax basis. You may elect up to an amount determined by the IRS each year. When you choose to participate, you elect a total dollar amount to contribute to your account, funded in the form of incremental pre-tax payroll deductions. You will be reimbursed only for expenses that are covered by your current account balance. If you incur expenses that exceed your account balance, you will be reimbursed gradually as funds become available. Funds do not rollover from year to year. Any unused funds are forfeited on March 15th of the subsequent plan year.

What Action is Required?

Action	Steps Required
View Current Year Benefit Elections	You can view your current enrollments in Bear Trax (including covered dependents, beneficiary designations, and election amounts) before making new elections.
Submit Voluntary Benefit Elections for the Following Plan Year	Complete the Benefit Election Form each year in November
Add or Update Beneficiaries for Life Insurance Coverage	Submit Beneficiary Designations changes in BearTrax

If you have questions or need assistance , please contact the HR & Benefits Administrator at 740-351-3420

IMPORTANT CONTACT INFORMATION



Ameriflex

FSA

www.myameriflex.com

888.868.3539

Lincoln Financial

Term Life Insurance

Accidental Death &

Dismemberment

Long Term Disability

www.lincolnfinancial.com

800.423.2765



ManhattanLife

Voluntary Whole Life, Accident and
Critical Illness

www.manhattanlife.com

855.448.6982

Enroll online at [https://
enrollonline.manhattanlife.com/
shawneestateuniversity](https://enrollonline.manhattanlife.com/shawneestateuniversity) or contact
Enrollment Benefit Concepts at
937.401.3739

QUESTIONS?

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This packet is intended to provide a brief overview of your employee benefits. If there is a discrepancy between the enclosed documents and the certificate of coverage, the certificate of coverage for each plan will be the final determining document.