



2024 Open Enrollment Frequently Asked Questions

OPEN ENROLLMENT

What plans can I change during open enrollment?

During open enrollment, you can:

- change medical, dental, and vision coverage.
- enroll or re-enroll in flexible spending accounts.
- add or drop Legal and AFLAC plans*.
*Contact the VB Shop to enroll in or change Aflac Short Term Disability and Transamerica Universal Life coverage.

Why can't I change retirement contributions?

You can change retirement elections **any time** at <https://melwood.trsretire.com>. You can call Transamerica at 800-755-5801 during business hours.

Why can't I enroll in Voluntary Life, Spouse Life or Child Life Insurance during open enrollment?

The Standard must approve enrollment or changes in these plans.

- To apply, call The Standard, at 1-800-628-8600, for the ***Medical History Statement*** form.
- Return the ***Medical History Statement*** form to The Standard (the address is on the form).
- The Standard's medical underwriting team will review your ***Medical History Statement*** form for evidence of insurability and may request additional information from you and your doctor.
- The Standard will notify you directly if they approve or deny your enrollment/change request.

Will my current benefits rollover to 2024?

- **Medical, dental and vision:** coverage in these plans rolls over to 2024 **unless you drop coverage during open enrollment**.
- **Flexible spending account (FSA):** FSA enrollments **do not rollover to 2024** due to IRS regulations.
 - To participate in the dependent care and/or health FSA in 2024, you must re-enroll in UKG by November 19, 2023.
 - If you don't re-enroll in UKG by November 19, 2023, your dependent care and/or health FSA plan participation ends on December 31, 2023.
- **Legal, AFLAC, and Universal Life:** If you are enrolled in these plans, coverage rolls over to 2024.

When are open enrollment elections effective?

Changes are effective on January 1, 2024.

I have other coverage. Can I waive Melwood's medical coverage?

Employees are required to have medical insurance, either through Melwood, a spouse's employer plan, or an individual policy. If you have other coverage, complete the Waiver of Group Health Benefits form, and email the form to benefits@melwod.org by November 19, 2023.

ID CARDS

Will I receive a new medical insurance card if I don't change my coverage?

You will not receive a new medical insurance card if your medical coverage stays the same. You can continue to use your current medical insurance card.

I lost my medical insurance card. How can I get a new medical insurance Card?

Call the medical plan or log onto the medical plan website to order a medical insurance card.

- PPO Base, PPO Plus and High Deductible Health Plans (UMR): 1-800-207-3172 or www.umar.com
- Level 2 (UHC): 1-866-611-1167 or <https://lv2.uhc.com>

Is there a separate card for prescriptions?

You can use your medical insurance card to fill your prescriptions.

When will I receive my medical insurance card?

If you enroll in medical coverage during open enrollment, you (and your covered dependents, if enrolled) should receive medical plan cards by the end of December. Cards are mailed to the home address in UKG.

You can order additional medical cards on the medical plan website or by calling the customer service number (see I lost my medical insurance card response above).

Is there a MetLife Dental insurance card?

MetLife does not issue insurance cards. Your dentist can call MetLife Customer Service (800) 275-4638 to verify coverage using your social security number.

Is there a Vision insurance card?

VSP does not issue insurance cards. Your vision provider can verify coverage with VSP using the last 4 numbers of your Social Security Number.



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MEDICAL PLANS

What medical plans are available?

- **UMR PPO Base, PPO Plus and High Deductible Health Plans** are available. Additional details are available at <https://c2mb.ajg.com/melwood>
 - Express Scripts is the pharmacy vendor for UMR plans. Check if your current prescriptions are covered at www.express-scripts.com/NPNPFV11
- **Level 2 Health Plan:** an option for Type 2 diabetics. Additional details about Level2 are available at <https://c2mb.ajg.com/melwood>
- **First Stop Health:** Access primary care, urgent care and mental health counseling from your cell phone or computer at no cost. For additional information, go to <https://fshealth.com>, call 888-691-7867, or email member_services@fsahealth.com.

How do I find a UMR provider?

You can access the UHC Choice Plus Network at <https://connect.werally.com/medicalProvider/root>. Select **Choice Plus Network** from the Provider network menu. The medical group plan number is 76-415758.

What else can I do on the medical plan websites?

You can order medical cards, review coverage and access explanation of benefits forms.

UMR: www.ump.com

Level2: <https://lv2.uhc.com>

How do I find a participating dentist?

You can find a dentist at www.metlife.com or by 800-275-4638.

How do I find a vision provider?

You can find a provider at www.vsp.com or call VSP Customer Service 800-877-7195.

FLEXIBLE SPENDING ACCOUNTS (FSA)

When can I use my 2024 Health Care funds?

You have access to your total health care FSA funds on January 1, 2024, even though the money has not been deducted from your paycheck.

When can I use my 2024 Dependent Care funds?

You will have access to your dependent care account funds as they accrue throughout the year.

AFLAC

What Aflac options are available?

- Accident
- Hospital Confinement
- Critical Illness
- Short Term Disability (Contract employees only)

For details about AFLAC benefits, email the VB Shop, support@thevbshop.com.

You must meet with a licensed insurance salesperson at the VB Shop to enroll in AFLAC Short Term Disability and Universal Life Insurance.

CHANGES DURING THE YEAR

What if I want to change coverage later?

The IRS permits changes to coverage during open enrollment or within 30 days of certain qualifying events (ex. marriage, birth, adoption of a child, etc.).

Why can we change plans only once a year?

The Internal Revenue Service (IRS) regulates when you can change coverage. The IRS allows medical, dental, vision and FSA changes during open enrollment or within 30 days of certain qualifying events (such as marriage, birth/ adoption, etc.). Proof of the qualifying event is required to enroll in or change coverage.

I am getting married. When can I add my spouse?

You have 30 days from the date of your marriage to enroll your spouse in Melwood's medical, dental and vision plans. If you do not enroll your spouse within this 30-day period, you can enroll them during the next Open Enrollment period.

My spouse starts a new job in January. Should I enroll my spouse now?

You can enroll in Melwood's medical, dental and vision plans within 30 days of losing other coverage. Coverage is effective on the date the other coverage ends. You must provide proof of your loss of other coverage within 30 days of losing coverage.