

Open Enrollment Checklist

Before Open Enrollment

- Review the information on the Open Enrollment website at go.iu.edu/OE.
- Attend a virtual Open Enrollment session (see the schedule at go.iu.edu/OE).

During Open Enrollment (October 26 - November 6)

- Complete online Open Enrollment.
 1. Go to one.iu.edu and search for "Employee Center".
 2. Select the *Employee Center* task.
 3. Click on the *Benefits* tile.
 4. Click the *Start Open Enrollment* button.
 5. Enter your benefit elections for each plan:
 - Review your medical and dental elections. You can add, change, or drop coverage as well as dependents.
 - Complete the Tobacco-free Affidavit for yourself and your spouse (if applicable). **You must complete the Affidavit each year**, even if you are not changing medical plans. The Affidavit can be found at the bottom of the medical plan enrollment page.
 - Complete the TSB Healthcare and/or Dependent Care sections, if applicable. **You must re-enroll in these accounts each year to participate.**
 - Review your Supplemental AD&D election. You can add, change, or drop coverage.
 6. Submit your elections. Your elections will not be registered for 2021 until you click the *Submit* button.
- Check your IU email account for confirmation. **If you do not receive an immediate email confirmation, the enrollment process was not completed.**
- Log out, especially if you are using a public computer.

Benefit plan:	If you take <u>no action</u> during Open Enrollment:
Medical & Dental Health Savings Account (HSA) Supplemental AD&D	Enrollment will remain the same .
Tobacco-free Affidavit	You will not receive the \$25/\$50 monthly medical premium reduction in 2021.
Tax Saver Benefit (TSB) Plan	You will not be enrolled in the plan and no contributions will be made to your Healthcare or Dependent Care spending accounts.



Questions?

Contact AskHR at **(812) 856-1234** or askhr@iu.edu with any questions you have before, during, or after Open Enrollment.

**INDIANA UNIVERSITY
HUMAN RESOURCES**
400 East Seventh Street
Poplars E165
Bloomington, Indiana 47405-3085

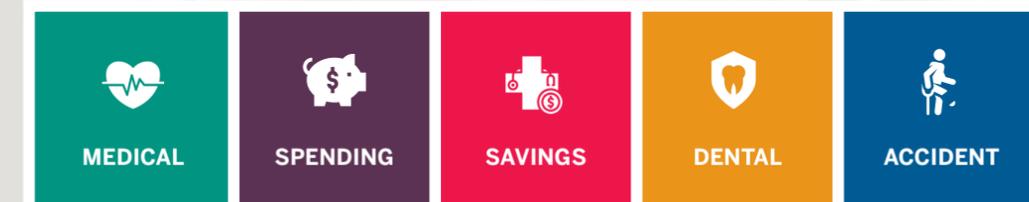


2021 Indiana University OPEN ENROLLMENT October 26 – November 6, 2020

2021

Indiana University OPEN ENROLLMENT

October 26 – November 6, 2020



What You Need to Know

Welcome to the 2021 benefits Open Enrollment season—your annual opportunity to review and make benefit plan changes.

Open Enrollment begins on **Monday, October 26, 2020**, and **closes at 11:59 p.m. ET on Friday, November 6, 2020**. During this period, you may add or remove eligible dependents and change your benefit elections, with changes going into effect on January 1, 2021.

1. During Open Enrollment, you have the opportunity change your:

- Medical & Dental coverage (including Tobacco-free Affidavit)
- Supplemental AD&D Insurance
- Tax Saver Benefit (TSB) Spending Accounts
- Health Savings Account (HSA)

2. The elections you make during Open Enrollment will stay in place all year, unless you experience an IRS-qualified life event, such as marriage or the birth of a child. An exception is that you can make changes to your HSA contribution at any time during the year.

3. If you take no action during Open Enrollment, your existing coverage options will “roll over” into 2021, with the exception of the Tax Saver Benefit plan and the Tobacco-free Affidavit premium reduction. These require an annual election to participate.

4. Use the *Employee Center* task at one.iu.edu to make your Open Enrollment elections online. You can change and resubmit your elections as many times as you need until the end of Open Enrollment. With each submission you will receive a new email notice confirming your elections. Please review each notice for accuracy.

Learn More at go.iu.edu/OE

Visit the Open Enrollment website to find these resources:



2021 Open Enrollment Guide

The Open Enrollment Guide contains detailed 2021 benefit plan information to help guide you during the enrollment process. During this year’s Open Enrollment, the guides will only be available on the website. **Hard copy guides will not be mailed.** If you do not have internet access, contact AskHR at (812) 856-1234 for assistance.



2021 Plan Information & Premiums

View 2021 plan premiums and detailed benefit information including plan summaries and comparisons, prescription lists, federal notices, and more.



Open Enrollment Webinars

Register for a live virtual information sessions (dates/time listed below) or watch an on-demand recording of the presentation.

OCT 22 THUR 10 am	OCT 23 FRI 3 pm	OCT 26 MON 12 pm	OCT 28 WED 12 pm	OCT 30 FRI 12 pm	NOV 3 TUE 3 pm	NOV 5 THUR 9 am
-----------------------------------	---------------------------------	----------------------------------	----------------------------------	----------------------------------	--------------------------------	---------------------------------

What’s Changing in 2021

Use your IU benefits to help you stay healthy, save on taxes, and prepare for the unexpected.

Even if you are happy with your elections from last year, it’s always a good practice to review and confirm that you’ve signed up for the right plans for you and your family. Learn about enhancements and changes to current benefit programs for 2021 below. For full plan details, visit go.iu.edu/OE.



HEALTHCARE PLANS

All Medical Plans

- All medical plan members will be issued new ID cards.
- There will be an overall **6%** increase in employee contributions across all salary bands and plans. Visit go.iu.edu/OE to compare 2021 premiums by salary band, plan, and level of coverage.

Anthem PPO HDHP

- **In-Network:** The deductible will increase to **\$1,700** for employee-only and **\$3,400** for all other coverage levels. The out-of-pocket maximum will increase to **\$3,400** for employee-only and **\$6,800** for all other coverage levels.
- **Out-of-Network:** The deductible will increase to **\$3,400** for employee-only and **\$6,800** for all other coverage levels. The out-of-pocket maximum will increase to **\$6,800** for employee-only and **\$13,600** for all other coverage levels.

Anthem \$500 Deductible

- **In-Network:** The out-of-pocket maximum for in-network prescriptions will increase to **\$6,150** for employee-only coverage and **\$9,900** for all other coverage levels.

IU Health HDHP

- **In-Network:** The deductible will increase to **\$2,700** for employee-only coverage and **\$5,400** for all other coverage levels. The out-of-pocket maximum will increase to **\$3,400** for employee-only coverage and **\$6,800** for all other coverage levels.



IU Dental Plan

- No plan changes.



SAVINGS & SPENDING ACCOUNTS

Health Savings Account (HSA)

The annual IRS contribution maximums will increase to **\$3,600** for employee-only coverage, and **\$7,200** for all other coverage levels. Those turning age 55 or older during 2021 may contribute up to an additional \$1,000 each year (“catch-up contribution”).

There are no changes to the university’s contribution to the Health Savings Accounts (HSA) in 2021:

- **IU Health HDHP:** \$1,600 employee-only / \$3,200 all other coverage levels
- **Anthem PPO HDHP:** \$1,300 employee-only / \$2,600 all other coverage levels



Tax Saver Benefit (TSB) Plan

Healthcare Spending Account

- The annual contribution limit will increase to **\$2,750**.
- Up to **\$550** can roll over to the following year.

Dependent Care Spending Account

- No plan changes.



Supplemental AD&D

- No plan changes.

GROUP INSURANCE



Ready to enroll?

1. Go to one.iu.edu and search for “Employee Center”
2. Select the *Employee Center* task.
3. Click on the *Benefits* tile.
4. Click the *Start Open Enrollment* button.

Don’t forget to bookmark the **Open Enrollment website**—your destination for all Open Enrollment-related materials and information!

go.iu.edu/OE



