

Open Enrollment Checklist

Follow these instructions to select your 2024 benefits:

Before Open Enrollment

- Review the information and webinar schedule at oe.iu.edu.

During Open Enrollment (October 23 – November 3)

- Complete online Open Enrollment:

1. Go to one.iu.edu and search for *Employee Center*.
2. Select and log in to the Employee Center task using your IU credentials.
3. Select the **Open Enrollment** tile.
4. Review the *Welcome* screen, then select **Next** to proceed to the *Benefits Enrollment* screen.
5. Select each benefit tile one at a time to review your election, enroll, or make plan changes. For each plan, select **Done** once you are finished selecting your coverage to return to the *Benefits Enrollment* screen.
IMPORTANT: Remember to sign the Tobacco-free Affidavit at the top of the medical plan enrollment page for yourself and your spouse (if applicable). You must re-sign it **each year** to get the premium reduction.
6. When you're done making your elections, select the **Submit Enrollment** button under the *Enrollment Summary* heading.
7. A submission verification will immediately appear on the screen. Select **View** to review your submission, or **Done** to complete online enrollment.
8. Check your IU email within 24–48 hours for a confirmation that your elections were accepted and processed. If you do not receive this email within 48 hours, your changes were not submitted properly. Email askhr@iu.edu if you need assistance.

After Open Enrollment

- After you've made your Open Enrollment elections, you're encouraged to **review the other benefits and programs available to you** that are not tied to Open Enrollment. You can visit the IU Benefits website at hr.iu.edu/benefits for details on these plans and programs, including:
 - Supplemental life insurance (employee, spouse, and child)
 - Long-term disability (LTD) insurance
 - Supplemental retirement plans
 - IU Tuition Benefit
 - SupportLinc employee assistance program (EAP)
 - Weight Watchers and Care.com memberships
 - Included with your Anthem medical plan:
 - Sydney Health app
 - LiveHealth Online telehealth
 - All Clear ID Protection
 - Livongo for Hypertension and Diabetes
 - Special offers on wellness products and services
- Check out the programs, resources, and challenges available this fall through your workplace wellness program, Healthy IU, by visiting healthy.iu.edu.



Have questions about IU benefits or enrollment?
Contact AskHR at askhr@iu.edu or 812-856-1234.



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2024 IU BENEFITS OPEN ENROLLMENT

Enroll Online October 23 – November 3, 2023

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What You Need to Know

It's time for 2024 Benefits Open Enrollment—your annual opportunity to review and make changes to your IU benefits. Open Enrollment begins on **Monday, October 23, 2023**, and **closes at 11:59 p.m. ET on Friday, November 3, 2023**. During this period, you can change your benefits, and add or remove dependents, with changes going into effect on January 1, 2024.

Here are some important things to keep in mind:

1. During Open Enrollment, you have the opportunity to enroll in or change these benefits:

- Medical & dental coverage (including signing a new Tobacco-free Affidavit for the 2024 premium reduction)
- Healthcare and dependent care flexible spending accounts (FSAs)
- Supplemental AD&D insurance
- **NEW** Critical illness insurance
- Health savings account (HSA)

2. The elections you make during Open Enrollment will stay in place from January 1 – December 31, 2024, unless you experience an IRS-defined qualifying life event, such as marriage or the birth of a child.

3. If you take no action during Open Enrollment:

- Your medical, dental, HSA, and supplemental AD&D elections will continue in 2024.
- You **will not** receive the tobacco-free premium reduction in 2024.
- You **will not** be enrolled in the healthcare FSA or dependent care FSA. You must re-enroll in these plans each year.
- You **will not** be enrolled in the new critical illness insurance policy.

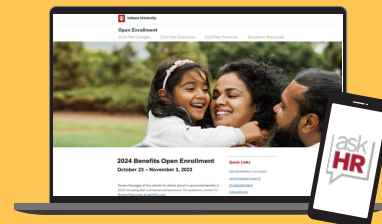
Everything You Need in One Place

Visit the Open Enrollment website—oe.iu.edu—for everything you need to make your 2024 elections including:



2024 Open Enrollment Guide

The Open Enrollment Guide contains detailed 2024 benefit plan information to help guide you during the enrollment process.



2024 Plan Information, Premiums, and Important Notices

View 2024 plan premiums and benefit information including summaries and comparisons, prescription lists, federal notices, and more.



Step-by-Step Enrollment Instructions

Visual step-by-step instructions to guide you through the online enrollment process.



Open Enrollment Webinars & Videos

Register for live webinars or watch on-demand videos to learn more about your benefit options for 2024 and how to enroll online.

What's New or Changing for 2024

Even if you're happy with your current elections, it's always a good practice to review and confirm that you're still in the best plans for your situation. Review the information below for a summary of what's changing and what's new for the upcoming year. For full plan details and premiums, visit oe.iu.edu.



Critical Illness Insurance **NEW**

A serious illness can leave you with unexpected expenses. Critical illness insurance, offered by The Standard, will pay you or your covered family member a lump sum following the diagnosis of one of 20 major illnesses, such as cancer, heart attack, and stroke. You can use the funds in any way you choose, including for your medical plan deductibles or coinsurance, or daily expenses such as rent or groceries—whatever you need most while you recover. Other benefits include:

- **It pays you \$100 per year for proactively maintaining your health.** You and your covered family members can each receive a \$100 incentive once per year when you receive one of 22 covered health screening tests, such as a mammogram, lipid panel, mental health assessment, or colonoscopy.
- **Enrolling is easy.** Enroll yourself and your spouse in coverage without submitting a medical history statement. Children are covered automatically at no additional cost.
 - **Employee:** \$10,000 – \$50,000 in increments of \$10,000
 - **Spouse:** \$5,000 – \$25,000 in increments of \$5,000
 - **Children through age 25:** Automatically covered at 50% of employee's coverage

Enrollment in critical illness insurance is only available during Open Enrollment, or within 30 days of hire or a qualifying life event. Be sure to review the Open Enrollment website at oe.iu.edu for full plan details.



Medical Coverage

All Medical Plans

- There will be an overall **3.5% increase** in employee contributions for medical coverage across all salary bands, plans, and coverage levels.
 - The **three lowest salary bands will be raised** to include more employees in the lower-cost premium groups.
- The **monthly tobacco-free premium reduction** will be reduced to \$15 for the employee or spouse, or \$30 for both.
- **New CVS Caremark partnership with GoodRx.** With the Caremark Cost Saver program, IU medical plan members will have automatic access to GoodRx prescription pricing which allows you to pay lower costs, when available, on generic medications. No action or separate registration is required to participate—simply present your Anthem ID card at your preferred network pharmacy. The amount paid will be automatically applied to your deductible and out-of-pocket maximum.

Anthem PPO HDHP

- All HDHP enrollees will be issued **a new ID card** with updated deductible and out-of-pocket maximums that must be used starting 1/1/2024.
- **In-network:** Deductibles will increase to **\$1,900** / employee-only and **\$3,800** / all other coverage levels. Out-of-pocket maximums will increase to **\$3,800** / employee-only and **\$7,600** / all other coverage levels.
- **Out-of-network:** Deductibles will increase to **\$3,800** employee-only / **\$7,600** all other coverage levels. Out-of-pocket maximums will increase to **\$7,600** / employee-only and **\$15,200** / all other coverage levels.

Anthem PPO \$500 Deductible

- **In-network:** Out-of-pocket maximum for prescriptions will increase to **\$7,050** / individual and **\$11,700** / family.



Supplemental AD&D

- No plan or premium changes.



Dental Coverage

- No plan or premium changes. **All salary bands will be raised** to include more employees in the lower-cost premium groups.



Health Savings Account (HSA)

- The IRS-defined **annual contribution limit will increase** to **\$4,150** for employee-only coverage, and **\$8,300** for all other coverage levels. The age 55 & older \$1,000 catch-up contribution will remain the same.
- The university's HSA contribution will remain the same, \$1,300 for employee-only coverage and \$2,600 for all other coverage levels.
 - **The deposit schedule for IU's contribution will change from annual to bi-annual.** This means that active members will receive half of IU's contribution in January, and half in July. Employee contributions will continue to be deposited with each paycheck.



Flexible Spending Accounts (FSA)

Healthcare FSA

- Annual **contribution limit will increase** to **\$3,050** per individual.
- Annual **carryover limit will increase** to **\$610**.

Dependent Care FSA

- No plan changes.

Long-Term Disability (LTD)

Starting January 1, 2024, **LTD premiums will decrease by 15%** for all enrolled members.

- You can enroll in LTD, or change your current level of coverage, at any time **outside** of the Open Enrollment period. Medical underwriting may be required.
- Learn more about this plan, including how and when to enroll at hr.iu.edu/benefits/ltd.html.