**Open Enrollment Checklist**

**Before Open Enrollment**
- Review the information on the Open Enrollment website at [go.iu.edu/OE](http://go.iu.edu/OE).
- Attend a virtual Open Enrollment session (see the schedule at [go.iu.edu/OE](http://go.iu.edu/OE)).

**During Open Enrollment (October 26 - November 6)**
- Complete online Open Enrollment.
  1. Go to [one.iu.edu](http://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.
  7. Check your IU email account for confirmation. If you do not receive an immediate email confirmation, the enrollment process was not completed.
  8. Log out, especially if you are using a public computer.

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

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.

### GROUP INSURANCE

**Supplemental AD&D**
- No plan changes.

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/times listed below) or watch an on-demand recording of the presentation.

### 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.