

Benefits Open Enrollment - 2024

Benefits Open Enrollment

The benefits open enrollment period is from November 1, 2023, through November 30, 2023.

During open enrollment, eligible faculty, staff and administrative employees may enroll in the USA Choice Plan or USA Select Plan, add or remove dependents, enroll in SouthFlex Flexible Spending Accounts, VSP Vision, and much more with coverage to be effective January 1, 2024.

New Online Benefits Enrollment

We are excited to announce the implementation of *Employee Navigator* for online employee benefits enrollment. **All employees are required to register as a user in *Employee Navigator* during open enrollment to confirm benefit elections, verify dependent demographics, and make beneficiary designations for life insurance.** This means you must take action! In addition, employees can also make changes to their existing health insurance enrollment, enroll in new coverage, add or remove dependents, enroll in SouthFlex for plan year 2024, add VSP vision coverage, enroll in Aflac policies (see below) and much more! Visit our dedicated Open Enrollment page at SouthAlabama.edu/jagsopenenrollment for the Employee Navigator link and additional support information.

Open Enrollment elections in *Employee Navigator* must be made **no later than 4:30 p.m. on Thursday, November 30, 2023.** Paper forms will no longer be accepted.

New for 2024 – AFLAC

The University will offer all benefits-eligible employees the opportunity to purchase voluntary insurance coverage with AFLAC. Available plans include: Group Accident Insurance, Group Critical Illness Insurance, Group Hospital Indemnity Insurance and Group Life Term to 120 Insurance. Additional information is available on our dedicated Open Enrollment website at SouthAlabama.edu/jagsopenenrollment and in the Open Enrollment Guide.

Benefits Eligibility Policy Modification

Beginning October 1, 2023, regular employees working 20 hours or more per week (.50 FTE or greater), will be eligible for health/dental insurance, VSP vision insurance, Group Term Life, Long Term Disability, Short Term Disability (USA Health only) and AFLAC.

USA Benefits & Wellness Expo

As your work schedule permits, and with supervisory approval during normal working hours, we invite University General Division employees to participate in the *USA Benefits & Wellness Expo* being held this year on **Friday, November 3, 2023**, from 8 a.m. to noon in the University Student Center Ballroom. The *USA Benefits & Wellness Expo* is an excellent opportunity for you to speak directly with vendor representatives including Blue Cross Blue Shield of Alabama, Prime Therapeutics, HealthEquity, Teachers' Retirement System, TIAA, VSP Vision, AFLAC, and Sun Life Insurance Company.

USA Health Human Resources will sponsor pop-up events at various USA Health locations for the ease and convenience of employees. Details on dates, times and locations will be provided by email, available online, and through the USA Health Insider.

More information will also be available on the open enrollment web site at SouthAlabama.edu/jagsopenenrollment beginning **November 1, 2023**. You may also call your Human Resources office or email us at employeebenefits@southalabama.edu for Campus employees or healthrbenefits@health.southalabama.edu for USA Health employees.

USA Choice Plan and USA Select Plan - Changes for 2024

An employee premium increase of \$10 per month for single coverage and \$30 per month for family coverage will go into effect for the 2024 plan year due to significant cost increases impacting the health plans.

In addition to the premium increases, it is necessary to make benefit design changes for the USA Choice and USA Select Plans. Below are the approved benefit design changes for the USA Choice and USA Select Plans, effective January 1, 2024:

- The **USA Choice Plan** will implement a new calendar year deductible structure for 2024. For single coverage, the calendar year deductible will be \$125 and family coverage will have a calendar year deductible of \$250. This will replace the existing \$400 per person major medical deductible which currently applies only to specific services such as ambulance services, cardiac rehab, physical therapy, etc.
- The **USA Select Plan** will also have a new calendar year deductible implemented. For single coverage, the calendar year deductible will be \$125 and family coverage will have a calendar year deductible of \$250.
- The calendar year deductible on both the USA Choice and USA Select Plan must be fulfilled before the Plan's benefits take effect. This means that you will be responsible for satisfying the applicable calendar year deductible before benefits are paid by the Plan.
- The new calendar year deductible will be ***in addition*** to the existing calendar year prescription drug deductible of \$100 per individual (maximum of 3 per family).
- Urgent Care copay increase to \$50 per visit on both the USA Choice and USA Select Plan; and will apply to the USA Health Network (currently \$15) and BCBS PPO Network (currently \$40).

USA Choice Plan - Base Premiums

for employees hired prior to January 1, 2013

Single coverage - \$134 per month

Family coverage - \$445 per month

Includes the \$50 per month non-tobacco use wellness incentive

USA Choice Plan - Standard Premiums

for employees hired on or after January 1, 2013

Single coverage - \$154 per month

Family coverage - \$509 per month

Includes the \$50 per month non-tobacco use wellness incentive

USA Select Plan

Single coverage - \$100 per month

Family coverage - \$330 per month

Includes the \$50 per month non-tobacco use wellness incentive

SouthFlex Open Enrollment

Open enrollment for SouthFlex will be held from November 1, 2023 through November 30, 2023, for the 2024 plan year.

Current participants must re-enroll (no exceptions) during open enrollment in order to participate in the 2024 plan year.

SouthFlex, a flexible spending accounts plan (FSA), is designed to increase your disposable income by reducing the amount of taxes you pay. The program allows the use of pre-tax dollars to pay for qualified dependent/child care expenses and eligible health care expenses, including dental expenses, which are not reimbursed by the USA Choice Plan, USA Select Plan or any other insurance plan. Enrollment in SouthFlex will allow you to be reimbursed for copays and deductibles on a pre-tax basis. Over-the-counter drugs and medicines can also be paid for or reimbursed through a health flexible spending account without a doctor's prescription. Establishment of your account is made by electing an annual amount to be deducted from your paycheck and deposited equally over 12 or 26 pay periods, depending on your monthly or biweekly pay status.

The annual limit on employee salary reduction contributions to the Health FSA will be \$3,050 for 2024. Unused employee contributions to the Health FSA for the 2023 plan year that are carried over into the grace period for that plan year will not count toward the \$3,050 limit for the 2024 plan year. The annual maximum employee salary reduction contribution for the Dependent Care FSA will remain at \$5,000, or \$2,500 for married taxpayers filing separate returns.

HealthEquity, Inc. will provide claims administration for all SouthFlex Flexible Spending Accounts in 2024. We will offer the HealthEquity Visa® Reimbursement Account Debit Card. When you incur a qualified medical expense, you will be able to pay with the Visa® Reimbursement Account Debit Card or submit the expenses through the online tool for reimbursement. It is important to remember to save all receipts as you will need them for reimbursements and to possibly validate your expenses with HealthEquity. If newly enrolled, you will receive a welcome kit with additional instructions and tools for use.

If you are interested in taking advantage of this employee benefit, please make your election in Employee Navigator **beginning November 1, 2023**. Open Enrollment elections **must be made no later than 4:30 p.m. on Thursday, November 30, 2023**. Paper election forms are no longer accepted.

You will receive a confirmation letter from Health Equity in early January 2024 confirming your election.

Please contact your Human Resources Office for any additional questions or if you need assistance with the enrollment process.